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The Development of a Community Education Pre-Retirement Program Model

Sidney Lynn Miller
Western Michigan University

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THE DEVELOPMENT OF A
COMMUNITY EDUCATION PRE-RETIREMENT
PROGRAM MODEL

by
Sidney Lynn Miller

A Dissertation
Submitted to the
Faculty of The Graduate College
in partial fulfillment
of the
Degree of Doctor of Education

Western Michigan University
Kalamazoo, Michigan
April 1977

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ACKNOWLEDGEMENTS

Throughout the development of this dissertation and the completion of other Doctoral Degree requirements I have been fortunate to receive encouragement and support from many sources.

Dr. Donald Weaver, serving both as my academic advisor and original committee chairperson, guided me through the coursework and encouraged the development of both the dissertation topic and the beginning chapter. It was due to Dr. Weaver's encouragement that I first entered the doctoral program. Dr. Weaver's academic responsibilities took him to Australia and Guam for a few months, during which time Dr. Harold Boles accepted the responsibility of committee chairperson.

A special debt of gratitude goes to Dr. Harold Boles, who served as chairperson of my committee through the redevelopment of Chapter I and the remaining Chapters. Through his constant encouragement and assistance came the successful completion of this dissertation.

Both Dr. John Nangle and Dr. Donald Bouma served as committee members and provided their expertise and assistance throughout the development of the dissertation.

The financial benefits of fellowships from the Mott Foundation and the U.S. Department of Health, Education, and Welfare, both awarded through Western Michigan University, made it possible for me to complete the coursework and dissertation.

Finally, the most important person is my husband Rex, who provided the support so necessary to the completion of all requirements: encouragement and understanding.

Siuney Lynn Miller

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THE DEVELOPMENT OF A COMMUNITY EDUCATION
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# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>INTRODUCTION</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Statement of the Problem</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Significance of the Study</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Need for the Study</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Basic Assumption</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Delimitation</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Organization of the Dissertation</td>
<td>10</td>
</tr>
<tr>
<td>II</td>
<td>REVIEW OF RELATED LITERATURE</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Problems of Older Americans</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Content Areas for Pre-retirement Planning</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Cooperative Efforts</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Leadership for Program Delivery</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Program Planning</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>Recruitment for Pre-retirement Education Programs</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>Methodology for Pre-retirement Education Programs</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Implementation of Pre-retirement Education Programs</td>
<td>43</td>
</tr>
<tr>
<td>III</td>
<td>PROGRAM CONTENT</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Program Content Development</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td>Introduction to the Program Material</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Earning Money After Retirement</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>Housing</td>
<td>73</td>
</tr>
</tbody>
</table>

Reproduced with permission of the copyright owner. Further reproduction prohibited without permission.
<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>III</td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td>96</td>
</tr>
<tr>
<td>Legal Affairs</td>
<td>103</td>
</tr>
<tr>
<td>Retirement Budget Planning</td>
<td>111</td>
</tr>
<tr>
<td>Health</td>
<td>124</td>
</tr>
<tr>
<td>Leisure</td>
<td>137</td>
</tr>
<tr>
<td>IV</td>
<td></td>
</tr>
<tr>
<td>STRATEGY FOR IMPLEMENTATION OF THE MODEL IN A COMMUNITY</td>
<td></td>
</tr>
<tr>
<td>Development of the Implementation Strategy</td>
<td>150</td>
</tr>
<tr>
<td>Steps for Program Implementation</td>
<td>151</td>
</tr>
<tr>
<td>The Local Community Education Program As the Sponsoring Agency</td>
<td>151</td>
</tr>
<tr>
<td>The Community Education Council</td>
<td>152</td>
</tr>
<tr>
<td>The Committee for Implementing a Pre-retirement Education Program</td>
<td>153</td>
</tr>
<tr>
<td>Decisions for Implementation</td>
<td>160</td>
</tr>
<tr>
<td>Getting Information for Program Planning</td>
<td>166</td>
</tr>
<tr>
<td>Publicity and Recruitment</td>
<td>171</td>
</tr>
<tr>
<td>Summary of Implementation Strategy</td>
<td>182</td>
</tr>
<tr>
<td>V</td>
<td></td>
</tr>
<tr>
<td>PROGRAM STRUCTURE AND GUIDE FOR THE LEARNING FACILITATOR</td>
<td></td>
</tr>
<tr>
<td>Development of the Program Structure and Guide for the Learning Facilitator</td>
<td>183</td>
</tr>
<tr>
<td>The Learning Facilitator</td>
<td>184</td>
</tr>
<tr>
<td>Class Sessions</td>
<td>189</td>
</tr>
</tbody>
</table>

iv

Reproduced with permission of the copyright owner. Further reproduction prohibited without permission.
<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>V</td>
<td>Earning Money After Retirement</td>
</tr>
<tr>
<td></td>
<td>Housing</td>
</tr>
<tr>
<td></td>
<td>Investments</td>
</tr>
<tr>
<td></td>
<td>Legal Affairs</td>
</tr>
<tr>
<td></td>
<td>Retirement Budget Planning</td>
</tr>
<tr>
<td></td>
<td>Health</td>
</tr>
<tr>
<td></td>
<td>Leisure</td>
</tr>
<tr>
<td></td>
<td>References</td>
</tr>
</tbody>
</table>

**APPENDICES**

| Appendix A | Experts in the Field of Gerontology | 219 |
| Appendix B | Letters to Experts in the field of Gerontology | 221 |
| Appendix C | Interview Questions Asked of Experts in the Field of Gerontology | 223 |
| Appendix D | Summary of Interview Responses from Experts in the Field of Gerontology | 225 |
| Appendix E | Bibliography for Chapter III | 230 |
| Appendix F | Experts in the Field of Community Education | 239 |
| Appendix G | Letters to Experts in the Field of Community Education | 241 |
| Appendix H | Interview Questions Asked of Experts in the Field of Community Education | 243 |
Appendix I
Summary of Interview Responses from Experts in the Field of Community Education .................. 245

Appendix J
List of National Organizations Which May Provide Retirement Planning Information ... 251

Appendix K
Related Resources by Topic Area ............ 253

Appendix L
Procedure for Selecting Topics and Learning Activities ......................... 261

Appendix M
Worksheets ......................... 265
CHAPTER I

INTRODUCTION

Statement of the Problem

It seems clear that the number and percentage of persons in the population who reach retirement age will continue to increase. Further, retirement can bring many changes in one's life for which it is advantageous to prepare, yet few successful pre-retirement education programs are now offered prospective retirees. Inasmuch as community education programs profess to offer services to older adults, it seems reasonable to assume that pre-retirement education programs could be delivered through community education structures. Hence, this study includes a strategy for implementation of a pre-retirement education program model through local community education structures.

The pre-retirement education program model presented in the following chapters will be made available for implementation by local community education personnel where there is a desire to utilize such a model.

Significance of the Study

Recent history has demonstrated that more and more people are spending a greater percentage of their lives during the years commonly referred to as the "post-retirement years." In relation to the history of retirement, Ware (1968) said:
The mythical retirement figure of sixty-five originated about eighty years ago with Chancellor Otto Bismarck of Germany. The chancellor had labor problems, and realized that something had to be done for the masses of working people. In 1884 he instigated a law that protected his miners and factory workers against accidents; this was followed in 1887 by laws providing insurance against sickness, old age, and disability. Although at that time very few workers lived to or beyond that age, sixty-five was established as the arbitrary retirement age. (p. 33)

Retirement came into common practice in the United States in the early 1900's, as one consequence of the industrial revolution, and it was in this era that the age of sixty-five generally became the age for retirement. At that time retirement presented few problems since, as pointed out above, there were few workers who lived to or beyond that age. Today, however, such is not the case.

The United States Department of Health, Education and Welfare reported in 1971 that one out of every ten persons in the United States was over sixty-five years of age. As the birth rate decreases and the life span of individuals increases, this ten percent figure undoubtedly will increase. This seems a logical projection when one considers the points made by Streib et al. (1958) that: (a) during a fifty year period, there has been an appreciable extension of the human life span, (b) the number and proportion of the aged has steadily increased in relation to the general population, and (c) there has been an increase in the number of older persons who do retire.

The increase in the number of older persons who retire is a result of many factors, not the least of which Newsom (1959) describes as "the arbitrary and almost universally accepted retirement age of 65" (p. 211). In addition to the large number of individuals who retire at sixty-five, there is a growing number of persons retiring before that age. Eisdorfer
(1975) points out that in a Banker's Trust study of eight and one half million workers in the greater New York area, the forty year retirement contract is dead, "the contract of thirty years is becoming a thing of the past, and that we are now seeing twenty-year retirement contracts" (p. 147). If such data are accurate, and if this trend continues, we can predict an even greater increase in the percentage of the population who are retired. With the adoption of twenty to thirty year contracts, the future may need to provide for a large group of persons between the ages of forty and fifty years living in their post-retirement years.

Thus, we see that the previously almost universal retirement age of sixty-five is slowly changing. Although to be eligible for the full benefits of Social Security and Medicare one still must be aged sixty-five or over, a person can now begin receiving Social Security benefits at age sixty-two, if willing to accept reduced monthly payments. Further affecting the drop in retirement age are early retirement benefits offered by a variety of agencies, institutions, and businesses. Eisdorfer (1975) pointed out that "The United Auto Workers will retire people at fifty-five if they promise to leave the industry" (p. 14).

Other factors which have recently led to larger numbers of retirees include the relocation of certain large factories, thus forcing the early retirement of many employees. Obsolescence of jobs, cut backs due to economic conditions, lack of skills required for new positions, and changes in employment requirements all have caused more persons to retire prior to the mandatory age of retirement.

Recently various economic factors have served as inducements for early retirement. Some persons believe that they have adequate savings
to supplement the smaller pension benefits that come with early retire-
ment, while others seem to perceive that there is not much difference
between the possible tax-favored retirement income and the amount of
money that they can take home after taxes should they continue full time
employment until mandatory retirement age.

Also adding to the growing number of persons affected by the retire-
ment process are increasing numbers of women. Meyersohn (1974) points
out that since World War II there has been an increasing number of women
entering the labor force. It follows naturally that the percentage of
women in the United States work force correlates directly to the percent-
age who retire.

What the United States is now experiencing is not only an increase
in the number of persons retiring, but also an increase in the percent-
age of those living in retirement as compared to the total population.
In addition to the several factors cited above as affecting the increase
in numbers of persons retiring, there also are several trends in the
United States which have tended to increase the percentage of retirees.

First of all, birth rates have declined and appear to be continuing
to do so. As Fowles (1975) so clearly points out, "The total population
of the United States grew 17% between 1960 and 1974, but the number of
preschool children actually declined by 20%" (p. 14). In addition to
the decline in the rate of births, there has been a decline in the death
rate. The average length of life at the turn of the century was 47.3
years, whereas by 1973 the average length of life was 71.3 years--an
increase of almost one half! (Fowles, 1975)

An additional factor affecting the population change in the United
States is that the present immigration rate admits less than one half of the number arriving yearly prior to World War I. This is partially offset by illegally entering aliens; however, according to Fowles (1975), this decline has affected the population of the United States and will affect its future population. Since the majority of immigrants have been young and in their childbearing years, the decrease in the immigration rate also decreases the number of young persons in the United States population thus serving to increase the proportion of persons in the United States who are over sixty years of age.

Just what do these factors and percentages mean in actual numbers? According to the United States Department of Health, Education and Welfare, the number of persons aged sixty-five and over has increased from 3,080,000 in the year 1900 to 20,066,000 in 1970, and the prediction for the year 2000 for the population aged sixty-five and over is 28,842,000.

With statistical data confirming that there is an ever growing number and percentage of persons living in retirement, and with this increasing population spending a greater portion of their lives in the retirement years, it seems timely to take a closer look at just what retirement means.

Need for the Study

The definitions of retirement include both the immediate act of leaving a job and the period following that act. One such definition is:

RETIREMENT: The period following a career of job holding, in which job responsibilities and often opportunities are minimized and in which economic wherewithal comes by virtue of having held a job for a minimum length of time in the past. (Atchley, 1972, p. 340)
The term "retirement" itself implies a change. This change affects the retiring person's life and often the lives of those close to her/him. Streib et al. (1958), in a discussion of some of the factors related to retirement, stated:

If one considers the major areas of change and adjustment which persons, particularly males, must face at the later stage of the life cycle, one observes that retirement looms large from both an individual and social point of view. Retirement involves the cessation of a major life activity; it is usually accompanied by a decline in income, an increase in the amount of free time, and in many instances, it is preceded by physical changes which make continued employment difficult and sometimes hazardous. (p. 5)

Such changes in an individual's life are not always made gracefully, especially when the individual is unprepared for them. According to Myers (1957), preparing for retirement is not something one can do just a few months or years prior to actual retirement, but rather the quality of retirement is a result of the way one has lived up to the time of retirement.

Myers goes on to say that education can play a positive role in an individual's retirement, pointing out that interests which continue into retirement can be developed through education prior to retirement. Myers supports the view that retirement preparation is an important part of the education process, stating that "It is important that people be made aware of the nature of retirement and the problems associated with it many years before reaching retirement" (p. 209).

From a survey of pre and post retirement practices in industry, Boyle (1953) concluded that most employees adjust more readily to retirement if they learn to plan and prepare for it. He goes on to say that people need education in how to plan ahead for retirement.
Many other authors in the field of gerontology have been pointing to the need for, and advantages of, pre-retirement planning. Among these authors is Hunter (1962) who suggested that pre-retirement programs can assist those individuals who are not yet retired in developing their concepts of retirement and reaching a realistic image of themselves and their roles as retired persons. Other authors supporting the view that planning for retirement is an important factor in successful retirement have suggested that, to develop a plan for retirement, one needs to be aware of and understand the difficulties likely to be encountered (Cooley et al., 1972). Crowe (1959) concurred when he suggested that before drawing up a program for retirement the individual must examine himself and his situation fully and identify future needs and desires.

Today prominent American companies such as Dow Chemical, Bell Telephone, and General Motors each provide some form of pre-retirement program. Often programs are for individuals who are very near (within five years of) retirement and may consist of a series of lectures and counseling sessions. There are still, however, many companies and small businesses lacking retirement preparation programs. The preceding statement is supported by Boyle (1953) when he referred to a University of Chicago study regarding retirement programs and stated that programs in smaller companies had not then been developed. Lack of such programs in small businesses may result from limited financial resources, not enough retirees to make a program beneficial to a company, or the absence of a qualified person available to develop and conduct such a program. Thus, many individuals are without the opportunity to participate in pre-retirement information and planning programs. Larsen (1966) pursued
this problem even further when she said that of the companies that do have some form of pre-retirement counseling, many show no particular evidence of much planning and that "Such employees are told about six or eight months ahead what they can expect for a pension, Social Security and so on; but nobody really pins them down and says, What are you going to do when you retire" (p. 21).

Although not all of the pre-retirement planning needs are being met, adult education is meeting some of these needs when it includes offerings such as pre-retirement budget planning and other courses of similar nature.

As Myers (1957) pointed out:

Preparation for retirement is one large aspect of the problem faced by our society as a result of the rapidly growing number of older people. . . . with this problem, as with other major problems and concerns of our society, education recognizes that it has an obligation to contribute what it can to the solution [emphasis added] . (p. 209)

Hunter (1965) expressed a belief that it really doesn't make a difference which or how many organizations are involved in retirement education as long as the job is getting done, but he said that in many communities the job is not being done and those communities that do offer pre-retirement programs frequently are lacking quality programs. Hunter suggested that, as a result, the position has been taken that public education should accept the responsibility for retirement education, working cooperatively with other community agencies.

Basic Assumption

It is necessary to understand the community education concept in order to be aware of the possible relationship between local community
education structures and pre-retirement education programs. According to Seay (1974), "Community Education is the process that achieves a balance and a use of all institutional forces in the education of the people--all of the people--of the community" (p. 14). "Continuing education for adults" is one of the implications of the phrase "education of the people--all of the people" (Seay, 1974, p. 14).

The literature reveals that most, if not all, community educators believe that education is a life-long process, and that programs are not just for the young, but for the middle aged and older adults as well. As Eisdorfer (1975) points out, "A wise society prepares its people for their whole future, not a part of it" (p. 14).

Recently some local community education programs have emphasized assisting the older adults of a community. This emphasis has resulted in many programs, including "meals on wheels", Senior Citizens Clubs, and special activities for older adults. Through such efforts, local community education programs have demonstrated an interest in and commitment to life-long education, and a dedication to facilitating problem solutions. The definition of community education often includes mention of the combining of community resources to meet needs in the community. A pre-retirement education program model, to be implemented through local community education programs, could be a step toward educating those in need and contributing to the solution of some of the problems involved in and resulting from retirement.

Delimitation

It is intended that this study will serve to suggest a model program
which can meet the identified need for education in the area of pre-retirement.

This is a study of the development of a pre-retirement education program model and a strategy for implementation of that model. Part of this study is the assessment of the model and strategy for implementing that model made by gerontological and community education experts.

This study provides an overview of the needs of retired persons in the United States. Included are both presently assessed needs and those needs projected for the future, based on current trends in the United States.

The focus of this study was the development and refinement of a pre-retirement education program model. This program model has three parts: (a) Program Content, with the main areas being finance, health, and leisure activities, (b) Strategy for Implementation of the Model in a Community, and (c) Program Structure and Guide for the Learning Facilitator. The initial formulation of the model was based upon an extensive review of the literature.

Parts One and Three, Program Content and Structure, were assessed by experts in the field of gerontology and revised accordingly. Part Two, Strategy for Implementation of the Model in a Community, was assessed by experts in the field of community education and revised according to their solicited feedback.

Organization of the Dissertation

This study contains four additional chapters. In Chapter II, the literature of three areas is reviewed, namely: (a) content material
suggested for retirement preparation programs, (b) methods to facilitate learning in adults, and (c) implementation of adult learning programs. In Chapter III, the development of the pre-retirement education program model in the area of program content, based on: (a) the literature review, (b) future predictions based on past and current trends affecting the retiree, and (c) the assessment and critique of the program content, solicited from a panel of experts in the field of gerontology and pre-retirement education, is presented. Chapter IV discusses a strategy for implementation of the pre-retirement education program model based on: (a) the literature review, and (b) the assessment and critique of a strategy for implementation, solicited from a panel of experts in the field of community education. Chapter V provides the program structure through a guide developed for the learning facilitator.
There have been a number of studies done over the past twenty-five to thirty years in an attempt to identify the needs of older Americans. Some of these studies have been conducted by governmental units in order to appraise national and local conditions, as a basis for making recommendations to improve certain conditions that older Americans face. Other studies have been conducted by universities, businesses, and industries to determine living conditions of retired persons and older Americans.

Discussed below are some of the conclusions drawn from actual research done in regard to the needs of older Americans. In addition there will be a discussion of areas which have been identified by experts in the field of gerontology and pre-retirement education planning as areas which need special attention prior to an individual's actual retirement. Further discussion is related to pre-retirement education program implementation including such areas as program planning, methodology, leadership, recruitment of participants, and community cooperation.

Problems of Older Americans

Information drawn variously from research studies, assessments of the needs of older persons, and expert opinions on pre-retirement education needs serve as the basis for the selection of topics included in the development of the pre-retirement education program in Chapter III.
Table 1 lists the areas identified as problems of older adults in three separate studies. The most recent of the three studies was conducted for the State of Michigan. This study was sponsored jointly by the Michigan Office of Services to the Aging and the Market Opinion Research Company Incorporated of Detroit in the spring of 1974. In this study, a random sample of three thousand non-institutionalized persons in the State of Michigan, who were aged sixty and over, was drawn for participation in a face to face survey developed to assess the status of older adults in the State of Michigan.

In a summary of the Michigan study, Beck (1975) listed the areas identified as problems by the interviewees. This listing is included in Table 1.

Income was the problem most frequently identified in the Michigan study. Interestingly enough, crime was the second most often mentioned problem. This probably reflected the fact that a relatively high proportion of the persons in the sample lived in the Detroit area. In fact, sixty-five percent of those dwelling in single family homes in Detroit identified crime as a problem. This certainly has implications that need to be considered when developing and implementing programs for different types of communities.

In another study recently completed in New York, many of the same problems were identified as in the State of Michigan study. This information came from a poll taken in the fall of 1974 by the Nassau County Department of Senior Citizen Affairs. Questionnaires were sent to 15,000 people aged sixty and over who were residents of Nassau County in Long Island, New York. With a twenty-six percent return, the majority said
Table 1
Problems of Older Americans As Identified in Three Studies

<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Finance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>Money</td>
<td>Social Security Benefits</td>
</tr>
<tr>
<td>Consumer protection</td>
<td>Legal assistance</td>
<td>Legal problems</td>
</tr>
<tr>
<td>Housing</td>
<td>Transportation</td>
<td>Housing</td>
</tr>
<tr>
<td>Employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age discrimination</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care</td>
<td>Medical care</td>
<td>Health care</td>
</tr>
<tr>
<td>Nutrition and food</td>
<td>Nutrition</td>
<td>Diet and Exercise</td>
</tr>
<tr>
<td></td>
<td>Safety</td>
<td>Medical insurance</td>
</tr>
<tr>
<td><strong>Leisure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spare time activities</td>
<td></td>
<td>Clubs and leisure</td>
</tr>
<tr>
<td>Getting more education</td>
<td></td>
<td>Hobbies</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vacation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Volunteer work</td>
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</table>
that most of their problems were the results of rising costs and inadequate income.

The highlights of the Nassau County study, described in the article "Suburban Seniors Surveyed on Income, Health, Local Services", (Retirement Living, 1975), pointed out that the respondents to the survey gave money as the main reason for not having a balanced diet. The same was true in other areas dealing with health. Of those who felt they had inadequate medical attention, almost seventy percent said it was because attention was too expensive. Included in Table 1 is an overview of the problems of older adults as identified in this study.

Kalt and Kohn (1975) conducted a study to explore the extent to which major pharmaceutical companies have developed pre-retirement counseling. In February, 1972, questionnaires were sent to forty-six companies and ninety-five retirees returned completed questionnaires. Of the retirees who completed the survey and whose companies offered pre-retirement counseling, ninety-two percent reported that they thought companies should provide pre-retirement counseling. Furthermore, ninety percent of those retirees whose companies did not offer any pre-retirement counseling believed that they should do so. The respondents were asked which areas of counseling would be of interest and importance to the pre-retiree. Table 1 lists the most frequent responses.

The problems of older adults, as identified by Kalt and Kohn (1974), the State of Michigan study (1975), and the Nassau County survey (1974), point to three major areas of concern: finance, health, and leisure time activities. Under these three major headings fall a variety of problems. Table 1 demonstrates the breakdown of these problem areas.
The United States Department of Health, Education, and Welfare (1973) described the needs of older adults as: (a) money, (b) health and health care, (c) living arrangements, (d) transportation, and (e) continuing to participate in community activity.

In the aforementioned studies, health care, housing, and crime have all been identified as problems relating to the older adult. Relative to all three of these topics is the area of accident prevention and safety.

According to the National Safety Council, there were nearly 28,000 deaths of persons aged sixty-five and over as a result of accidental injuries in 1971, and another 8,000,000 older adults sustained injuries resulting in disablement of at least one day. Although in 1971 older adults comprised only some ten percent of the United States' population, they were victims of twenty-four percent of the country's accidental deaths.

The National Safety Council reported that almost half of the fatal accidents were the result of falls which caused broken bones and led to terminal complications. Of the fatal accidents involving older adults, 43% took place in private homes, 26% in motor vehicle accidents, 26% in public places and 5% at work. These statistics, which were published in an article entitled "Accidents to the Aging Claim 28,000 lives in 1971, Disable another 800,000", (Aging, 1975), certainly imply the need for education in the area of safety and accident prevention.

Gernant (1971) conducted a study in order to gather information about eight hundred fourteen persons who retired from public and private institutions of higher learning in the State of Michigan. Some of the
findings of this study have implications for the development of pre-retirement education programs.

As in the previously discussed studies, respondents to the questionnaire developed by Gernant indicated a concern in the area of finance. Although five hundred sixty-five of the respondents reported that they lived comfortably, two hundred twenty-three said that they had to cut down on certain items due to price increases, and seventy-one persons said that they were worried about their ability to cover their expenses. An additional fifty-nine stated that their incomes simply did not cover their expenses and that they had to either lower their standards of living or use their savings, if they had any.

Housing was another area explored in Gernant's study. Five hundred seven of the respondents were still living in the same quarters as when they retired; however, three hundred three stated they had moved since retiring.

In the area of employment, two hundred sixty-four stated they would like to be employed, and almost all of those two hundred sixty-five preferred part-time work.

From the data gathered in this study, it is apparent that finance, housing, and part-time employment are areas of concern to a substantial number of retirees, and that coverage of such topics could be beneficial to many enrolled in pre-retirement education programs.

Those problems identified in studies done in the 1970's do not disclose new needs felt by older adults. Swift and Company (1955) made a survey of Swift pensioners in 1955 and found that retired employees' problems fell into the areas of: (a) health, (b) leisure activities,
Interestingly enough, the Swift and Company survey indicated the need for pre-retirement planning. In the area of health, for example, the survey suggested that in some cases pensioners had a health condition that might have been corrected prior to retirement when there was a higher family income. The survey also showed that pensioners usually do not develop new leisure activities after retirement, but restrict themselves to those activities in which they participated prior to retirement. Another area of interest was in financial matters. Many retirees had no knowledge of how much money they would receive in Social Security and pension payments when they retired. Certainly they could have done little in the way of planning ahead to develop a realistic budget for the retirement years.

Frequently studies dealing with needs and problems of the older adult have concluded that financial problems are suffered by a higher percentage of older adults than are other problems. Hall (1953) obtained interview data from one hundred twenty-five retired executives, three hundred active executives of companies, and fifty professional men. The interviews focused on activity planning and financial programming by retirees before retirement. According to Hall's findings, lack of activity planning in retirement preparation is likely to cause the retiree more trouble than does lack of adequate financial programming. Since both financial planning and leisure time activity have previously been identified as problem areas to older adults, it seems logical to develop a means for solving both.

According to Eisdorfer (1975), chairman of the Department of
Psychiatry and Behavioral Science at the University of Washington School of Medicine in Seattle, the problems older people report have included: (a) insufficient money, (b) health, (c) protection from violence in urban centers, and (d) fear of a prolonged chronic and deteriorating illness.

Eisdorfer says that many of the critics of Social Security have frightened older Americans who are not too knowledgeable about Social Security services. Factual information could allay some of these fears in advance of the retirement years and also assist individuals in financial planning for their future.

In the area of health, Eisdorfer poses the question of what can be done in order to minimize disability and to maintain a maximum level of functioning. Health education, plus the provision of accident prevention and safety information may be steps that could be taken.

Based on a recent project for education of older adults, the project director, Hendrickson (1969), described the needs of older adults as including the following: activities for leisure time, social living, employment, housing, legal information, companionship, and financial aid. "Meeting some of these needs for the aged person means the difference between living a happy useful life and existing in idleness in the State hospital or nursing home" (Hendrickson, 1969, p. 12). Taken seriously, this quotation places great importance on meeting the needs of older adults.

The following questions are bound to arise. Who has the responsibility to meet the needs of the older adults and how can these needs be met? Is it the responsibility of some governmental units to provide adequate assistance and support, or can a way be found to see that the
older adult himself has prepared to meet the majority of the problems he/she will face in the retirement years?

One certainty is the general agreement that there are many problems which older Americans face. The studies discussed above have indicated the existence of these problems in the perceptions of older adults themselves. Almost daily, newspapers and magazines contain reports similar to a recent article in the U.S. News and World Report (Feb. 10, 1975) which tells of older adults living on two hundred twenty-five dollars monthly and still paying the same bills as the rest of society including those for rent, food, and medicines; of many older adults eating fewer than three meals a day because they simply cannot afford adequate nutrition; and of people suffering health problems without medical attention because they cannot afford medical care or cannot pay the premiums for health insurance policies.

Content Areas for Pre-retirement Planning

A possible way to begin to meet some of the needs of older adults and retired persons is through pre-retirement education to help younger adults plan ahead for their retirement years.

Eisdorfer (1975), in discussing the problems faced by older adults, stresses the importance of education. He states:

... as long as we continue to devote almost all of the nation's educational resources to children and youth, we will continue to have a problem, not only with regard to older people, but all up and down the generational line. (p. 16)

He goes on to say that education in the youthful years cannot sustain an individual throughout a lifetime.
Obviously new situations arise as the years go on, both in society as a whole and for the individual as he approaches various stages of life. As noted in Chapter I, some universities, businesses, and industries have been attempting to help the older adult meet the situations and problems that occur during the retirement years by providing pre-retirement counseling and/or education programs.

According to Hunter (1962), as pre-retirement programs first developed, studies indicated that the following were problems of older persons: (a) reduced income, (b) decreasing physical vigor and health, (c) inadequate housing, (d) increase in leisure time, and (e) social isolation. It seems natural to organize the content of pre-retirement education programs into topics that will help persons prepare for these problem areas. There is always the concern, however, as to whether or not such programming would be useful.

Burgess (1960) conducted a study into attitude changes of those persons involved in a pre-retirement discussion program. In comparing persons who participated in the program with those who did not, Burgess found that participation in the program led to improved attitudes toward retirement living, retirement planning, financial planning, and anticipation of retirement.

Boyle (1952) stated that, according to the New York University-Bellevue Medical Center, there are three main requisites for successful retirement: (a) financial independence, (b) good mental and physical condition, and (c) an active interest in the future and life in general. According to Boyle:

These ends can usually be achieved to some degree by adequate advance planning and preparation. However, it is
becoming increasingly apparent that people by and large need to be educated in HOW to plan ahead for retirement. (p. 262)

Myers (1957), Chairman of the Department of Higher Education at New York University and Director of the Retirement Counseling Center, agreed that there is a need for planning for retirement and for education about retirement and the problems that are associated with it. According to Myers, the problems of health, finance, activity, and a place to live are problems that need attention prior to retirement.

By the late 1960's and 1970's there was a general consensus among gerontology specialists as to the needs of older adults. The United States Government (1973b), in the Post-White House Conference on Aging Reports, 1973, showed there is a general agreement regarding the areas needing attention for older adults. These areas, which are listed in Table 2, are consistent with the problems of older adults shown in Table 1.

Examination of Table 2 clearly shows the consistency among the pre-retirement program content areas of the 1950's as identified by Boyle (1952), pre-retirement program content areas in the 1970's as exemplified by the Retirement Planning Seminar developed by the American Association of Retired Persons (1975), and the commonly agreed upon problem areas of older adults as identified by the United States Government (1973b).

According to Hunter (1960), by 1960 the content of pre-retirement education programs was fairly standardized. In his Table 1 (seen here as Table 3), he demonstrates this by showing a comparison among the discussion topics of three pre-retirement programs. As may be seen by comparing Tables 1 and 3, the content suggested in 1960 was little changed.
Table 2
A Comparison of Pre-retirement Program Topics With the Needs of Older Americans in 1973

<table>
<thead>
<tr>
<th>Pre-retirement Program Topics</th>
<th>Study of Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic aspects of retirement</td>
<td>Finance</td>
</tr>
<tr>
<td>Gainful employment</td>
<td>Finance</td>
</tr>
<tr>
<td>Housing, living arrangements</td>
<td>Housing</td>
</tr>
<tr>
<td>Legal (wills, estates)</td>
<td>Legal</td>
</tr>
<tr>
<td>Medical aspects of retirement</td>
<td>Health</td>
</tr>
<tr>
<td>Mental hygiene</td>
<td>Mental health</td>
</tr>
<tr>
<td>Leisure</td>
<td>How to use free time</td>
</tr>
<tr>
<td>Community activity</td>
<td>Education</td>
</tr>
<tr>
<td>Education</td>
<td>Hobbies</td>
</tr>
<tr>
<td>Recreational interests</td>
<td>Travel</td>
</tr>
<tr>
<td>Travel</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Family adjustments</td>
<td>Spiritual well-being</td>
</tr>
<tr>
<td>Religion</td>
<td></td>
</tr>
<tr>
<td><strong>Industrial Relations Center</strong></td>
<td><strong>Division of Gerontology</strong></td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>The University of Chicago</td>
<td>University of Michigan</td>
</tr>
<tr>
<td><strong>Making the Most of Retirement</strong></td>
<td>Preparation for Retirement</td>
</tr>
<tr>
<td><strong>The challenge of later maturity</strong></td>
<td>What is retirement going to be like</td>
</tr>
<tr>
<td>Nutrition and health in later years</td>
<td>How can I keep my health and get care when I need it</td>
</tr>
<tr>
<td><strong>The physical side of aging</strong></td>
<td>How can I make the use of my retirement income</td>
</tr>
<tr>
<td><strong>Mental health in later life</strong></td>
<td>Money and retirement income</td>
</tr>
<tr>
<td><strong>Financial planning for retirement</strong></td>
<td>How can I make the use of my retirement income</td>
</tr>
<tr>
<td><strong>The meaning of work and retirement</strong></td>
<td>What am I to do with my time after I retire</td>
</tr>
<tr>
<td><strong>Getting the most out of leisure</strong></td>
<td>How can I earn some money after I retire</td>
</tr>
<tr>
<td><strong>Increasing your retirement income</strong></td>
<td>How can I have a good family life after I retire</td>
</tr>
<tr>
<td><strong>Family, friends, and living arrangements</strong></td>
<td>How do I decide on the best place to live after I retire</td>
</tr>
<tr>
<td><strong>Where to live when you retire</strong></td>
<td>What does my plan for retirement look like</td>
</tr>
<tr>
<td><strong>Summing up</strong></td>
<td>The union, the community, and the retired worker</td>
</tr>
</tbody>
</table>

**Source:** Hunter, 1960, Table 1, p. 96.
from the areas identified by Boyle in 1952. About five years after his other study, Hunter (1965) was involved in a joint project for retirement education. This project involved cooperation between the University of Michigan, Division of Gerontology, the University of Michigan-Wayne State University Institute of Labor and Industrial Relations, Scovill Manufacturing Company, and the UAW Local 1604 in Waterbury, Connecticut. The objectives of the project were to train discussion leaders for retirement education programs, and to create a cooperative program between the company and the union. Again, the topics used in 1965 were consistent with those found in pre-retirement programs in the 1950's.

In a paper dealing with the guidelines for pre-retirement education programs, Hunter (1969) stated that pre-retirement education services should be developed in accordance with the identified needs of older adults. Demonstrating his commitment to providing pre-retirement services according to the needs of older adults, Hunter (1973) developed a book of readings for retirement with the content based on the above listed needs. This book, *Preparation for Retirement*, is now used as a discussion guide in many pre-retirement education programs sponsored by or in cooperation with the University of Michigan-Wayne State University Institute of Gerontology.

According to retirement planners, the Dow Chemical Plant in Colorado has been considered to be involved in an outstanding pre-retirement program for the company's employees. The Dow program offers seven two hour sessions on legal, financial, social, and personal adjustments to retirement. The program uses a combination of methods including written materials, films, discussion, and resource speakers. In the article, "Dow
Chemical Plant Aids Colorado Employees in Pre-retirement Program", (Aging, 1973), Robinson, Director of the State of Colorado's Division of Services for the Aging, credited the Dow pre-retirement program as one of the most effective programs in existence. It is quite apparent that the persons knowledgeable in the areas of gerontology and pre-retirement education find three major areas of concern for the older adult. Although there can be many subheadings under each area, and the emphasis on each may vary depending on the program and the expert, the problem areas consistently identified are finance, health, and leisure activities. Those authors who have written books and handbooks to assist persons in planning for retirement have been consistent in identifying and writing about the same three areas of finance, health, and leisure activities (see Blanchard, 1952; Boynton, 1952; Carp, 1966; Larsen, 1966; Buckley, 1967; Ware, 1968; Hepner, 1969; Mossman, 1971; Provenzano, 1971; Cooley et al., 1972; Adler, 1975).

Cooperative Efforts

In his paper entitled "Education for Aging," McClusky (1971) states: "All agencies with education as a part or full time objective should be regarded as potential contributors to Education for Aging" (p. 8). The leaders of various agencies have spoken out to the people in their specialized fields as to the importance of working with various institutions to meet community and individual needs including that of retirement preparation. Nistender (1969) stressed the obligation of library personnel to work with other community institutions to meet the problems of aging. McKibben (1969) addressed the need for a comprehensive and coordinated
community approach to planning educational programs for older persons. According to McKibben, "Today, no one institution, be it educational, social, recreational, health, religious, etc., can afford to function in a vacuum which results in costly fragmentation and duplication of services to the individual" (p. 61).

Eisdorfer (1975) speaks to the issue of involving the nation's educational resources in more than just the education of children and youth, pointing out the need to invest educational resources in people at all age levels. It is in the middle and later years that a combination of educational resources can begin preparing the adult for retirement. As Hunter (1965) pointed out, often the job of pre-retirement education is simply not done, and he therefore suggests that the main responsibility for pre-retirement education lies with the public educational institutions and that they should work in close cooperation with other community agencies in this endeavor.

Fillenbaum (1971) and Pyron and Manion (1970) suggested that workers want to plan effectively for retirement, but feel that they need help. Most of the workers interviewed indicated they wanted their companies to develop retirement preparation programs. Hunter (1962) and Boyle (1952) pointed to the lack of pre-retirement education programs offered by industry and smaller companies. Myers (1957) stated that some corporations have hesitated to offer retirement counseling because they were afraid such a program would be considered paternalistic. Hunter (1962) suggested that government agencies believe that a pre-retirement program would be an infringement on the civil servant's personal life, and that while a few labor unions have developed pre-retirement
programs, the majority of them have not. Boyle (1952) indicated that many smaller companies have not developed pre-retirement education programs. This may be because of the cost and the companies' lack of resources. However, Boyle goes on to say that the companies of average size could cooperate with universities, medical people, and community agencies in order to provide programs for employees.

According to Myers (1957), around 1950 it was believed by many corporations that they were being confronted with a serious problem which resulted from a large number of their former employees, who were unhappy in their retirement, openly blaming their former employers for their dissatisfaction. For this and other reasons, many employers would like to be able to offer some type of pre-retirement program; however, with the problems of financing the entire program and finding resources and trained personnel to conduct the program it is often difficult, if not impossible, for a company to sponsor an entire program. Such circumstances provide great incentive for companies to work in cooperative effort with other community agencies to develop pre-retirement education programs in the community.

Hunter (1962; 1965) pointed out that although retirement education was originally conceived and offered in a university setting, many different groups and organizations are now working with other adults to help them prepare for retirement. Included among those offering pre-retirement education are industries, labor unions, government agencies, Y.M.C.A.'s, churches, universities, public schools, and others.

Hunter (1960), in discussing cooperative relationships in the planning and implementing of pre-retirement programs, states that joint efforts
present the problems of conflicting and competing interests among community agencies. He further states that, since one of the objectives of a pre-retirement program is to orient participants in the program to the available community agencies and their services, co-sponsorship among agencies and organizations is desirable.

The United States Government's (1973b) Post-White House Conference on Aging Reports, 1973, reflected differences of opinion concerning the question of the implementation of a universal pre-retirement education program.

The Section on Education recommended that the primary responsibility ought to rest with the public education system; The Section on Retirement Roles and Activities suggested that employers have a major responsibility for providing preparation for retirement programs and further suggested that the Social Security District Offices should offer individual pre-retirement counseling; the Section on Employment and Retirement saw implementation as a multiple responsibility but stressed the use of adult education agencies and television, and also recommended that each pension plan contain a retirement counseling component subject to approval by the Internal Revenue Service. (p. 71)

The above quotation points to many community institutions, agencies, and organizations for which responsibilities for pre-retirement education are recommended. Hunter (1962) said it clearly:

Rather than charge industry, labor or any other organization with primary responsibility, the position which I share with this conference is that preparation for retirement is a community responsibility which must be divided among many elements of the community, each one of which makes its proper contribution to the total effort of supplying facilities, funds, and leadership, providing information, giving counsel, developing opportunities for retirement living and encouraging older people to avail themselves of the opportunities created for them by the community. (p. 19)

Preparing adults for their retirement years is certainly a part of adult education and, according to Bergevin (1967), each institution will
approach the problem in a different manner. As Snow (1955) pointed out, the administrator of each agency is able to determine in which areas his agency can make its best contribution, and can then plan together with representatives of other institutions to coordinate his efforts with theirs to effect the best possible program. According to Snow, agency administrators not only can but are obligated to plan cooperatively with other institution representatives.

In developing a cooperative relationship for the purpose of developing and implementing a pre-retirement education program, it is necessary to analyze the community being served and to identify possible contributing partners in the venture. McClusky (1971) stated that the development of the community school concept should not be overlooked, and "It is quite possible that the community school either alone or in combination with the community college will become the most feasible, responsive, and certainly the most universal vehicle for providing educational services for older persons" (p. 10). Since the community education concept is based on the philosophy of meeting needs in the community through the use of existing community resources, local community education programs provide a structure for the implementation of pre-retirement education programs.

Leadership for Program Delivery

Although recommendations have been made to have various community agencies and organizations work cooperatively to develop and deliver a pre-retirement education program, it still is important that one agency, individual, or small group accept primary responsibility for facilitating
the process of development and delivery of the program. Snow (1955) long ago pointed out that, "Within a regularly organized adult education program it is usual for the sponsoring agency to designate an individual as its official representative to the group with the expectation that he will accept primary responsibility for the activities to be carried on" (p. 64).

During the process of developing and delivering a pre-retirement education program through local community education programs, it is logical to coordinate the efforts between the local community education director and the community advisory council and then select one individual to facilitate the learning process after the program has been organized. This learning facilitator, who can be titled anything from group leader to teacher or instructor, would be the person responsible for the learning process once the program has begun. According to Bergevin, he is the person who sees that the participants have access to existing resources, acts as discussion leader, and helps the learner take advantage of the learning opportunities available. Snow (1955) reinforces Bergevin's outline of the facilitator's responsibilities when he states that the leader is responsible to provide a general prospectus of the subject, offers choices to the group, makes resource speakers available, and provides the resource persons with an understanding of their role. Additionally the leader attends to ongoing evaluation and improvement of the learning situation.

Program Planning

Many steps have to be taken to insure a well developed and implementable program. Hunter (1965) suggested that, before a program is imple-
mented, several considerations need to be dealt with including the program objectives, program content, financial support for the program, whether the program will be formal or informal in organization, and whether there will be a program fee charged to participants.

Bergevin (1967) stated that careful preparation for adult education programs includes: (a) diagnosis of the entire situation in order to determine needs, (b) an understanding of the expectations of all persons involved in the program, (c) an assessment of the facilities available for program use, (d) an assessment of the resources available for the program, (e) a determination of the amount of time needed for the program, and (f) an awareness of the amount of time the learners are willing to spend.

Kidd (1973) outlines eight steps in the development of an educational program, ranging from identifying the problem to appraising the entire project.

Snow (1955) also provided a list of functions that he stated are required to sustain an adult education program, many of which are applicable to the development, maintenance, and improvement of a pre-retirement education program. The functions identified by Snow include the following: (a) confer with individuals and advisory groups to evaluate the program, plan modifications or extensions of programs or outline new activities, (b) interview prospective instructors, group leaders, and volunteer leaders, (c) brief the leaders and work out instructional plans, (d) assemble and develop materials and equipment needed, (e) arrange for the use of facilities and schedule activities, (f) publicize the activity or program and arrange for registration, (g) supervise activities and
programs in progress, (h) conduct in-service training for leaders, (i) maintain communications necessary for program operation, (j) conduct evaluation, (k) collect and account for registration and other necessary fees, (l) prepare and administer budgets, (m) examine and purchase supplies and equipment needed and keep inventory lists, (n) handle payrolls, (o) review written reports and correspondence, (p) keep necessary records, (q) plan cooperatively with other agencies, (r) maintain information and referral services, (s) prepare necessary reports, and (t) interpret the program to the community.

Snow also discussed some of the logistical concerns of implementing an adult educational program. One of the concerns deals with how decentralized the program should be. Many community educators suggest that programs should be offered at the local school or at least in some facility in the neighborhood so that transportation will not be a problem. Snow, however, points to some other factors relative to how decentralized the program should be. First of all, there needs to be an adequate sized interested group in a neighborhood in order to provide the program in that neighborhood. Other considerations have to do with the adequacy of the public transportation system, the parking facilities available, the availability of suitable building facilities in various neighborhoods, the preferences of the participants, administrative convenience and, of course, the economic factors involved.

Hunter (1962) discussed questions which need to be answered and considerations to be given when attempting to implement programs for older people at the local community level. Many of these considerations are the same as those Snow, Bergevin, and Kidd have stated need attention in developing programs.
According to Boyle (1952), the main obstacles to overcome in implementing pre-retirement education programs are cost problems and lack of qualified personnel to develop and present the material. Hendrickson (1969) also stressed the need to provide adequate facilities when dealing with older adults. He recommended that careful planning be done to provide for physical comfort, and especially that there be suitable furniture available, adequate heat and ventilation, and a minimum amount of stair climbing. Bergevin (1967) supports Hendrickson and referred to the fact that adults may have more problems hearing and seeing than do children and that the facilities in which they learn need to compensate for these handicaps. Bergevin further stated that adults feel more comfortable in familiar surroundings and that such a feeling actually facilitates the learning process; thus, when choosing the site for a pre-retirement program, one must take into account the persons to be involved.

Certainly the above mentioned authors have suggested that numerous steps are involved in the planning and implementing of an adult education program. One issue that frequently arises has to do with who is responsible for the planning and implementation stages in the development of these programs. A suggestion, and one that is being followed more and more often, is that community councils should become involved during the planning stages. Snow (1955) pointed out that even as far back as the 1900's many local communities had formally organized councils, which were composed of representatives from all of the community groups having special interests in adult education, that assisted in the planning and implementation of programs in their respective communities. Some communities achieve coordination for adult programs on an informal basis, through
frequent contacts among members of the various community agencies. As Snow pointed out, there are no two communities which are identical in their needs for adult education programs and/or services. Each community has problems peculiar to it and such problems, according to Snow, can be solved best through the ingenuity and resourcefulness of the people within the community.

Bergevin (1967) stated that a general community committee for adult education can be helpful in several respects. Such a committee, having representation from the various institutions in the community, can offer assistance to adult education programs. One way in which a general committee can provide service is by disseminating and exchanging information about the kinds of adult education programs being offered in the local community.

Snow (1955) suggested that a planning committee can assist with adult education programs by taking responsibility for defining the purpose of the program, determining program eligibility requirements, selecting program content, determining methods of presentation and types of activities appropriate for the program, and surveying available resources.

In the plan for a packaged community blood screening program, developed by Merck, Sharp, and Dohme personnel (1975), there is a recommendation to form a committee or group to help implement the program. The authors suggest "prime movers"--persons who have demonstrated leadership ability--be selected to serve on this committee. This committee can then be responsible for a variety of activities including publicizing the program, and engaging the support of community organizations.
Recruitment for Pre-retirement Education Programs

When recruiting participants for adult educational courses several factors need to be kept in mind. McClusky (1971) pointed out that persons over the age of fifty are under-represented in adult educational activities and as age increases so does the degree of under-representation. Typically, it is the person near the age of fifty for whom pre-retirement programs may be most appealing, since it is around that age that there is realization that retirement is an event soon to take place. Just offering pre-retirement educational experiences, however, is not enough. Larsen (1966) stated that it is necessary to convince the adult worker that it is worth his effort to become involved, and that an outcome of his involvement will be learning something worth carrying into his retirement years.

Bergevin (1967) stated two problems needing attention when recruiting adult students. The first is convincing adults that continuous learning is necessary and the second is developing ways to attract adults. Since most adult education programs are voluntary, the educator needs to convince the potential learner that the program leaders are aware of some of his/her real needs and problems and will deal with these realities in the program.

Kidd (1973) concurs with Bergevin that, after there is an awareness of the program, two factors need to be present for adults to enroll. The first is an awareness or acceptance that education has a positive value in problem solving for the individual and the second is a belief that education is somehow related to happiness and success in life.

Bergevin described as another obstacle that frequently needs to be overcome the belief of many adults that they are too old to learn. The adult
needs to be encouraged and given confidence that he can learn. Younger adults feel that, since retirement is not imminent in their lives, they need not concern themselves with learning and preparing for the later years. The recruitment process for pre-retirement education programs needs to give attention to the positive results for the younger individual, both immediately and later in his/her retirement years.

Snow (1955) also pointed out that a program needs to have the confidence and respect of many individuals in order to gain the cooperation necessary for its success. He discussed the need to cultivate public interest, understanding, and support. In order to do this, the program needs to be of high caliber, flexible enough to meet the individual's needs, and have a means for informing the public of its success. Merck, Sharp, and Dohme personnel (1975) agree with Snow's discussion of the needs for a successful program. They also state that any program requires the backing, support, or sponsorship of influential and respected leaders of the professional community and the community-at-large. Without them a program may not gain enough public acceptance to succeed. Hunter (1965) described some factors which led to great interest in a pre-retirement program, with which he was involved, that was a joint venture between university and union personnel. He attributed the interest to the endorsement of the program by company and union leaders, to personal contacts made by the company foremen and stewards with the employees, and to good coverage by the local media.

Methodology for Pre-retirement Education Programs

In a previous section of this chapter, three major content areas
were identified for the purpose of developing a pre-retirement education program. Once the content areas have been established, it is necessary to explore the most effective methods available for imparting the desired information to the pre-retirees for whom the educational program is intended.

**Materials and Methods**

During the development of any educational program, one needs to consider the most effective methods available for delivery of appropriate and useful information to the learner.

According to Odiorne (1970), there are certain techniques which have proven effective in changing behavior, among them: lecture-discussion, role playing, the case method, management games, programmed instruction, and the incident process.

In the area of pre-retirement education, however, Hunter (1962) pointed out the need for further study in order to determine the successful methods in preparing adults for retirement. He stated that "materials and methods for conducting programs should undergo careful study. In this respect action research and experimentation with new and different methods are much to be desired" (p. 28). He raised questions concerning the value of films on aging for stimulating discussion, the effectiveness of materials and methods when used with various types of groups and the interrelationships between the result of various educational techniques, subject matter, and characteristics of the participants. To date these questions still go unanswered.

Hunter (1960; 1969), Wernel and Beidman (1961), and the American Association of Retired Persons (1975) have pointed to group discussion as
the most used activity in retirement planning programs, and have suggested that in order to supplement and encourage group discussion, the following may be used: printed materials, audio-visual materials, lectures, field trips, worksheets, checklists, and autobiographical presentations.

When dealing with the topic area of leisure time activities, the American Association of Retired Persons' Retirement Planning Seminar workbook states:

Two techniques for learning about alternate ways to satisfy personal needs for activity stand out as more effective than any others: (1) participants are encouraged to visit various opportunities to render volunteer service and to report to the group on their findings and (2) participants plan and conduct a "show and tell" kind of exhibit of their interests, activities, hobbies or skills as part of the session on activity. (p. 11)

When using community resource persons for informational purposes, Hunter (1969) concluded that it is more meaningful to have the resource person at the session where it is appropriate--i.e., a health resource person appears on the day that health is the topic of discussion--than it is to have an entire session devoted to bringing in a variety of community resources.

According to Hunter (1960), important to pre-retirement education programs are: (a) the content, and (b) good communications between the discussion leader and group members, and also among the group members themselves. Hunter stated that it is essential to provide common experiences through which there can be an identification of interests and interchange of ideas and reactions, which will lead to individual decision making. Frequently films, speakers or short stories are used to provide the common experience needed to initiate discussion.
The value of discussion in changing habits has been demonstrated by Lewin (1947) in a study comparing the lecture method with a combination of lecture and discussion. In this study, women were divided into two groups. Group A was given facts about nutrition with the instructors using charts, films and demonstrations. Group B was exposed to the same content through the same methods, and additionally they had a group discussion led by discussion leaders. The learning results were the same at the end of the course; however, several weeks later, Group B participants showed significantly more change in actual nutritional practice than did those in Group A.

Changing behavior or helping individuals to gain knowledge and understanding may be accomplished through a variety of methods including group discussion; however, before determining the method most adequate to facilitate learning, several factors need to be considered, not the least of which are the material to be presented, the behavior change desired, and the group make up. (Kidd, 1973; Odiorne, 1970)

The Adult Learner

Kidd (1973) discusses the idea that when dealing with adults in a learning situation, there are certain considerations the program developer and learning facilitator must consider. First of all the adult expects to find relevance both in the learning objectives and in the methods employed to reach those objectives. Kidd points to the fact that the expectations of the adult student and the teacher may be very different. Hunter (1960) recommended the use of an orientation meeting for the purpose of dealing with the potential problem identified by Kidd. Hunter suggests that in this orientation meeting the program participants be
informed about the program. After they have received the program information, participants are encouraged to ask questions and identify discussion topics, in order to develop an understanding between the learning facilitator and the program participants in regard to the areas of interest and desired outcomes. Hunter (1969) stressed the importance of this process when he said:

Participants should be encouraged to make the program their own. In other words, they should have the opportunity to accept or reject or modify the over-all topical plan which is initially presented to them. (p. 4)

According to Hunter, the first meeting is crucial to the establishment of content for the succeeding sessions.

Kidd (1973) points to another consideration when dealing with adult learners. He states, "The adult may bear an additional burden, that of failure or unpleasantness associated with learning during childhood" (p. 96). Another complication in the learning situation of adults is made clear by Eisdorfer (1975) when he states:

Older persons in our culture are so accustomed to being put down that they want to be secure; they would rather risk appearing ignorant by not answering than answer and be wrong. (p. 14)

A group of adults inhibited by the fears outlined above may have a difficult time learning through discussion unless these fears are overcome. Eisdorfer suggests that the learning strategy tends to be different for the older adult and that it is important to set a comfortable learning climate and to tell the older adult that it is all right to make mistakes. Hunter (1969) concurs when he states that a pre-retirement education program should "create a permissive atmosphere in which participants are comfortable and free to express their concerns, interests, goals, fears and expectations" (p. 4).
The discussion leader is of prime importance in setting the climate for group discussion. As Hunter (1960) stated, the discussion leader needs to be flexible and provide the opportunity for the group to discuss special concerns of the group members as they arise.

As Kidd (1973) points out, much of learning is related to the changes in a person's role. Thus as the individual begins to perceive changes in his needs and role as they relate to his prospective retirement years, an interest and motivation to learn to meet these changes may develop without a great deal of prompting from the learning facilitator.

When in a formal learning setting; however, it is important that the learning facilitator keep in mind a statement made by Kidd (1973):

The interests, needs, and motivations of any learner, child or adult, are primarily a matter of the emotions, not of the intellect. Any learner, in a classroom or elsewhere, brings to the learning transaction such feelings as self-esteem, fear, jealousies, respect for authority, need for status and prestige, and so on (p. 94).

Thus, it is necessary that the learning facilitator be alert to and understand the individual's feelings in order to help channel them into healthy learning transactions both for the individual and the group as a whole.

According to Kaplan (1958), "The key to learning is engagement--a relationship between the learner, the task or subject matter, the environment, and the teacher" (p. 266). In determining the role the learning facilitator should take, it is very important to be sensitive to the feelings of the group. Just as all group leaders are different, frequently one group is quite different from another. Kaplan (1958) studied the response of group members to the behavior of the group leader and found that those group members with less than average education levels seemed
to want strong directive leadership in their group, whereas the better educated individuals resented a leader who dominated the group. This and other factors need to be considered, and the group leader needs always to be alert to the feelings and attitudes of the group lest negative feelings begin to interfere with the learning process of any individual or to adversely affect the functioning of the group as a whole.

The variety of methods used and suggested to facilitate learning can all be used as a means to stimulate discussion. These methods, which include case study, role playing, the use of films, written materials, community resource speakers, checklists, field trips, still pictures, and so on, need to be selected according to the learning objective, appropriateness to specific goals and objectives, and the size of the group.

Implementation of Pre-retirement Education Programs

Planning for retirement is something many persons overlook or tend to ignore until just prior to their retirement. Frequently when people do start to consider their retirement plans, it is too late to satisfactorily plan for the retirement years. According to Dressler (1973), planning for retirement should begin during the middle years, if not earlier, especially since current economic conditions indicate a move toward an earlier retirement age. Hunter (1960) indicated that an individual should begin planning for retirement at least five to ten years before he/she retires.

Gernant (1971) asked eight hundred fourteen retired Michigan professors how far in advance of retirement college and university staff members should plan for retirement. The responses showed two hundred thirty-five of the retired professors recommended more than twenty years of preparation.
before the actual retirement date. Unfortunately, as Gernant pointed out, very few forty or even fifty year olds plan that far ahead, but he goes on to say "This advice for long-range preparation from so many retired professors seems sound and certainly encouraging" (p. 39).

The Post-White House Conference on Aging Reports, 1973, stated that preparation for retirement should be a life-long process, but the reports noted that planning for retirement is often started too late. The Employment/Retirement Sections of the conference reports suggested that pre-retirement education and planning begin at least five years prior to the normal retirement age.

Heyersohn (1974) states that few people who work full time are engaged in a full time leisure program, but that during the working years there is some time devoted to leisure activities which serve as a preparation for the retirement years. This is also true in other areas of preparation for retirement (i.e., financial and health activities). Meyersohn's statement leads one to believe that during a person's working years certain activities are a natural preparation for retirement. Unfortunately, such is not the case. There are individuals who have not learned to use leisure time in a fulfilling and constructive manner. The same is true in the area of finance. There are many persons who have not learned to satisfactorily balance a budget during the working years and are not likely to do so in their retirement years.

Leaving retirement preparation up to chance based on what an individual has learned during a lifetime of full employment can lead to a less than satisfactory retirement. Since there are many agencies having persons available with the knowledge and skills needed to assist others in preparing for
retirement, it seems logical that developing a cooperative program among these agencies, along with recruiting individuals from the community to participate in the program, would be one positive step toward preparing individuals for retirement.
CHAPTER III

PROGRAM CONTENT

This chapter contains the written material to be used throughout the pre-retirement education program. A review of the literature identified the three major areas of finance, health, and leisure as essential to pre-retirement education programs. In this chapter, these three areas have been divided into the following sections: (a) Earning Money After Retirement, (b) Housing, (c) Legal Affairs, (d) Investments, (e) Retirement Budget Planning, (f) Health, and (g) Leisure.

Program Content Development

Based on a review of the literature, written material was developed for each of the sections listed above. This material, which also included suggested learning activities in a guide for the learning facilitator (see Chapter V for definition of learning facilitator), was mailed to a panel of three persons previously identified as experts in the areas of gerontology and pre-retirement education (see Appendix A for a listing of experts). In addition to this material, each person received a letter outlining the projected organization of this study, and a list of interview questions to consider while reading the material (see Appendix B for the letter and Appendix C for interview questions).

The experts were selected based on their experience in working with older adults and involvement with pre-retirement education. The selection included one representative each from a university setting, a governmental agency, and industry. The individual selected from government also asked an associate to critique the material.
Each expert was then personally interviewed using the questions outlined in Appendix C. During the interview with the government agency representative, both the selected expert and his associate responded to the questions asked. Each interview session was tape-recorded. After each interview the tape was reviewed and notations made relative to the questions asked. After all of the interviews were completed, the recordings were once again reviewed with attention given to the commonalities among the experts' responses (see Appendix D for a summary of interview responses).

The material reviewed by the experts has since been divided into two separate chapters. Chapter III contains the written material to be used for an informational overview of each topic area and as a starting point for group discussion, and Chapter V provides the program structure in the form of a guide for the learning facilitator. In both Chapters III and V, the writer has incorporated the feedback solicited from the experts in the field of gerontology.

Introduction to the Program Material

The following material has been developed to provide a general overview of the seven sections in this pre-retirement education program model. The basic resources for each of the following seven sections are listed as sections one through seven in the bibliography, Appendix E.

The material in this chapter is directed to the individual reader, and thus is written in second person, and each program participant will be asked to read the various sections. Following the reading of each section the program participants as a group will: (a) discuss the material,
(b) determine the aspects of the section they would like to explore further, and (c) determine the activities to be used in learning more about the topic. Chapter V will discuss these steps in more depth. It is briefly outlined here in order to help the reader understand the purpose of the remainder of the material found in this chapter.

Earning Money After Retirement

"NO JOB FOR ME AFTER I RETIRE!!" Many of you have heard your friends make this statement or have made it yourselves. Following this statement usually comes "I'm finally going to do the things I've wanted to do all of my life." And so it goes; as many persons begin thinking of and preparing for retirement, one major thought is that there will be free time to do some things of personal interest. Thoughts are often turned toward golfing, fishing, traveling, and so on. Prices of campers, trailers, and mobile homes may be checked at various stores, and some may be bought and paid for while full income is still available. Plans may be made to "see the country and enjoy living!"

Let's take just a moment to discuss retirement satisfaction. If you find retirement to be enjoyable and satisfying you are fortunate indeed. We are, however, living in a society that has valued the work ethic. From our formative years, when we were preparing for work, all the way through our working years we have been taught the value of work. If retirement years are to offer the individual satisfaction which they should, it is important to accept the fact that retirement is not dishonorable. Remember that you have earned your retirement years and have no reason to feel guilty about not being employed. Also remember that you are not alone in retire-
ment. Each year the percentage of the population living in their retirement years increases. Your retiring provides younger persons with employment and promotional opportunities. It also provides you with the opportunity to become involved in some of the activities you may have wished to participate in during your working years.

Reasons for Employment After Retirement

Reasons for employment after retirement will vary with the individual. Some persons may choose not to look for further employment, while others will actively seek full or part time positions. The decision is a personal one and is often determined by some of the following factors.

Finance. Not everyone is able to fully retire. There are many reasons for this. Once you have spent some time in retirement you may discover you are not financially able to do the things you had planned. Unfortunately, some persons find they are unable to cover all of their expenses with the reduced income resulting from retirement.

Social interaction. Lack of social interaction is another reason some persons wish to continue to work. You may find many of your friends are not yet retired and so are unable to engage in many activities with you. It is possible that either you or your friends have moved to new homes and are too far away to get together.

The same may be true with your family. You may have moved a long distance to a new home. Your family may have moved because of an employment opportunity. In either case, the move may mean less social interaction. Death of close friends and relatives may also have an effect upon the amount of time you spend in the company of others.
These are but a few of the factors involved in determining the amount of social interaction one has after retirement. Ability to make new friends and individual needs for socializing are among the others. There are many ways to meet people and make new friends. For some, getting a full or part time job may be a starting point.

**Boredom and feeling of uselessness.** Another reason for seeking employment may be boredom or the feeling of uselessness. Although there are many ways to overcome these problems, employment after retirement offers one possible solution (see the section on Leisure for other alternatives).

**Personal and Situational Factors**

If you decide to seek employment, consideration should be given to the questions below. The answers to these questions will affect your choice of employment.

1. Why do you wish to be employed?
2. Do you desire part time or full time employment?
3. What are your physical capabilities and limitations?
4. What hours can you work (number and times)?
5. Within what geographic area are you able and willing to travel?
6. How will employment affect your retirement pension or Social Security benefits?
7. What skills, talents, and qualities do you possess that are saleable?
8. What other factors are important to you in your choice of employment?

**Motivations.** As mentioned earlier in this section, reasons why
people desire employment are numerous and personal. It is, however, important to be aware of the reason you are seeking employment so that your efforts are focused on jobs that can meet those needs. For example, if you desire more social interaction, accepting a position as a building night watchman or evening maintenance person may not be appropriate for you. On the other hand, if your main concern is finance and the salary offered for a night watchman in your community meets your financial needs, the position may be a satisfactory one for you.

**Part or full time employment.** Your reason for seeking employment can have an effect on whether you desire a full or part time position.

If financial need is a major reason for employment, a determining factor as to whether you work full or part time will be how closely full or part time work meets your financial need.

**Physical capabilities.** Physical health is another factor for consideration. A medical checkup and discussion with your doctor regarding employment can help you determine both the kind of labor you should perform and the number of hours you should work. Take the time to make some decisions about working conditions. Can you tolerate heat or cold, outdoor work, and so on.

**Time of day and geographic area.** The determination of the geographic area in which you are willing or able to work is affected by the amount of time you are willing to spend traveling to a job, the cost of transportation, and the safety or comfort you feel with both the mode of transportation and the geographic neighborhood.

The time of day you can or are willing to work can also be affected
by safety and transportation factors. Answer such questions as Do the buses run late at night? Do vision problems make night driving difficult? Is crime an unnerving threat at night?

**Effects on pension or other benefits.** Since the actual amount a person can earn and still maintain all of his/her Social Security benefits is a changeable figure based on government action and your previous earnings, it can only be stated that it is important to consider the effects of an employment income after retirement. Take the time to contact your local Social Security office and discuss this matter.

Most pensions are lifelong no matter what. There are some, however, with certain restrictions. Certain industries have a clause in their pension agreements which states that a pensioner cannot return to the same type of industrial employment after retirement and still continue pension benefits. Take the time to explore the legality of this type of stipulation with regard to your pension.

**Saleable skills, talents, and qualities.** A first step in identifying the skills, talents, and qualities that may enable you to gain employment is to list all those jobs you held in the past and under each job itemize the various responsibilities and tasks that were required of you. Once these are listed, make a separate list of other skills and capabilities you have that you know are useful to employers.

You now have two lists. Take the first list of past tasks and responsibilities and cross off any tasks you would refuse to do in a retirement position. Reasons for scratching these items could be loss of the skill, or simply distaste for the activity. Now take the list of
skills and capabilities and do the same. Finally, put the items remaining in the two lists on one page and examine each carefully.

Going through this list-making exercise should serve two purposes. First, doing a self-assessment will remind you of the many saleable abilities you have to offer, so you will not be inclined to grab at the first opportunity that comes along regardless of the physical and emotional demands the job may make upon you. Second, the development of such a list will start you thinking positively about the kinds of employment you prefer and for which you are qualified.

Other factors. Socialization, family, and personal commitments are other factors to consider. Are there certain activities that you, you and your spouse, or you and a friend engage in on a regular time basis? Are you willing to give up these activities in order to gain employment? If you do so, can these activities and benefits be made up in other ways? Would this change be satisfactory to your spouse? Personal satisfaction is an important factor in retirement. What kind of employment would you find both enjoyable and personally satisfying?

Salaried Employment

Working for another employer is one way to earn money after retirement. Unfortunately it is difficult to gain employment after retirement, and it would be inaccurate to state that once you are aware of your skills it will be simple to sell yourself to a potential employer. Some employers feel that older adults are not as dependable as younger to middle age adults and fear a retired employee will not be able to produce as rapidly, do as much labor without tiring, and is more likely to take time for sick leave. It is not impossible to get a job after retirement, but it can be
difficult. As in every other age group, every retired individual is unique. Each has his/her own physical and emotional health factors, work habits, and attitudes toward responsibility. It is up to you, as you seek employment, to sell the future employer on your competencies. You are the only person who can demonstrate reasons why an employer should hire you rather than someone else.

The ways in which you can put yourself a step ahead in the search for employment include: (a) know where to look for a job, (b) know what kinds of jobs to look for, (c) maintain a well developed job resume, and (d) conduct yourself positively in a job interview.

Looking for a job. There may be a job open just suited to you, but if you are not aware of the opening and the employer is not aware of your availability the job will be filled by someone else. Listed below are some suggestions for discovering what positions are open.

1. Inform people of your interest. Anyone may have a position open or hear of something that may be of interest to you. Let the following people know of your interest in finding employment: (a) relatives, (b) friends, (c) neighbors, (d) your clergyman, (e) fellow church members, (f) fellow members of clubs and organizations, (g) colleagues from your own company, and (h) colleagues from other companies with whom you come in contact. Begin before you retire to let people know that you may be interested in employment after retirement. This will give you more time to hear of possibilities.

2. Watch the local newspapers. Naturally you'll look in the "Want Ads" section and Sunday is usually the day with the most advertising. Also read the rest of the newspaper, keeping an eye open for articles telling of local businesses or industries about to open or expand.
3. Make contact with local employment agencies. Call or visit your state employment security office, as well as private and non-profit employment agencies. Many communities have agencies and organizations whose main function is to assist older adults in gaining employment. Check your phone book or yellow pages under such titles as: Senior Personnel Placement, Senior Citizens Employment, Over Sixty Employment, Mature Personnel, and so on.

Two other organizations which have branches in many local communities are Mature Temps, Incorporated and the Forty Plus Club. Mature Temps, Incorporated is sponsored by the National Retired Teachers Association and the American Association of Retired Persons. This organization attempts to place older adults in temporary jobs.

The Forty Plus Club was organized to break down the hiring prejudice often found against older adults. Membership is limited to men over age forty who have held supervisory, executive, and managerial positions or who have special business skills which rendered them annual earnings over a specified dollar figure.

If there is no Forty Plus Club in your area, or you are not eligible to join, your local Chamber of Commerce can also serve many of the same functions.

4. Check your area for governmental job openings. Your local post office will carry a list of current government job openings. You can also write to the U.S. Civil Service Commission in your area giving them information regarding your previous experience and current qualifications and asking if they have any openings for which you qualify.
5. Check with national organizations regarding employment opportunities in your community or elsewhere. The National Council on Aging, 1828 L Street, N.W., Washington, D.C., 20030, periodically sponsors part time employment of varying nature, such as home repair services, aides for schools, hospitals, and other programs.

The Senior Citizens Liaison Office of the Peace Corps, Specialized Recruiting, Washington, D.C., 29205, and Liaison Programs for Older Workers, Vista and OEO, Washington, D.C., 20506, are other possible avenues for information regarding employment for older adults.

Be aware that the names of the national governmental offices change periodically as do their services. If you write to an inactive office or department, your letter will be forwarded to the most closely related office or department. Television, radio, and newspapers are good sources for current information. Places that may have had no opportunities for you in the past can change rapidly as do governmental regulations and services. Continue to keep up with new opportunities.

6. Identify and contact businesses, industries, and institutions. Locate various organizations in your community that have positions for which you are qualified. Send a letter with your resume indicating the type of position in which you are interested and state that as positions become available you would like to be considered.

7. Volunteer your services. The more volunteer activities you become involved with the more you will be able to see potential employment opportunities among the various agencies for which you are volunteering your services.
Kinds of jobs to look for. Any job that exists is a possible position for an individual after he/she retires. There are, however, some positions for which an older adult is more likely to be employed than for others. There are many reasons for this, some justified and some not. Whatever the case, the purpose here is not to argue over fairness, but to give information regarding job possibilities.

The jobs listed below are far from being all inclusive. It is hoped the list will suggest to you some areas you haven't considered, reinforce your consideration of those you have, and spark some thoughts on non-listed types of positions.

MANAGEMENT POSITIONS

- Apartment manager
- Hotel, motel manager
- Restaurant manager
- Small shop manager (i.e., gift shop)
- Various other management positions

PROFESSIONAL AND SEMI-PROFESSIONAL POSITIONS

- Editor
- Income tax consultant
- Journal writer
- Librarian
- Music conductor
- Reporter
- Substitute teacher
- Teacher
- Tutor

SALESPERSONS (door-to-door, phone, a business establishment)

- Books, magazines
- Christmas cards
- Cosmetics
- Household appliances
- Insurance
- Real estate
- Wearing apparel
- Various other sales positions
SERVICE AND MISCELLANEOUS POSITIONS

Accountant  Nursery school attendant
Babysitter   Nurses aide
Bartender    On-the-job trainer
Bookkeeper   Parking lot attendant
Doorman      Playground supervisor
Elevator operator  Secretary
File clerk Security guard
Gardener     Storeroom attendant
Gas station attendant Street crossing guard
Hotel/motel chamberperson Teacher aide
Hotel/motel clerk Tour guide
Kitchen helper Typist
Mailroom assistant Usher/hostess
Maintenance Waitress/waiter
Watchman

Personal Resume. If you plan to write various agencies and potential employers, or if you have already secured an appointment for a job interview, a well organized personal resume can be very useful.

The personal resume, when developed carefully, can provide the reader with much information in a short amount of time. Using separate headings and brief statements under these headings will allow potential employers and assisting agency personnel to quickly find answers to their usual concerns regarding potential employees. The information on the resume may help determine whether or not you meet the qualifications necessary to be invited to a personal interview. The resume can help to answer certain questions, thus allowing more interview time to cover other areas. The resume can also serve as a starting point for helping the prospective employer gain insight into your past experience and your present capabilities.

The above headings are common to most personal resumes. It is not essential to list every heading included above. Use your common sense in the development of your resume. If you are not a member of any club, you needn't list the heading only to leave a blank space below it.
The following is a general outline for a personal resume:

NAME: ____________________________________________

ADDRESS: _______________________________________

PHONE: _________________

AGE (optional): _______  MARITAL STATUS (optional): _______

EDUCATION (start with most recent):
(year graduated) (degree) (school or institution)

EMPLOYMENT (start with most recent):
(dates) (name of agency) (address) (brief description)

OTHER RELATED EXPERIENCE:
(year) (activity) (location) (description)

SPECIAL INTERESTS AND TALENTS (hobbies, crafts, and other skills):

ORGANIZATIONS AND CLUBS (professional and community):

REFERENCES (list 3-5 professional references):
(name) (title) (organization) (address) (phone)

OTHER INFORMATION:
If you are applying for a specific job, write your resume to the requirements of that job by emphasizing and not excluding those experiences and qualities you possess that are relevant to success in the position for which you are applying.

If you are not applying for a specifically available position include a heading entitled: POSITION DESIRED; and list one to three positions you are looking for. You may also include a section headed: COMPETENCIES; and list your special skills and talents, especially those relevant to the kind of job you are seeking.

**Letter of application.** When writing a letter of application be brief, clear, and supply enough personal information to alert the reader to your competence. State in the body of the letter that your resume is enclosed. The brief letter of introduction along with the resume should provide enough initial information. Close the letter with an open statement such as: "If you desire further information, please contact me." Don't be concerned if you are not contacted immediately. You may have written when there is no position open. Do not stop with applying to one employer. Jobs don't come at all if you stop trying. Remember, you may not have impressed those you contacted at first, but keep trying, you need only to impress one employer to get that job you are seeking.

**The job interview.** The personal interview can be the final step in the employment seeking process. Final step can mean that either: (a) it is your last contact with a potential employer because you have been eliminated as a candidate for the job, or (b) you have been chosen to fill a position. Do not underestimate the importance of the interview. It is often the final factor influencing the employer's selection.
In preparing for an interview, there are several rules which should be followed. Some of these are so simple it is almost unnecessary to go over them, but it may have been many years since you last looked for a job or had a promotional interview. For that reason, and to reinforce those things you already know about interviewing, the following comments will point out some important aspects of interviewing.

1. Be on time. Leave early so that minor delays, such as having difficulty finding a parking spot, will not cause you to be late or become frustrated and upset when you walk into the interview.

2. Be neat and clean in appearance. See that your hair and nails are clean and kept. Clothing should be clean and pressed and shoes shined.

3. Carry yourself in a confident manner. Stand straight and sit up attentively. Act as though you are proud of yourself, not as though you are not worthy of the position.

4. Don't lie about your age. Be proud of your age, not embarrassed about it. You may feel it is a drawback in getting a job, and with some employers it is, but there is seldom any value in lying about it. When you finalize your working agreement, Social Security information and so on, the truth will more often than not become self-evident and your deception may cost you the job. Realistically, how many years younger can you say you are and have others believe you? Will those years make that much difference in an employer's mind to get you a job you couldn't get by being honest?

5. Be honest and straightforward. Answer directly the questions that are asked by the potential employer or interview committee. If you don't
know an answer, say so rather than talk around the question. Being brief and to the point will keep the interview on the anticipated time schedule and should allow for enough time to discuss important questions.

6. Direct your statements to how you can benefit the employer and the company. You may ask the interviewer to discuss the needs of the employer and the company as they relate to you. His answer will provide information you need to consider before accepting the position if it is offered. The information will also help you to determine the qualities and skills you possess that might be useful in meeting the company's needs.

   Discuss your interests and skills as they relate to the employer's situation and the way you could benefit the company. Do not discuss what the company can do for you because of your great need for a job.

7. Know about the company. Find out as much about the company as you can before the interview. This information will show the interviewer you are interested and energetic enough to do some checking on your own, and give you some knowledge on how you might fit into the organization.

8. Know your skills and special qualities and state them in a confident manner. Remember that the employer is searching for a competent individual to perform certain functions needed to keep the organization running smoothly and productively. If you don't seem confident about your own abilities it will be hard to make a potential employer confident in you.

9. Don't say you are willing to do anything. This statement indicates that you are not very competent at anything or that your self-confidence is low.
10. Have information about yourself available during the interview. Take a resume with you. This will help to quickly answer certain questions, thus saving more of the interview time for other discussion.

11. Do not linger on when the interviewer implies the interview has been completed. Don't expect a decision before you leave the office. Be courteous and leave after thanking the interviewer. You may ask the interviewer to give you an indication as to the date you can expect a decision.

Use of Land and Real Estate

There are ways to earn money after retirement through the productive use of the land you own or may decide to invest in before or after you retire. People have acquired earnings from their land by farming, renting the land to others, or turning the land to some kind of money-making project.

Some ways land is used to bring earnings to the owner are simple and fun to do and others are more difficult, time-consuming, and risky business ventures. Much will depend on the amount of savings you have to work with, your personal skills and resources, your interest in the venture, and the location of your land.

Farming. If you have been thinking about either buying land, moving to land you already own, or staying right where you are and farming for profit after you retire, you should consider the following questions:

1. What kind of a farm should you operate? Common farm types include: (a) animal farms, (b) fruit farms, (c) shrub and flower gardens, (d) vegetable crop farms, and (e) grain farms.
In addition to climate and other weather conditions, decisions regarding the type of farming to do will have to be based on the amount of land available. Consider, for example, that cattle need a certain amount of grazing land to be fattened properly or else handled in special feeding pens and sheds.

2. Are your savings large enough to handle farming costs? If you have never farmed before, and even if you have, certain unexpected costs will arise periodically. The following list includes some starting costs and maintenance costs to farmers. The exact cost for each item will vary from year to year and according to your own decisions regarding amounts to buy, quality of the items, size of the farm, and so on.

Among the expenditures for farming are:

--The cost of the land.
--Property taxes.
--Initial investments in: (a) fruit trees, (b) fertilizer, (c) pesticides, (d) livestock, (e) feed, and (f) seeds.
--Farm equipment, such as: (a) tractor, (b) harvesting equipment, and (c) transportation vehicle for taking farm products to market.
--Farm structures, such as: (a) barns for cattle, (b) farm-house, and (c) storage bins.
--Extra labor--hired help for a variety of purposes.

As can be seen by this very minimal list of expected expenditures, farming is expensive. There is no guarantee that you will make profits in any or every year you spend farming. Bad weather conditions, diseased
livestock, and numerous other disasterous events can cause you to take a loss on your investment. Are you in a financial situation to survive this loss? Remember also that farming is a commercial business. Many experienced farmers are losing money. What are your chances?

3. Do you have the knowledge and skills to own and manage a farm? Raising a pet or two or having a small garden every summer in no way prepares you to run a farm. Farming requires a lot of expertise. This knowledge and skill can't come from a textbook alone. It takes experience in farming to develop knowledge and skill. No one can tell you what you should or shouldn't do with your retirement, but turning to farming at age fifty-five or sixty-five is a pretty risky step.

If you are still interested in farming, are some years away from your retirement date, and have some free time, it might benefit you to get a part time job as a farm worker. School teachers are in a good position to use their summer months in this manner. Getting actual experience in a farm situation will give you some idea of whether or not this is really what you want to do in your retirement years. It will also give you a more realistic view of what farming really entails. If this experience does not turn your thoughts away from farming, you might want to continue various farming activities in order to learn some skills and gain realistic first-hand knowledge of farming and its potential for you.

4. Do you have the interest, strength, energy, and time to own and manage a farm? Before venturing into a farm investment, think about the physical labor and time involved in the project. There needs to be a great deal of planning involved in farming. Someone needs to order all
the essential materials, decide which part of the land to use for what purposes every year so as not to ruin the soil, determine how produce will be sold, and make arrangements to do so. Farming even a small farm is a full time job. Will you have the energy to keep up with it after you retire? More seriously, is a full time job what you desire? Are there other things you want to do and see in your retirement years? If farming is to you solely a means of making money, and not an enjoyable activity, it may become a drudgery and provide you with a very unhappy retirement, especially if you have a poor earnings record.

5. Is farm life appealing to your spouse and other family members residing with you? It has been said that your retirement can be only as enjoyable for you as it is for your spouse. If he/she is unhappy with retirement arrangements, this dissatisfaction is likely to be carried over to you. Will this way of life affect the expectations your spouse has for retirement? Will he/she be expected to work on the farm in order for the farm to be successful? Will the farm be a long distance from friends, shopping centers, and activities that your spouse had looked forward to participating in during retirement? These and many more questions need to be answered before any final decisions are made.

6. Are you being logical and realistic in your decision-making? Many factors are involved in successful farming. You may meet people now and then who tell you of the small farm they have just outside town. They may excite you when you hear them say they raise a few chickens and sell the eggs at a stand in front of their home, but look further. How much do they spend to feed and house the chickens, do they really make money, break even, or just enjoy the activity as a hobby itself? Don't
jump into farming blindly. It is tempting to say don't jump into farming at all, but that is your decision to make—a serious decision based on hard facts.

Get the information you need. Talk with farming experts, get facts and figures, do some serious analyzing of your capabilities and interests, and then make your decision.

Renting land. You may find yourself with a large amount of land that you are not using but on which you are paying property taxes. Depending upon your financial situation, this may be a drain on your savings. Two considerations in such a situation are: (a) sell the land, or (b) put it to use for financial gain. The next few pages will discuss the second choice.

1. Rent the land for farming purposes. Assuming you have already ruled out the possibility of farming the land yourself, you may want to consider renting it to someone else to farm. Depending upon the size and fertility of the land and the prospective renter's intentions for using it, you can rent it all to one renter or divide it. Legal matters such as contractual agreements need to be considered and it is recommended that you see an attorney before finalizing any agreements.

2. Rent to campers. You might want to look into the possibility of dividing your land into campsites. The success of such a project will depend upon the beauty of the grounds, location of the land in relation to needs of travelers, nearness to major highways, and so on.

Before entering this type of venture, consider: (a) the cost of developing the land, (b) the cost of maintaining the grounds, (c) the likelihood of success based on location and other related factors,
(d) the legality of land usage as approved by local government officials and ordinances, (e) the time and energy involved, and (f) other personal factors.

As in any other business venture, consider the risks involved. Discuss the project with those persons considered to be experts in this type of activity. The Chamber of Commerce in your area can be helpful. Get facts and figures regarding costs and possible profit and losses. Finally, before making any final decisions consult your attorney.

Other projects. There are numerous other land use projects that can bring in a substantial income and provide you with various ways to use your time during retirement. Some possibilities include developing a recreation center including any one or combination of activities ranging from ice skating rinks, lakes stocked for fishing, and hiking trails to indoor and outdoor tennis facilities. Developing a miniature golf course is another possibility. Developing real estate investments, such as apartments or townhouses, is still another alternative.

As stated above, decisions to get involved in land use projects should be based on factual information and looked at in terms of your own abilities and interests. Take time to think through carefully any new venture before jumping in.

Self-Employment

As in the case of seeking salaried employment, once you have made the decision to become involved in your own business venture, it is important to answer some personal questions.

1. What is your primary reason for self-employment?

2. How much time do you want to spend in business related activities?
3. Will business earnings affect your pension or Social Security benefits?

4. Do you have the facilities and investment money necessary to start a business venture?

5. What skills, talents, and qualities do you possess that can assist you in a personal business venture?

On pages 50 through 53 are some comments and questions with regard to seeking employment which are also pertinent to self-employment planning. If you have not already read pages 50 through 53, take a few minutes to do so. If you have read the material already, you may wish to review those pages briefly.

Take the next few minutes and seriously consider each of the five questions above from your personal viewpoint.

Prospects for self-employment. Self-employment after retirement often falls into the three categories of: (a) personal craft and hobby production activities at home, (b) service type activities, and (c) small commercial business in and outside the home. A brief list of possibilities follows.

PERSONAL CRAFT AND HOBBY PRODUCTION

Buy and sell investments
antiques
coins

Sale of home baked goods
cookies
decorative cakes
pies

Sale of home-grown plants
flowers
fruit
shrubs
vegetables
Sale of homemade articles
   furniture
   jewelry
   leather goods
   macrame
   pottery

Woodworking

Writing

SERVICE TYPE POSITIONS

Academic tutor          Home repairman
Animal sitter           House painter
Appliance repairman     Landscaper
Arts and crafts teacher Plant sitter
Babysitter              Snow blower
Business consultant     Special home care nurse
Gardener                Vocational consultant
Guest lecturer

SMALL COMMERCIAL BUSINESS IN OR OUTSIDE THE HOME

Mail order business (selling commercial or homemade products)
Service shops (use such activities as bicycle repair, T.V. and radio repair, seamstress and tailoring, coin-operated laundry)
Small shop ownership (buy or rent space to sell hand crafted or other articles)

(These sales may be to friends, neighbors, relatives and also on a commission basis to local stores and business establishments.)

The above examples merely list a few of many types of self-employment activities that are possible after retirement. Certainly you can think of many others, especially as they relate to your own special abilities and interests.

Preparing for self-employment. If you are serious about self-employment after retirement, the sooner you start making your plans the better. If time permits, you may even start your employment activities on a small basis before you retire in order to: (a) make certain it
will be a money-making rather than money-losing venture while you are still gainfully employed, (b) begin establishing your clientele, and (c) make the transition easier after you retire.

The following are some activities that will be helpful as you start planning for your self-employment activities.

1. List all of your skills and interests.
2. Narrow the list to those activities you would enjoy doing the most.
3. Find out if there is a demand for the products of the skills listed or for the services your skills provide.
4. Decide on one self-employment operation based on your answers to 2 and 3.
5. Estimate the amount of time you will spend on employment activities (consider you have other interests, commitments, and personal needs).
6. Decide how much money you can comfortably invest in this operation.
7. Based on the money available for investment purposes, the time you are willing to give to this project, and the demand for the product or services, decide how large an operation you wish to develop.
8. Study business operations. If possible, take formal classes, read appropriate material, consult with other persons in the business, work part time in someone else's business like the one you intend to operate, and consult with your local Chamber of Commerce and Small Business Administration. Find answers to any factual information you need relating to your potential operation.
9. Choose a site for your operation. Consider zoning ordinances, location to clients, visibility, safety of neighborhood, available transportation, cost, and so on.

10. Begin to acquire equipment needed for successful operation. This will vary with the focus of each operation.

11. Before making a large investment and/or finalizing any agreements, consult an attorney.

As you start investigating the possibility of self-employment, you will discover many more questions that need to be answered and many more preparatory steps you will have to take. If you are seriously considering a business venture, start preparing early.
Housing

When preparing for retirement, and in the years following your actual retirement date, the decision of where to live is an important one. Much of the satisfaction found in retirement is related to the satisfaction of living arrangements. For this reason your decisions in the area of housing will be important ones.

Present Location

After retirement, there are two basic questions to answer regarding housing: (a) Do you wish to remain in your present home, and (b) Do you wish to remain in the same geographic location?

Your home. No matter where you currently reside, there are advantages and disadvantages related to moving and to remaining. It is wise to look at each carefully before making that final decision. Consider the following questions:

1. Will your retirement income allow you to live in your present home comfortably? The expenses involved in your home will probably include: (a) taxes, (b) home maintenance such as plumbing, wiring, and painting, (c) yard maintenance such as lawns, shrubbery, snow removal, (d) house payments, and (e) others.

You may wish to compare the cost of remaining in your present home with the retirement income you are expecting. Consider your other expenses, such as food, medical, and so on, and then decide whether you would be financially comfortable in your present home after retirement.

2. Can you afford to move? Making a move can be costly. Such built in expenses as the mover's fees, new household furnishings, and so on, will vary in accordance with the geographic location you choose and the new home itself.
3. If you move and are dissatisfied with the move, what is the likelihood of returning to a similar housing situation? Will you be able to return to a similar house and neighborhood, and a location close to your present home? Consider the likelihood of those conditions being available, plus the cost of the actual moving process, and the financing of another home. Could you afford another move?

4. Is your present home size satisfactory? As your children marry and move away, you may find yourself in an unnecessarily large home. Do you still have the energy or desire to maintain your present sized home? If not, can you afford to hire someone to clean for you? Are basement and/or second floor stairs a problem? Would it be more convenient to live in a ranch style home than a present two story house? Will you be entertaining guests as often as in the past? Do you still need both a large family room and living room? What about the extra bathroom? Can you afford to heat your present home on your retirement income?

5. Are you satisfied with the location of your present home? If you decide in your later years that you cannot afford to keep an automobile, are you close enough to medical facilities, religious institutions, shopping areas, and so on, to walk or take a taxi inexpensively? Are you in an area well serviced by public transportation systems? Is fear of crime a problem in your neighborhood? Are home values depreciating, indicating a need to move soon in order to sell at a reasonable price? Are you living in a neighborhood where homes have been increasing in value, indicating a financial advantage in selling your home in the future rather than immediately?

6. Are your children as likely to visit you in your present home as
in a new one? Do you feel your children are attached to their former home? Should this be a factor in your decision to stay in the same home? Are you certain your children will not be moving long distances in order to accept new jobs and promotions? Can you afford to keep a large home all year round in order to have your children spend a week or two a year?

7. Are you staying in your present home as a married couple? Will your home be satisfactory to either surviving spouse in the event of the death of one partner? Will you be in a position to move to a more satisfactory living arrangement a few years from now? Should you prepare for the possibility of the death of your spouse by altering living arrangements in advance?

8. Are you generally satisfied or dissatisfied with your present living arrangements?

Geographic location. Before deciding whether or not to continue living in the same locality, look at both the advantages and disadvantages of your present locality.

1. Can you afford to remain in the same location? How does the cost of living compare with other areas? Are store prices higher than in other parts of the state or country (i.e., food and clothing)? Are property taxes high? Is there enough difference in cost of living elsewhere to warrant the inconvenience of a move?

2. What are the possibilities of part or full time employment in your present locality? Are there employment opportunities available to you that may not be available in other areas? Do you have special skills needed in your present community that may not be in demand elsewhere?
Have you made personal contacts while residing in your present location that may lead to employment?

3. Is your present locality appropriate for your health needs? Are the medical facilities and personnel adequate to meet your immediate and future needs? Is the climate recommended for the health conditions of you and your spouse? Is the air recommended for your specific health situation? Is a rural area more appropriate than a heavily industrialized urban setting? Have you consulted a doctor regarding the above questions?

4. Will your present locality remain personally satisfying after you retire? If it is necessary to move to a smaller home and do less entertaining, will you be embarrassed to socialize with former friends and business associates? Will you be able to maintain old or develop new friends in your present locality or is there another geographic area or nearby community that may offer more opportunity for social interaction? Does your present locality offer the religious services you desire? Can you be content with the recreational activities in your area? Can you find the opportunity to continue old and develop new hobbies? Are there other areas of the state or country more conducive to year round opportunities for your favorite recreational activities. What cultural and educational opportunities are available in your present locality? Do other areas provide more opportunities at more reasonable costs for the activities you enjoy? Is transportation to cultural, recreational, and educational opportunities readily available?

5. Is transportation a problem? If your personal situation changes will public transportation meet your needs?
6. Is it practical for your children to visit you in your present locality? How important to you and your spouse are your children's visits? Will a move to a new location make a big difference in your visiting with your children even if you are living close to them?

7. Can you easily adjust to a big move? Do you usually adjust easily to changes? Will you miss your old home or look forward to redecorating a new one? Will you adjust to the distance between you and family and friends? Do you make new friends easily? What are the important things in your life and will a move have a great effect upon them?

8. Have you visited other locations? Is there sound reasoning behind your desire to move? Have you spent any length of time in the area to which you may move or are you basing decisions on television and travel commercials?

9. Are the reasons you wish to stay in the same or move to a new location satisfactory to your spouse? How will a move affect your spouse's life style, interests, and desires? In the event of the death of you or your spouse, will the area in which you have chosen to reside be satisfactory to the surviving spouse?

10. Overall, are you presently satisfied or dissatisfied with your geographic location?

Above is a wide range of questions. Each of these questions should be answered individually and discussed with your spouse before making any major changes in your housing location.

Living Arrangements

When choosing a place to live after retirement, you should consider the type of living arrangement that will be most personally satisfying to
you. There are basically three types of living arrangements: (a) living with your spouse, (b) living alone, and (c) living with others.

Your choice will be affected by your financial situation, the longevity of your spouse and/or close friends and relatives, and preferences.

**Living with your spouse.** This type of living arrangement before retirement is one that is most likely to continue as long as both partners are living and in good health. If one or the other spouse should become too ill for the other to care for adequately, either hospitalization or residence in a nursing home may become necessary, leaving the partner in a situation of either living alone or making other arrangements.

**Living alone.** Living alone in later life may be easier for the individual who has been alone many of his/her working years. The loss of a spouse, or someone else who has been living with you, will more than likely have a great effect upon your life style. People can and do adjust to these changes. It will be especially helpful if you find alternative ways of filling the voids found after your loss. If you find yourself living alone and decide to remain alone, you should consider the following:

1. What activities are you involved in or can you become involved in that will cause you to go outside of your home?
2. Do you have friends with whom you can visit and go places? What can you do to develop some new friends and renew old acquaintances?
3. Do you have a telephone? A telephone can keep you in touch with old friends, help you through some lonely moments, and give you a feeling of security.
4. Are you a good neighbor? Are you friendly and helpful?

5. Are you physically able to care for yourself or should you consider some kind of assistance with meals, indoor and outdoor maintenance, and so on.

6. Do you find enough enjoyable activities to keep you interested all day? How much time is needed for completing daily chores? What are your hobbies, interests, and social activities? Are these activities personally satisfying or just time users? What are some other activities you can enjoy?

7. Are there other ways to keep you from feeling lonely? Do you enjoy writing old friends and relatives? Would you consider acquiring a house pet?

Living with others. Living with others can mean: (a) living with old friends and relatives, (b) living with total strangers, or (c) living with your children. Let's look at each individually.

1. Living with old friends and relatives. As with any of the possible arrangements involved in living with others, there will be varied reasons for your choice. Make certain that these reasons are justified before moving. For example, if you choose to live with another person in order to split the cost of rent, be certain that you have chosen someone who can afford his/her share of the rent.

If the old friends and/or relatives with whom you are considering living had certain personality traits or living habits that bothered you before, be careful. Those traits and habits may not only still be there, but may have exaggerated with the passing of time. Furthermore, new living arrangements may make small annoyances even more bothersome since you
will probably be spending much more time together. If at one time you thought a person had a dirty house, you may find it truly miserable to live with that condition. On the other hand, your neatness standards may have come down slightly and the other person's risen just enough to make the entire situation satisfactory to you both. If possible, spend a month or two living with a person, while keeping your present residence, before making any final decisions.

2. Living with strangers. Living with strangers includes a variety of situations ranging from living in or managing a boarding home all the way to residing in a home for the aged. There are any number of arrangements in this area and your choice will be based upon your personal preference, financial situation, and health factors. As suggested above, it is wise to spend some time testing new living arrangements before making a final decision.

3. Living with your children. In most cases living with your children can present serious problems. Before taking such a step it is extremely important to weigh the advantages and disadvantages very carefully. You may find it helpful to answer the following questions before making a decision in this matter. Are your children sincere about their offer for you to stay with them, or are they inviting you due to a sense of duty or as a result of guilt feelings? How do you feel about living in someone else's home and not being the chief decision maker? Will this living arrangement allow you to maintain your independence in regard to social activities and relationships, food choice, decorating your own room, having visitors, and so on? What are the expectations your children have of you (i.e., responsibility for sharing housework, financial expenses,
watching and/or disciplining the grandchildren, and so on)?

Remember that if you move in with your children, you may be involved in a complete role reversal in your relationship. This can be a very difficult adjustment for all parties concerned. Much will be affected by the personalities involved, the previous relationship you have had with your children, and a common agreement and understanding of the expectations of all persons living in the home.

**Housing Accommodations**

There are a variety of housing accommodations from which you may choose. These accommodations range from an average family dwelling to a houseboat. With most accommodations you will have the choice of buying or renting. With some types of housing accommodations it may be impractical to do anything but rent. An apartment complex, for example, is financially inconceivable for some people to own; however, the renting of one unit may prove very satisfactory indeed. On the other hand, if you rent a home and a few years later the owner either wishes to return to the home or sell the dwelling, you may be forced to move.

Listed below are several types of housing among which you may choose accommodations for your retirement years. Consider each carefully before making any decisions. You may decide to visit some similar residential facilities in your area in order to better understand the positive and negative aspects of each.

1. **Live in your own home.** Residing in your own home allows you to decorate as you please and assures you of your privacy. You will have the responsibility of both outside and inside maintenance. If your house is paid for you will still be paying property taxes. In some parts of
the country you will receive a tax break after you have reached a certain age. If you are staying in a home where you have been for some years, you may already have many friends in the neighborhood.

2. Rent a home. Renting a home allows you many of the comforts of living in your own home. One can expect a fair share of privacy. On the other hand, as a renter, you may be asked to move anytime your contract ends and the owner decides to make other arrangements with the home. If you are renting a home the home owner will be responsible for the general maintenance such as the plumbing, wiring, and so on. This in itself can relieve you of some financial anxiety. In most cases, the renter is responsible for the yard work. This can be discussed with the home owner. Having a home and a yard can be very gratifying if you have a green thumb and enjoy yard work and/or gardening.

3. Build or buy a home planned for older adults. There are some builders now building homes specifically for the needs of older adults. Others can be contracted to build a home to your specifications. Some of the special features in these homes may include non-skid floors, hand rails in the bathrooms, electric sockets higher than normal to eliminate low bending, one story homes, and so on. Such a home can make living much more comfortable and safe in a person's later years.

4. Rent an apartment in a house. Renting an apartment in a house has some of the advantages of living in a one family dwelling. More than likely there will be one or two other housing units in the house. The use of the yard will vary according to the agreement between yourself, other renters, and the owner. Some people prefer to rent a unit in a home rather than a new apartment complex simply because if feels more like home,
or in other words, it may be closer to the kind of living situation to which you are accustomed than other rental facilities. You might choose a certain home apartment because it is in a neighborhood where you have many friends, it is a nice area to go for walks, or any number of other personal reasons. One other advantage to renting an apartment in a house is that more than likely neither the yard nor indoor maintenance will be your responsibility.

5. Rent an apartment in an apartment complex. Satisfaction in an apartment complex will vary from complex to complex. Apartment complexes tend to have a higher noise level than in the previously mentioned residences simply because more people usually live there. Check carefully to see if there are special buildings for families with children. Avoid apartments where bedroom windows face the parking area.

There are advantages in apartment complexes that you will find in few other residential arrangements. Many complexes have hired security guards, maintenance men on call twenty-four hours a day, clubhouses for social gatherings, and recreational facilities.

6. Live in a mobile home. Mobile home living maintains many of the advantages of owning a home, at a reasonable cost. Mobile homes come in many different sizes suited to fit individual preferences. Renting a spot in a mobile home park will allow a certain amount of privacy and usually a small portion of land; not too much upkeep, but enough to do a little outdoor work. Storage space is limited in a mobile home and there may be a need to discard many items you have collected over the years. Some mobile home parks will allow residents to put a storage shed on
the mobile home property. Before investing in a mobile home, examine the mobile home parks in the area. Consider the cost of renting, beauty of the grounds, noise level of the park, and so on.

7. Buy into a planned retirement community. Planned retirement communities are being built across the country. Florida, California, and Arizona have some nationally known retirement developments. Attempts are made in these communities to provide those things important to retirees. Frequently included are: (a) residential facilities built with the older adult in mind, (b) social and recreational facilities, and (c) provisions for shopping. Some persons have found these communities very satisfying in the first few years of retirement. Further information is available through your State Commission on Aging.

8. Buy a condominium. Condominium living is much like apartment or townhouse living. One difference is that you own the unit in which you reside, and are responsible for maintenance. In many condominiums all residents pay into a fund which is used for upkeep of the grounds around the complex, security guards, and other services provided to the residents.

9. Enter a retirement hotel or residence club. Living in a retirement hotel or residence club usually means you are one among many persons renting a room or suite in the club or hotel. The number of other residents will vary with the size of the facility. Food is usually served to all residents at specific times. This arrangement causes some loss of freedom, but has the advantages of providing the opportunity for socialization. Satisfaction with this type of living arrangement will depend
upon your desire for privacy, quiet, and independence, plus your ability and desire to take care of your own cooking and plans for socialization.

10. Live in public housing for older adults. Recently there have been public housing developments built for older adults. This housing may be in the form of apartments or homes, the primary advantage of which is the low cost. Contact your local Housing or Social Services office for further information.

11. Enter a retirement home. This is usually one of the least acceptable housing situations in the minds of older adults. The reason for this is the loss of freedom and privacy. Living in a retirement home does, however, have its advantages. The maintenance and cooking are taken care of and there are other people with whom you can socialize. Many retirement homes have social activities coordinators who help set up social, recreational, and enrichment activities. Spend some time visiting retirement homes in your area in order to gain understanding of their operation.

Preparing to Move

Among the most important decisions you make regarding your retirement years are those related to housing. The living accommodations and the geographic locality in which you choose to reside will have a great impact upon your life style. These choices can be made logically, based on personal and factual knowledge, if you investigate your alternatives long before decisions are made. Your pre-retirement years, if used in an exploratory manner, can be very useful in preparing you to make these decisions.

Long range planning. Below is a list of activities that can be useful in exploring possibilities and preparing for retirement living.
1. Use your vacation to look at other parts of the country. If you think you would like to move out of the geographic area in which you now reside, and have some idea of where you might like to move, take your vacation in that area. If you find the climate satisfactory, return at other times of the year.

2. Identify areas that are suitable to you economically. Write to local Chambers of Commerce for information. While vacationing in different areas, check food prices, local newspaper adds, and talk with many people from the area. Ask local residents the questions you need answered to help you decide if the area meets your expectations.

3. Investigate different types of housing. Examine your feelings about various types of housing. Personally visit several types of facilities. If possible, when vacationing, rent a facility of the type you are considering as a retirement residence. Talk to people who are living in a variety of residences. Ask what they find are advantages and disadvantages in their housing arrangements.

4. Pay off your debts. Start trying to pay off as many debts as possible so that you can move without worrying about other expenses, and without owing money on things you are leaving behind. Most important are your mortgage, insurance, and major appliances.

5. Estimate your retirement income and savings. Try to project your financial situation during retirement. This knowledge will be of great assistance in planning the type of residential arrangement you can afford.

6. Check for legal complications. Before moving, see if there are legal responsibilities that can affect your move. Clear these up in
advance. You will have many other things to take care of in your final moving stages and anything you can prepare in advance will allow your move to be just that much easier.

**Final preparation.** Just prior to moving to a new location, be sure to consider the following matters.

1. Establish credit in the locality of your new home.
2. Transfer all necessary insurance.
3. Get bids from moving companies and accept the best offer.
4. Make necessary utility arrangements at both old and new residences.
5. Pay outstanding debts, if possible.
6. See that those needing it have your new address, especially the Post Office, Social Security Office, your pension office, other income sources, and close friends.
7. Finalize legal aspects of the move.

**Choosing the General Location**

At the beginning of this section, there are a number of questions directed toward helping you decide whether to remain in the same geographical area or move elsewhere. If you decide to move, reconsidering these questions can help you to select another location. Below are several factors related to personal satisfaction in a community. Before making a permanent move, evaluate the local area based on your satisfaction with these factors.

**Climate.** If you are not accustomed to a certain climate, it may take some time to adjust. Usually a few weeks are required in warmer climates and up to several months in colder areas. If possible, take an extended
vacation in the area you are considering so you can determine the effects the climate will have on you. Although most climates can be adjusted if you are willing to stay inside where artificial heat or air conditioning is available, that kind of living prohibits the enjoyment of many activities.

In addition to the temperature factor of certain climates, you will be concerned with the humidity levels of the air. At the same temperature, higher levels of humidity will cause you to feel warmer than lower humidity levels.

The variety of seasons differs with the geography. You may find yourself missing seasons to which you have grown accustomed over many years. One the other hand, you may have lived in a climate with weather factors you are intentionally trying to avoid by moving to a new geographic location. The elements of rain, snow, sleet, winds, smog, and sunshine may be elements that you wish to have more or less of after your move. The United States Weather Bureau can provide you with information regarding these factors and others.

In making your decision, remember that there is probably nowhere that you will find to be absolutely perfect. Every area has certain disadvantages ranging from sand storms, hurricanes, and rain to too much sun, heat, and dry air. All you can do is attempt to find the area that provides the majority of weather factors you prefer with the least number of undesirable factors.

Health. It is important to know the answers to the following questions.

1. What is your personal health status? The state of your health
will have a bearing upon any move you make. Such things as allergies and geographic locations need to be considered, as do various altitudes as they affect lung ailments. There is no one answer for everyone. Consult your physician regarding this matter.

2. Are the medical services and facilities adequate? Find out how close you will be to various medical facilities. You will also want to know of the availability of these facilities and other health services. Determine whether or not they are overcrowded. Also examine the costs of local medical care. Compare doctors' fees and facility rates with those in other areas of the country.

3. What are the local health problems? Contact the local health department and ask which diseases are common to the specific locality you are considering. Find out about the air pollution factor and how this and other climate factors affect the health of older adults.

Job availability. Check local newspapers, employment agencies, and personnel offices to determine the job possibilities.

Cost of living. You will need to know if you can afford to live in the area. Check the price of food, gas, utilities, entertainment activities, doctor fees, transportation costs, and housing. Also find out the rate of state income, sales, property, inheritance, and gasoline taxes. Are there any other local taxes? Examine the interest rates of local banks and savings and loan companies before transferring your savings. Look at the general upkeep of homes in the neighborhood(s) in which you would consider living. Determine whether or not you can afford to keep a home at the same maintenance level as other homes in the area.

Companionship. Consider whether or not you have family, friends, or
acquaintances in the area with whom you can visit. Are the residents in the community likely to have interests and backgrounds similar to yours? Look at the make up of the town, and if possible ask residents how newcomers are welcomed. There are great differences in the way communities treat newcomers. Find out what social and religious organizations exist in the community that can provide you with the opportunity for making new friends.

Leisure time activities. When exploring the activities available in a community, consider the following items.

1. Recreation and sports facilities. Determine if recreation and sports facilities are appropriate for your interests and your financial situation. If the climate is not always adequate for outdoor activities what indoor facilities are available?

2. Educational and enrichment programs. Find out if the local schools, colleges, and universities in the area offer courses which you can attend. Some places have discount enrollment fees for older adults, while others offer free opportunities. Find out what television stations are received in the area. See if your favorite enrichment programs are available through the local television stations. Find out what other educational and enrichment activities and programs are available.

3. Cultural and historical opportunities. See if there are any monuments of historical significance. National monuments often provide interesting activities for you and can also be pleasurable to visit with friends and family who may visit the area. Find out what types of cultural activities are ongoing in the community. Check with the art museum regarding regularly offered activities. Also see if there is a music hall,
a local symphony orchestra, and so on. Look in the newspaper to see if there are special events scheduled that bring in outside entertainment. If you enjoy plays, look to see if there are dinner theaters, local community acting groups, university sponsored plays, and so on. Consider the activities you have enjoyed in past years and then see if these activities will be available in the area you are exploring.

Religious opportunity. Find out if the community has the place of worship of your preference. You may wish to meet with the head of your religious organization in order to satisfy some of your concerns.

Local facilities. Look at the local facilities and judge whether they are satisfactory to you. Look at grocery stores and food prices, clothing store prices and styles, and local restaurants' atmosphere and prices. Check to see if there are shops or stores available to provide you with materials you need for your hobbies and crafts.

Public safety and transportation. Check to see if there is adequate police and fire protection. Talk to local residents about their satisfaction with both. Ask local insurance agencies about home owners insurance rates. Compare the rates to those in other communities. This can give you an idea about the quality of safety protection.

Find out if the public transportation is suitable to your needs. Get a bus schedule to see how frequently the buses run and in what locations. Decide if the locations are convenient to the places you will probably go. Ask local residents whether the buses are reliable. See if prices for public transportation are within your retirement budget.
Type and size of community. Decide if the community is the type and size you prefer. Decide if you are satisfied with the geography and scenery. Determine whether you feel too crowded in a city or too far away from everything in a suburb or rural area. The city usually has more to offer in the way of entertainment, theater, arts, museums, concerts, restaurants, and transportation. On the other hand, living outside the city usually allows for more space and room for various sports and recreational facilities. Living outside the city is often a more quiet and peaceful living situation. These statements are not true for all cities, suburbs, and rural areas so take the time to analyze your choice carefully.

Other factors. Many other things should be evaluated about a community before moving. Such things as whether the area is located in a place where your family and friends would be likely to visit, and whether you are near major highways can be important. If the community is near a major airport or train crossing, the noise can be a real disadvantage.

It is impossible to discuss all the factors to consider when choosing a geographical location for your retirement home. The above are among the important considerations. Other factors will be related to your personal preferences and past experiences. The important thing is to take the time and look carefully at the community before making that final decision.

Foreign countries. One last comment about choosing a geographic location is related to the often glamorized retirement in a foreign country. If you are seriously considering such a move, answer the following questions.
1. Are your insurance policies valid in other countries?
2. Are you eligible for a loan in the country you are considering?
3. Are you eligible as a beneficiary of government programs while residing in another country? Look at both United States programs and those of the other country.
4. What kind of medical care are you likely to receive and how will it be financed?
5. Can you speak the native language?
6. How stable is the country's government and how could this affect you?

These and other serious questions need attention before making such a drastic move.

Selecting a Retirement Home

When looking for your retirement home, common sense indicates that you should look for comfort, safety, and economy. Beyond these three areas of concern are any number of more specific and practical considerations. Examples of several of these are listed below.

1. Lot size. Select a lot which is large enough to satisfy your desire for gardening or yard work, yet not too large to keep up. Make certain there are no drainage, sewer, or other water problems.
2. Zoning ordinances, street parking, and driving regulations. Find out if the area is zoned commercial and likely to be heavily trafficked, resulting in much noise and difficulty in parking for you or your visitors.
3. Neighborhood. Check to see if the house is located in an area that is increasing or at least stable in value. Be certain that the area is fairly safe in relation to crime. Check to see if the house is located close to stores and other conveniences. Since you may not always be in the position to drive, it will be helpful if you are close enough to walk or take public transportation at a low cost.

Find out the property tax rate and compare it to other similar neighborhoods. Familiarize yourself with the local assessment policy in order to predict future tax advantages or disadvantages.

4. One story home. A one story home is easier to care for. Additionally, there is less chance of losing balance and falling. A basement is not necessary for many retirees and is often another room that needs to be cleaned. Some persons do, however, prefer a basement to do hobby work or because they feel safer in case of severe weather.

5. Laundry room and food pantry. Having the laundry room and food pantry on the first floor is a safety factor and an energy saver, both of which are important in later years.

6. Non-skid floors. Check the floors throughout the entire house and be sure that all floors and stairs are of a non-slippery surface or that you can afford to change those areas not already skid-proof if you do buy the house. Be certain that the floors in all the rooms are on the same level.

7. Bathroom safety. Check the bathroom for non-skid floors and bathtub. See if there are sturdy bathroom grips or grab bars in the bathtub and toilet area. The bathroom should be close to the bedroom.

8. Electricity and lighting. See that the house has safe wiring
Higher than average electric outlets are more convenient and safer. Check for overhead lights with easy to reach switches in all rooms and hallways.

9. Standard and adequate equipment. Check all equipment to determine its condition. Non standard equipment will cost more for repair and will need replacement if parts are no longer being made. Check equipment for heating and air conditioning, phone, water, garbage disposal, gas hook ups, and so on.

10. Closets and cabinets. Be certain that all closets, cabinets, and other storage are within easy reach.

11. Crime prevention. Be certain that locks and bolts are adequate on doors and windows. Check to see if there is a peephole in the storm doors, or some other safe way to determine who is outside without opening the door.
Investments

Planning for financial security in your retirement years is very important. Depending upon pension plans and/or Social Security benefits to sustain you financially during your retirement years may not be realistic. Government acts and economic factors may affect the adequacy of Social Security payments. With job changes and companies going out of business you may find yourself without the pension benefits you anticipated. Certainly it is important to be completely familiar with your pension plan and projected Social Security benefits, but it will also be a great relief to know that you will have additional sources of income.

This section will not attempt to do more than expose you to some types of investments which can offer returns in retirement. Many of these investments are extremely complicated and will require expert advice. The purpose of this section is to expose you to some new ideas, reacquaint you with others, and help you focus your mind on various investment opportunities. From that point you can seek more thorough and indepth information from experts in these areas.

Investment Hints

The ideal investment would be one that offers returns that rise with the cost of living, is safe from possible loss, can easily be converted to cash, and provides a high interest rate or dividend. Such an investment is a dream. Investments are not sure things, but it is wise to consider the characteristics of the ideal when making your investment plans.

Always invest within your means. One purpose of investing is to help you earn money which in turn will provide you some extra security.
Don't invest more money than you can afford to do without.

In determining the amount of money to invest and the types of investments to make, consider such factors as your income and savings, financial responsibilities, your age, and your temperament.

Review your investments periodically to decide whether they should be continued, increased, or dropped.

**Private Pensions**

Your pension is an investment. It is important for you to be aware of just what kind of investment you have. You need answers to some of the following questions. When are you eligible for pension benefits? Is there a survivor clause in your pension plan? What happens if you leave the company before you are eligible for retirement benefits? What happens to your pension benefits if the company moves or goes out of business? Just what does your pension plan offer in the way of money, insurance, and other benefits? Are your pension rights transferable to another company or union?

The Keogh Retirement Plan is outlined in the "Self-Employed Individuals Tax Retirement Act of 1962, amended in 1967." This plan allows a self-employed individual to contribute a certain percentage of his/her income or a certain dollar amount each year toward retirement and provides for this total contribution to be taken as a current tax deduction. There are certain legal requirements involved in this plan. For technical details you can contact your local Internal Revenue office or your attorney.

The Individual Retirement Act allows an individual who is neither self-employed, nor covered under an employer's pension plan, to arrange
a personal pension program. For details, contact your attorney or local Internal Revenue office.

Savings

You can invest your money through savings plans which insure a regular interest payment. Examples include:

1. Commercial banks. Passbook savings accounts pay a regular interest rate. Certificates of deposit which mature within a specified amount of time are also available. Usually the higher the return, the longer the certificate takes to mature.

2. Savings and Loan Associations.

3. Credit Unions.


Further information can be obtained through local banks, credit unions, and so on. It is wise to check your local area to find out how interest is compounded and where the highest interest rate is offered.

Insurance

There are numerous types of life insurance. Below are brief descriptions of several. Your insurance agent can provide you with further information regarding the benefits of each.

1. Straight life insurance. Straight life insurance provides coverage for life at the same premium you originally started paying.

2. Endowments. Endowment policies provide full life insurance for a stated number of years, or until some stipulated age. When the policy is matured, you can cash it in for its face value or receive its face value either in regular installments or as a monthly income for life.

3. Term insurance. Term insurance provides life insurance in terms
of five, ten, or other number of years and can be renewed at the end of each term. Term insurance provides maximum coverage at low cost, but the rate increases with each term due to the increase in the policy holder's age.

4. Decreasing term insurance. The coverage of decreasing term insurance decreases as the years pass. This decreasing coverage often corresponds with decreasing need for family and mortgage coverage.

5. Group insurance. Group life insurance can be and often is offered through your place of employment. Such coverage may terminate at the same time as your employment. Check into this before retirement so that other coverage can be pre-arranged.

6. Variable policy. Some insurance companies offer a policy combining life insurance with common stocks. Check further with your insurance agent.

7. Disability insurance. You may wish to invest in an insurance policy which will provide an income in the event a disability renders you unable to work. Social Security offers a form of disability insurance.

Annuities

Annuities provide for a guaranteed income at a fixed rate. The type of annuity plan you select, your age, and the amount of income you desire, will affect the cost of an annuity plan.

Five examples of annuity plans are listed below.

1. Life annuities. A life annuity guarantees a stated income for the rest of your life, with absolutely no payments after death. It is
purchased at a certain cost which varies according to your age and the income your desire. After you purchase a life annuity, you receive a set amount of dollars monthly until your death.

2. Installments certain annuities. Installments certain annuities guarantee a specific number of payments. In event of your death the remaining installments are paid to your beneficiary.

3. Refund annuities. A refund annuity guarantees you a life income, as does the life annuity; however, with a refund annuity your beneficiary will continue to receive payments if you should die before your original investment is paid back. Once this sum has been paid in full your beneficiary will stop receiving payments.

4. Joint and survivorship annuities. A joint and survivorship annuity guarantees life payments as long as either of the two policy holders is alive. There are plans providing for the same or lower payments after the death of one person. This type of annuity can also include a refund plan.

5. Deferred annuities. With a deferred annuity plan you can begin paying premiums long before the date you wish to start receiving your payments. You can make arrangements for your annuity payments to begin at the same time as your retirement. Such a plan provides you with a tax shelter during your working years and allows you to have the annuity plan at today's rate rather than risk a higher inflationary cost in the future. Disadvantages of deferred annuities are that the sales commission is taken out immediately and your interest is quite low compared to other plans.
Advantages of annuities are that some do not require a medical examination and you are assured of a definite income for life. The disadvantages include that annuity contracts cannot be cashed in for emergency purposes and the fixed income does not keep pace with inflation.

**Real Estate**

Investing in real estate can produce great monetary rewards. It can also be costly. The longer you hold on to land that is not providing any income, the more money you will lose through interest payments and taxes.

Investing in real estate requires some special knowledge and legal expertise. Real estate investments may include rental houses, an apartment building, farm land, investment property, and commercial properties. For further information, review the section on Use of Land in the section Earning Money After Retirement.

The advice of legal counsel is especially important when investing in real estate.

**Stocks and Bonds**

There are different types of stocks and bonds in which you might consider investing. There are also different approaches to investing in these stocks and bonds. Both are discussed briefly below.

1. **Growth stock.** Growth stock is a term applied to common stock of companies involved in expansion, and as a result takes some time for its value to increase. Your age will have much to do with your decision regarding investments in this type of stock.

2. **Income stock.** Income stocks are usually issued by companies which
pay large dividends rather than reinvesting their profits for expansion. They are often utility stocks or stock from other companies which supply necessities so that even when the market is down their value is not likely to decline greatly.

3. Mutual funds. With mutual funds, many investors pool their money and jointly invest in stocks and/or bonds. The funds are guided by professional investment persons who charge a small fee, which is paid by the investors as a group. Mutual funds allow for more diversity of investments than many individuals could afford by themselves.

Certainly investing in stocks is much more complicated than these few paragraphs suggest. The prices and profits change on a daily basis and there are certain legal rules which must be adhered to. Before investing, consult an expert.
Legal Affairs

Periodically throughout a person's life it may be important or even necessary to seek legal expertise. Your retirement years will be no different. Many of the reasons for which you may have looked for legal advice in the past will continue, and new reasons may develop.

Selecting an Attorney

Having an attorney can spare you legal complications due to ignorance and provide you with someone you can call if a legal emergency should arise. If you cannot afford to hire an attorney you may contact your local Legal Aid Society to see if you are financially eligible for their services.

If you are looking for legal assistance, you can contact the local Bar Association, or in many communities there are lawyer referral services sponsored by the local Bar Association. One of the best ways to find satisfactory legal counsel is to find a satisfied client. A friend or relative may be able to direct you to an attorney with whom he/she does business.

When choosing an attorney, it may be helpful in the long run if you select a family lawyer who can look after your general legal affairs. This is someone who can give your affairs a periodic checkup to see if any protective steps need to be taken or changes made in your overall legal conditions. If it becomes necessary, this person can always refer you to a specialist. Having a trusted family attorney can be a relief as various needs for legal assistance arise.

The Need for Legal Assistance

You may be one of those persons who sees no real need to seek legal
assistance. There are, however, many services an attorney can offer which may save you and your family much anguish over legal complications and can also reduce financial risks.

Laws change from state to state. If you retire to another state there will be many legalities with which you are unfamiliar. Additionally, legal decisions are made daily which affect old laws and procedures. It is difficult for a person who is not constantly working in the legal world to be aware of these changes and interpretations. There may be new benefits for which you become eligible, and new laws which can affect you positively only if you have an awareness and understanding of how to make them work for you. This is where your lawyer can help. Listed below are several areas where legal counsel may prove beneficial.

**Real estate transactions.** Having an attorney's assistance and counsel regarding any final contractual agreements is important. If you are buying a home or other property in another state or selling a home and moving a long distance, you will want to be certain that everything is in order. Your attorney will advise you regarding such matters as the title, interest, transfer documents, principal payments, liabilities, and contractual agreements regarding all necessary conditions.

**Retirement benefits.** If you are currently self-employed and are not involved in a private pension plan, there are provisions for you under what is commonly referred to as the Keogh Retirement Plan. Actually the requirements for and provisions of this plan are laid out in the Self-Employed Individuals Tax Retirement Act of 1962, amended in 1967. An attorney can assist you in taking full legal advantage of this act.
If you are not self-employed and are not covered by an employer's pension plan, you are eligible for the benefits of the Individual Retirement Act. An attorney can help you complete the necessary requirements for eligibility.

If you plan to work after retirement or start your own business, you can get information from both your local Social Security office and your attorney regarding the way your income can affect Social Security benefits. Although you can get this information from your local Social Security office, it would be wise to check back periodically regarding any changes in the Social Security Act and find out how these changes will affect you and your earnings. If you have a family attorney you can request that he/she contact you as these changes occur and advise you accordingly.

Starting your own business. Starting your own business involves many legal considerations. You will need to have information regarding licensing, federal, state, and local taxes, zoning ordinances, contracts, and so on.

Age discrimination. You may find the need for legal assistance in such areas as job and housing discrimination. Although there are laws protecting the older adult, they are not always adhered to and legal action is your option. Additionally, new laws and changes in old ones may affect you. Your attorney can keep you informed when appropriate.

Law suits. Legal actions you may initiate can result from some of the following situations: (a) loss of pension plan benefits, (b) denial of public assistance programs for which you are eligible, (c) refusal of Medicare coverage, (d) inadequate nursing home care, (e) involuntary commitment
to a mental institution, (f) family problems, and (g) breaking of contractual agreements.

You may also need the assistance of an attorney if legal action is taken against you. For example, if you fail to fulfill an agreement, there may be a contractual law suit with you as the defendant. You may also find yourself the defendant in a non-contractual type of law suit. For example, if an individual has sustained an injury on your property or as a result of your actions, you may be sued.

**Investments.** An attorney can assist you in analyzing your general investment situation and provide legal advice and assistance in new transactions. These transactions may include anything from buying new land to cashing in insurance policies.

**Legal perspective.** An attorney can make an analysis of your total legal health. He/she may recommend preventive measures, such as acquiring various health and accident insurance coverages, or advise you as to the actions necessary to liquidate an estate slowly and with the least cost.

**Taxes.** An attorney can assist with the preparation of federal, state, and local tax forms. He/she can keep you advised regarding inheritance and gift tax policies as you are preparing a will, donating funds, or liquidating an estate. Some tax reductions have been made available to specific groups of people and older adults are among them. An attorney can keep you informed of these and future benefits as they become appropriate.

**Fraudulent activities.** Frauds and con games are often geared to the older adult. Periodically your local news media will have a story about persons who have spent all their money on a retirement village that does
not exist. Local police departments give presentations and show films about various con games that are played on unsuspecting individuals. Such things as fraudulent insurance, bad land or real estate, worthless securities, non-existent business ventures, and unnecessary home repairs are just a few of the many ways you can lose your money. You can avoid some of these pitfalls through the use of an attorney, or by requesting information and credibility checks through your state insurance department, Better Business Bureau, Chamber of Commerce, and/or your local police department.

Marriage. A new marriage can present legal and financial concerns. In some states, a marriage nullifies the past wills of both parties involved. Some persons write pre-marriage wills assuring coverage of their own children and then prepare another will for their new spouse's consideration.

Social Security benefits are also affected by marriage. Current details and assistance can be obtained through your local Social Security office as well as through legal counsel.

Wills. Preparation of a will is essential if you want your property to be disposed of in a certain manner. If you have no will, the state will appoint an executor and your property will be frozen for whatever time is required by state law. Each state has its own laws regarding how property is distributed when there is no will. In some states a wife receives one-third of the property settlement with the children receiving two-thirds. This may cause a financial hardship on the surviving wife. In order to insure a settlement congruent with your desires, a legal document is essential.
It is important to remember that the laws regarding the legality of a will vary from state to state. A legal document drawn up in one state may become invalid merely because you have moved and established residence in another state.

If you are considering writing your own will, you should probably reconsider that plan. Writing a legally acceptable will requires technical expertise. Proper language is essential, as is awareness of the other technical aspects of a will. For example, in order to change a will it is necessary to write an entirely new will and revoke all previously written wills. Wills need to be witnessed according to state laws. Some states don't accept handwritten wills, while others do. These are just a sample of the technical differences from state to state, and the requirements for a legally valid will. An attorney will be able to assist in writing and making your will a legally acceptable document. Some banks have special departments to assist in developing wills and in handling executive functions.

If you have a will drawn up you can choose the executor of the will. The executor is the person who protects the interest of your property making sure that it is not claimed illegitimately.

Before your property can be distributed according to your will, all of your debts must be paid. This is handled by the executor. The appointed executor will usually hire an attorney to assist with the execution of the will and both services are paid from the money in your estate. This happens whether or not you have a will.

Some persons feel that as long as most property is jointly owned there is no need for a will. This is not necessarily true. First, there
is bound to be property not jointly owned. Second, there may be technicalities in various state laws affecting eligibility of other persons to file for some portion of the remaining estate. Finally, without a will, even jointly owned property, bank accounts, stocks, and so on will be frozen, and may remain so for several months, while the determination of the estate is being made. This can cause undue hardship on the surviving partner.

Once the will is drawn up it should be kept in a safe place with at least one trusted person aware of it and its location. You may decide to file it in probate court, leave it with your attorney, or keep it in a safety deposit box.

A will is such a complex matter it is advisable to spend some time with a legal authority in your state in order to explore the technicalities.

**Important Records**

It is wise to keep all of your important papers and documents together. Be certain that your spouse is aware of the meaning of each document. Having these papers together will be of great help in case of emergencies or when going over your general legal matters.

Below is a list of some of the papers and documents to keep in order:

- Birth certificate
- Certificates of investments
- Contractual agreements
- Federal, state and local tax records
- Insurance policies (automobile, health, home owners, life and others)
- Marriage certificate
- Military papers
- Pension plan agreement
- Property titles
- Receipts of investments
- Savings books
Keep with your important documents the following information:

- Attorney's name, address, and phone number
- Credit card numbers
- Name of banks with checking accounts and the account numbers
- Names, addresses, and phone numbers of creditors and debtors
- Previous places of employment for Social Security purposes
- Your Social Security number and your spouse's
- Your will

You may also wish to include a legal statement giving your spouse power of attorney in case of your illness, accident, or mental disability.
Retirement Budget Planning

The time to start planning your retirement budget is not the day you retire, but far in advance of that day. The working years are when you should build up a retirement fund and pay off outstanding loans and debts. Planning ahead will render you an easier adjustment to the decreased income which often accompanies retirement.

Income Sources

Financial planning for retirement requires an estimate of the expenses you will have, plus an estimate of the amount of income you will be receiving. There are certain incomes that almost everyone expects. These include Social Security and private pension payments. There are also other sources of income for which you may be eligible. It is important to be aware of your potential income sources, the amount of money you can expect from each, and how to qualify for receiving the funds.

Briefly highlighted here are a few income sources. It is important that you find answers to the pertinent questions related to each source of income for which you think you are eligible. Remember that the dollar amount of payments and the eligibility qualifications for each source may change with new legislation and changing economic factors. Thus, it is important to continually update your information as you plan for retirement.

Private pensions. You may be eligible for pension benefits from the company where you are employed. If so, find out exactly what benefits are available to you after retirement. Ask some of the following questions. Will the company continue to pay part or all of your health
insurance? Will health insurance benefits be available to your spouse and/or children? Will the company continue to pay for part or all of your life insurance? Will life insurance benefits be available to your wife and children? After retirement will you still be eligible to belong to company group insurance plans (i.e., automobile, life, and health)? What is the policy for continuing pension payments to your spouse in the event of your death? Will you be required to retire on your retirement date or can you work until the end of that year? Are other retirement services available to you through the company such as counseling services, use of company recreation facilities, medical clinics, and so on? Can you retire before taking your vacation and receive your vacation pay? Do you receive any financial payment for unused sick days? If you retire in the middle of the week will you receive a full week's salary? Exactly what will your retirement payments be? How often will you receive your pension payments? How will your check be distributed? How many days after your last working day will you receive your first payment? How will taking an early retirement affect the above questions?

Getting the answers to the above and similar questions will provide you with some of the answers you need to accurately plan your retirement budget. For example, if company health benefits for you and your family end the date of your retirement, it is important to know in advance so plans for other coverage can be made. This knowledge will also allow you to plan for the cost of additional health coverage.

The other questions above have implications similar to the issue of health insurance. Gaining and updating this information is important to
your planning. It may be up to you to take the initiative to ask these questions. Some companies may have information bulletins which contain some of the above information. In most cases it is best to meet with your company's personnel manager or other company person responsible for retirement information and procedures.

Social security benefits. Listed below are several benefits available under the Social Security Act.

1. Old age benefits. Currently, full old age benefits are available when you reach age sixty-five. At age sixty-two persons become eligible for reduced benefits, but will continue on the reduced benefit plan even after age sixty-five. The ages may change in the future and it is important that you follow the news media and keep in touch with your local Social Security office in order to stay knowledgeable about your options.

In order to be eligible for old age benefits you must have so many earned credits. These credits are a result of earning a certain amount of money on a quarterly basis and having a percentage of your earnings put into the Social Security benefit funds. The system of accruing credits may vary over time and your benefits will be determined by the general effective Social Security Act as well as your previous earnings. It is to your advantage to discuss this matter with a representative of a local Social Security office in order to be certain you will be eligible for the benefits by the time you retire and also to get an estimate of your payments. When you meet with a Social Security representative, be certain to take with you: (a) proof of your age, (b) your marriage license (if appropriate), (c) your Social Security number, and (d) your previous year's W-2 form. This information will enable the representative
to begin processing your file. Be sure to ask about the difference in benefits you can receive based on age. Find out if it is more beneficial to receive your benefit payments or your spouse's. Get full information regarding survivor's benefits. Under certain conditions burial expenses are covered through Social Security. Ask for information and be certain that both husband and wife are knowledgeable regarding this area. Also find out how much money you can earn without affecting your Social Security payments.

2. Disability benefits. If you should become disabled prior to retirement, you may be eligible for Social Security disability payments and/or services. Ask your local Social Security office representative for information about the services, benefits, and eligibility requirements.

3. Social Security income. Social Security income benefits are those benefits which have replaced the previous public assistance program. Social Security provides benefits for the aged, disabled, and blind persons with low incomes. Again, it is necessary to contact your local Social Security office to obtain further information regarding eligibility and benefits.

4. Medicare benefits. Medicare benefit plans are optional health policies available to persons as they become eligible for Social Security benefits. It is important to apply a few months before you are eligible so that all necessary papers can be processed. Medicare insurance does not currently cover such things as glasses and private nurses. Be certain to get information regarding benefits and costs so that you can compare Medicare with other health plans and make an appropriate decision.
as to whether you should subscribe to this plan, obtain another type of health insurance, or acquire supplemental policies.

Veterans benefits. The Veterans Administration offers a variety of benefits including financial assistance for disabled veterans, and their survivors, who have either service and/or non-service related disabilities.

The National Service Life Insurance benefits are also available to World War I and World War II veterans. For further information, contact your local Veterans Administration office.

Investment income. Since interest rates and the amount of returns on other investments fluctuate, it is impossible to know exactly what income you can expect from various investments. It is possible, however, to make a fairly educated guess based on current values and incomes, and future predictions.

When estimating the income you will have from your investments, consider the following: (a) annuities, (b) commercial bank certificates of deposit, (c) commercial bank savings accounts, (d) credit union accounts, (e) government bonds, (f) insurance policies, (g) real estate, (h) savings and loan association accounts, and (i) stocks and bonds.

Other income. Finally, consider any other income you will receive after retirement. If you or your spouse have a part time job, will be self-employed, or anticipate receiving royalties from books or patents, include an estimate of these incomes.

Expenditures After Retirement

Although your retirement income may turn out to be considerably less than your pre-retirement income, this loss can be partially offset by the change in your need. The following list points out some areas where
your spending is likely to decrease.

1. Taxes. The federal government and many states have special tax exemptions or reductions for older adults. These include both income and property taxes.

2. Clothing. The need for special clothing for work and entertaining will probably be reduced as will the cost of your cleaning bills.

3. Housing. You may choose a smaller and less expensive home for your retirement years since your children will probably be living on their own and your housing needs, interest, and ability for upkeep may change.

4. Raising a family. By the time you reach retirement age it is quite probable that your children will be grown and caring for themselves financially.

5. Entertainment. If your position before retirement required a lot of entertaining of co-workers and/or clientele, your retirement will obviously curtail many of those types of activities. Beyond that, your personal preference and habits will have much to do with whether your entertaining expenses will decrease.

6. Gifts and contributions. Once away from your job you will not be expected to give gifts for co-workers' birthdays and babies, or donate money for flowers when there are illnesses and/or deaths. You will also have more time to make inexpensive gifts for family and friends.

7. Membership dues. Your retirement will affect your responsibility to pay union dues or continue membership in professional organizations. You may continue an affiliation with certain organizations, but the number will probably decrease.
8. New cars. With retirement may come the opportunity to become a one, rather than two, car family. With this car reduction also comes the reduction of car payments and insurance bills. Additionally, if you were previously in a position which required a lot of traveling and/or transportation of clients, it was probably necessary to keep a new and impressive car. Without your job responsibilities, and the need for an impressive image, you will not need to buy a new car at frequent intervals.

9. Transportation. Your transportation costs related to your job will automatically decrease. Gas expenses, toll road charges, and others will all be reduced.

10. Other job related expenses. Books, magazines, required educational expenses, tools and equipment, and daily lunch, coffee, or other drink expenses will be greatly reduced.

11. Insurance. It's quite possible that by the time of your retirement, all or most of your life insurance policies will be paid in full. Health insurance benefits through Social Security may help decrease the cost of your health insurance bills (This may be an increase in your expenses if your company had previously provided all health insurance coverage).

Car insurance may be reduced due to a decrease in your driving habits (Depending upon your policy, this decrease in cost may be offset by an increase in rates due to your age bracket).

12. Household equipment and appliances. If you plan ahead, you can have the major household equipment and appliances you need prior to your retirement. With proper care you may occasionally pay for repairs but
not the initial cash outlay and/or principal and interest payments.

It is possible that you will also find areas where your spending will increase. As you grow older your need for medical care stands a good chance of increasing along with the doctor and prescription bills.

With time available for you to do some things that a steady job kept you from doing, your expenses may be increased for such things as travel, hobbies, and other enrichment and recreational activities.

Hints for Reducing Expenses

As with your daily living before retirement, there are ways to cut your expenses. Many of the following expense reduction tips are applicable both before and after retirement. Retirement itself, however, leaves you with more time to engage in activities that can save you money. Retirement and the frequently resulting income reduction provides a greater stimulus to find ways to reduce expenses. Below are listed a few economical hints. Certainly there are many others that you have learned personally throughout the years.

1. Retire to a less expensive housing arrangement.
2. Make large investments and major repairs (i.e., home appliances and automobiles) prior to your retirement.
3. Use your new-found time productively through such activities as gift making, doing your own repair work, and comparative shopping.
4. Cut down your utility costs by turning off unnecessary lights, using good insulation, and so on.
5. Save costly health expenses by having preventive checkups and having your doctor prescribe medication in generic terms.
6. Buy economic foods that have nutritious value.
7. Utilize free educational, recreational, and enrichment activities.

8. Use your public library rather than subscribing to expensive papers and magazines.

9. Travel during out of season times when rates are lower.

10. Know how you are spending your money. Analyze your expenses and eliminate unnecessary expenditures.

11. Make out shopping lists and purchase only listed items.

12. Decide on a weekly or monthly budget and stick to it.

Starting a Budget

In order to start planning a realistic budget you will need to know both the approximate dollar figure of your income and a close estimate of your expenses. One way to do this type of projection is to look at your present income and expenses and project the difference of both in your retirement. When dealing with future expenses, it is necessary to make estimates based on the rising cost of living.

Monthly income. When figuring your income consider the following sources.

<table>
<thead>
<tr>
<th>Source</th>
<th>Present</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annuities</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Certificates of deposit interest</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>Credit union interest</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>Commercial bank savings interest</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>Government bonds interest</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>Government support</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>disability</td>
<td>_______</td>
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<tr>
<td>Social Security income</td>
<td>_______</td>
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</tbody>
</table>
## Monthly expenditures

When itemizing your expenses give consideration to the following areas.

<table>
<thead>
<tr>
<th>Category</th>
<th>Present</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Clothing</strong></td>
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<td></td>
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<tr>
<td>dry cleaning</td>
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<tr>
<td>laundry cost</td>
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</tr>
<tr>
<td>purchase cost</td>
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</tr>
<tr>
<td><strong>Donations and gifts</strong></td>
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<td></td>
</tr>
<tr>
<td>family and friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>private health programs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>religious organizations</td>
<td></td>
<td></td>
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<tr>
<td>other</td>
<td></td>
<td></td>
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<tr>
<td><strong>Food and beverages</strong></td>
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<td>at home</td>
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<tr>
<td>out</td>
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**TOTAL** $  $
<table>
<thead>
<tr>
<th>Category</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
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<td></td>
</tr>
<tr>
<td>appliances</td>
<td>$_______</td>
<td>$_______</td>
</tr>
<tr>
<td>furnishings (sheets, re-upholstering, etc.)</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>inside maintenance (repairs, etc.)</td>
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<td>_______</td>
</tr>
<tr>
<td>insurance</td>
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<tr>
<td>mortgage payment</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>outside maintenance (repairs, etc.)</td>
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<td>_______</td>
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<tr>
<td>phone</td>
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<td>_______</td>
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<tr>
<td>rent</td>
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<tr>
<td>taxes</td>
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<tr>
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<td>Investment payments</td>
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<tr>
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<tr>
<td>Job related expenses (not included above)</td>
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<td></td>
</tr>
<tr>
<td>entertainment</td>
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<tr>
<td>meals</td>
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<td>_______</td>
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<tr>
<td>tools and equipment</td>
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<tr>
<td>travel</td>
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<td>Medical and dental care</td>
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<tr>
<td>doctor fees not covered by insurance</td>
<td>_______</td>
<td>_______</td>
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<tr>
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<tr>
<td>medicine</td>
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<tr>
<td>Category</td>
<td>Present</td>
<td>Retirement</td>
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<tr>
<td>Other insurance</td>
<td></td>
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<tr>
<td>life</td>
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<td>$_________</td>
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<tr>
<td>other</td>
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<tr>
<td>Personal expenses</td>
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<tr>
<td>cosmetics</td>
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<tr>
<td>hair cuts</td>
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<td>$_________</td>
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<tr>
<td>toilet articles</td>
<td></td>
<td>$_________</td>
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<tr>
<td>Recreation and education</td>
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</tr>
<tr>
<td>class enrollment fees</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>clubs and organization fees</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>materials for classes</td>
<td></td>
<td>$_________</td>
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<tr>
<td>reading materials</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>sports and entertainment tickets</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>Tobacco and alcohol</td>
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<td>$_________</td>
</tr>
<tr>
<td>Travel</td>
<td></td>
<td></td>
</tr>
<tr>
<td>local</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>automobile payments</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>gas</td>
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<td>$_________</td>
</tr>
<tr>
<td>insurance</td>
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<td>$_________</td>
</tr>
<tr>
<td>parking</td>
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<td>$_________</td>
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<tr>
<td>public transportation</td>
<td></td>
<td>$_________</td>
</tr>
<tr>
<td>long distance (vacations)</td>
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<td>$_________</td>
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<tr>
<td>food</td>
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<td>$_________</td>
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<tr>
<td>gas</td>
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<td>$_________</td>
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<tr>
<td>hotel, motel</td>
<td></td>
<td>$_________</td>
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<tr>
<td>public transportation</td>
<td></td>
<td>$_________</td>
</tr>
</tbody>
</table>
If you are serious about analyzing your present budget, spend a full year keeping records of the above and other expenditures. Keep your records on a monthly basis in order to take into account different seasons, holidays, and so on. This activity will give you a true picture of your expenditures. Hopefully, this activity will assist you in analyzing your current expenditures for projecting future budgets.

You might find it interesting to compare your present expenditures and your present income. If you have more income than expenditures, where is the excess going? You might consider developing a spending budget and sticking to it so you can begin to save for your retirement.

Additionally, you can compare your predicted retirement expenditures with your predicted income. What kind of financial position are you projecting? This might be the time to start considering alternatives to supplement your income or to reduce expenditures.

<table>
<thead>
<tr>
<th>Other</th>
<th>Present</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$_____</td>
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TOTAL $_____ $_____
Health

When considering the area of health, when planning for retirement years, the word that immediately comes to mind is prevention. Obviously, preventive care will not eliminate all illnesses and accidental injuries, nor will it stop the aging process. Preventive actions may, however, help reduce accidents, identify illnesses in their early and more treatable stages, and help keep the body functioning at its potential.

Personal Safety and Accident Prevention

As you grow older you may find that it takes you longer to recover from illnesses and that injured parts of the body take longer to heal than when you were young. Additionally, eyesight and balance in older adults is frequently not as good as in the younger years. For these reasons, it is important to take extra precautions in and around your home.

There are various safety features you should look for when buying a home, changes you can make in your present home, and personal precautions you can take anywhere you live.

Floors. Consider the following suggestions.

1. Use rugs with non-skid backing.
2. Provide skid-proof floors.
3. Make certain stairs are carpeted or painted with a sand and paint combination.
4. If at all possible, buy a home with all floors on the same level.
5. Keep loose carpeting tacked down.
6. Arrange furniture so floor space is clear.
7. Wipe spills immediately so floors are not slippery.
8. Wear close fitting, not sloppy and loose, footwear.

**Bathroom.** Bathroom safety will improve with the following suggestions.

1. Provide grab rails in the bathtub and near the toilet.
2. Look for a home with a low bathtub so you can step in and out easily.
3. Prepare a non-skid bathtub bottom.
4. Adjust water temperature from outside the bathtub.
5. Have the bathroom close to the bedroom.
6. Put up a good size medicine cabinet. Be sure to: (a) throw away old medicines, and (b) clearly mark external medications.
7. Hang wet clothing where it will not drip on the floor making it slippery.

**Bedroom.** Consider the following suggestions for your bedroom.

1. Have your bedroom close to the bathroom.
2. Maintain a clear way to the bedroom door.
3. Buy a bed low enough to get up easily and high enough to stand easily.
5. Don't keep medication next to the bed.
6. Keep a flashlight next to the bed.

**Kitchen.** The kitchen area needs special attention due to its many hazards. The following suggestions are important.
1. Keep a functioning fire extinguisher within reach.
2. Keep the kitchen floor clean.
3. Keep cleaning agents away from food.
4. Keep items used most often in cupboards easiest to reach.
5. Wear short sleeves when cooking.
6. Use light weight utensils that are easy to lift and carry.
7. Avoid using glassware.

Basement and workroom. Improve your basement and workroom facilities with the following suggestions.
1. Maintain handrails along the stairway.
2. Paint the bottom step white to avoid missing it.
3. Keep workroom heating in good order.
4. Keep floors clean.

Throughout the house. The following recommendations can be useful throughout the house.
1. Maintain good lighting.
2. Make light switches available in advance of movement (at entrance or before the room entrance).
3. Maintain safe wiring.
4. Provide night lights.
5. Provide large, easy to grab door knobs.
6. Have your home well fireproofed.
7. Keep doors and drawers closed.
8. Don't overload electric sockets.

Additional personal precautions. The following recommendations are related to your personal activities.
1. Don't climb on things (chairs, stepladders, etc.) for any reason.

2. If needed, wear glasses and/or a hearing device, and use a cane to help you with balance.

3. Stoop or squat to lift rather than bend.

4. Don't try to do things in a hurry.

**Home Crime Prevention**

In addition to safety proofing your home to prevent personal accidents and injuries of your own doing, you may wish to take some crime prevention measures. Listed below are a few suggestions.

1. Lock all entrances to your home, namely: (a) garage doors and windows, (b) storm and screen doors, (c) patio and sliding doors, and (d) other windows.

2. Use secure locking devices such as bolt locks.

3. Have a peephole in the storm door and use it.

4. Never admit a stranger to your home.

5. Always answer your phone.

6. Call the police if you receive unusual phone calls.

7. Keep a whistle by the phone and blow it in the phone if you receive persistent obscene calls.

8. If possible, have a phone in the bedroom.

9. Never give your name or address to an unknown caller.

10. When going away for any length of time: (a) notify the police, and (b) notify a trusted neighbor who will maintain the appearance of the house by picking up the mail, papers and other deliveries, keep up the yard, and if appropriate, drive tire tracks through snow in the driveway.
11. Don't put identification tags on your key chain.
12. If there is a suspicious person in the neighborhood, notify the police.
13. Don't go out alone at night.

Family Doctor

Choosing a family doctor is a very important act. As you grow older you are likely to need medical care more frequently than was true in your younger days. In addition, there will be questions that arise concerning diet and exercise. Having one doctor with whom you feel comfortable and who knows you and your personal health history can be a comfort.

The family doctor you have had throughout the years may retire, or you may move a long distance from your family physician. In either case you will find yourself in need of another doctor.

If your own doctor is retiring, he may suggest another physician. If you are in a new location you can call an area health association, such as the county medical society or local health department, and ask for the name of recommended doctors in the area. Another way to find a good doctor is to determine the best hospitals in the area and call and ask for a list of the hospitals' internists. The next step is to make an appointment and see how you feel personally about the individual. Be certain the doctor you select is willing to prepare any necessary Medicare or Medicaid forms needed for payment.

Once you have a family physician, he/she can refer you to other specialists should a specialist be necessary. Referral through your
general physician may save you much money that could be lost through self-referral. Your medical knowledge may be limited and self-diagnosis may cost you a visit to a specialist when a general practitioner could have handled the situation or when another kind of specialist was needed.

Remember the reasons for having a trusted family doctor and avoid the common mistakes of self-referral, self-diagnosis, and self-treatment, all of which may lead to financial loss and costly illnesses. Furthermore, make certain that you utilize your doctor's knowledge. Before making any changes ask for his/her medical advice regarding the following questions.

1. What is the best diet for you?
2. When and how much travel is wise?
3. What is an appropriate amount of exercise?
4. If you are considering a move, what consideration should be given to climate, altitude, and pollution factors based on your personal medical history with heart, arthritis, rheumatism, respiratory, allergy, and other conditions.
5. What are your physical limitations in regard to employment?

Your physician can assist you only insofar as you are willing to be open and honest. Certainly age will bring physical changes which are natural and for which the physician will tell you he/she can do nothing. On the other hand, other changes may not be at all natural, but instead be symptoms of illness. Inform your doctor of any physical changes. Let her/him be the one to determine if they should be examined further. Listed below are some common symptoms that should be reported immediately.
1. Bleeding.
2. Pain anywhere in the body.
3. Impaired vision.
4. Loss of weight.
5. Fatigue.
7. Change in bowel habits.
8. Urinary symptoms such as bleeding, discoloration, and frequency changes.
9. A lump in the breast.
10. Any skin change such as sores, rash, lump, or rapid mole growth.
11. Chronic cough.

These symptoms are not all inclusive and it is important to report other physical changes.

One final point relates to medical checkups. Remember that visiting your doctor periodically for one reason or another is not the same as having a complete medical examination. Periodic medical examinations performed by your family doctor are important in serving three functions. First, the examination will determine whether there are any physical problems that need attention. Second, a favorable bill of health from your physician will be a great mental relief, and third, periodic check-ups by the same doctor will provide a basis for determining physical changes.

**Physical Changes**

Certain physical changes are to be expected as one ages. Knowing
this and accepting these changes gracefully will do much for your mental health. Science is so rapidly making new discoveries about body functions and their relation to the aging process, food and vitamin intake, and exercise, that you will have to continually look to the news media, scientists, and medical personnel for the most current information. Even at that there are and will continue to be conflicting ideas, theories, and research results.

Some factors regarding physical aging have been stable over many years and in all probability will continue to be. Eyesight is an example. As a person ages his/her eyesight becomes less proficient. Frequently color perception decreases as does peripheral vision. The development of farsightedness and a slower adjustment to light changes is not uncommon.

Hearing ability is another area of physical concern. Just as there are glasses to help vision, there are aids to improve hearing. Not all older adults will have hearing impairments. In fact, some decrease in hearing may be the result of poor ear care in cleaning. Your physician can assist you with this matter.

Whatever the cause of vision or hearing problems, these are two physical health areas that can and should be attended to since they are your main source of communication with the world around you and are very important to the enjoyment of your retirement years.

If you read the news media or listen to the television and radio, you have no doubt heard various medical opinions regarding the functioning of the circulatory and digestive systems. Depending upon the individual reporting, you should watch your cholesterol, exercise, and so
on. Since the views vary and since scientists are continually providing new information based on research, no more will be said here than to remind you that certain considerations do need to be given to your physical well being and that your doctor is the best person to keep you informed as to what preventive actions are best for you.

**Nutrition**

Nutrition is just as important in your later years as it is throughout the other periods of your life, and a well balanced diet is essential.

Certainly with the retirement years come many adjustments. It is likely that your children are no longer living at home, and it may be that you (or your spouse), find it difficult to cook a meal for just yourself (yourselves). It is important, however, that you eat regular and balanced meals.

Maintaining a proper balance of protein, calcium, iron, vitamins, and so forth, is important to your health. Your local cooperative extension agent can provide you with information relative to proper diet and cooking for one or two.

Such nutrients as protein, calcium, iron, and Vitamin C we have heard about for years, along with the various rationales for their being essential to the daily diet. These and other less familiar nutrients are important to your well being in your later years as well. It may help you to know which foods provide what nutrients, and the effects of each on the body.

Protein, which among other things helps build and repair damaged tissue, can be found in milk and cheese as well as in eggs, meat, poultry, fish, and beans.
Calcium, which in addition to its other benefits, helps build and maintain healthy bones and teeth is found primarily in dairy products.

Vitamin C helps produce collagen, a connective tissue between body cells, and also strengthens blood vessel walls. Vitamin C is found in citrus fruits as well as in tomatoes, green vegetables, and potatoes.

Vitamin A, which helps keep the skin smooth and mucus membranes healthy, is found in liver, dairy products, eggs, and dark green and deep yellow vegetables.

Vitamin D, which is important in conjunction with calcium for forming and maintaining strong healthy bones and teeth, is found in Vitamin D enriched milk and fish liver oils, but can also be absorbed into the body through exposure to the sun.

Iron, a blood building and energy developing nutrient, can be found in fruits, eggs, meats, vegetables, and many enriched products.

B vitamins include B₁ (thiamin), useful in converting food to energy, and B₂ (riboflavin), which also converts food to energy, plus helping to keep vision clear and skin smooth. There are also other B vitamins.

The effectiveness of B vitamins depends upon the quantity of intake. The amount of intake of one B vitamin affects the quantitative need for another B vitamin in order for either to affect the body. Vitamin B₁ can be found in milk, barley, molasses, soy beans, liver, kidney, and pork. Vitamin B₂ is found in dark green leafy vegetables, dairy products, and organ meats.

Other nutrients than those listed above are also important to your system. There are also other functions of the above listed nutrients and additional foods from which they can be obtained. Ask your doctor...
for information related to the type and quantity of nutrients essential to your personal diet.

**Dental Care**

Just as it is important that you find a trusted family medical doctor, it is important to have a family dentist. Contact local health agencies or the American Dental Association for names of good dentists in your area. Have regular dental checkups just as you do physical examinations. Preventive care can save you money and painful experience. Your dental care is important to your physical health especially since the kind of food you are able to eat will be affected by your dental health.

**Health Insurance**

Since the likelihood of illness and hospitalization is greater as you grow older, acquiring adequate health and hospitalization insurance is an important matter. Adequate insurance coverage can save you from draining your income and savings when illness occurs.

There are many different kinds of health insurance policies available at varying costs. In order to choose the most appropriate policy for your needs, spend some time shopping around. Find out if you will receive any health benefits or a reduction in the cost of health insurance from your company's retirement program. Also explore the cost and coverage offered through Social Security hospital and medical insurance. Finally, compare the costs and benefits of other health insurance plans. Before making your choice, get data regarding annual cost to the policy holder, circumstances under which the policy will cover hospitalization, doctor fees, laboratory tests, rehabilitation services, health equipment, ambulance fees, medication, and so on. Also answer
the following questions. Is there one policy that provides the best benefits for the least cost? Are there two policies that supplement each other's benefits, provide for anticipated needs, and are economical? Which policy or policies will provide the most coverage for the least cost and have the flexibility of increasing benefits without a lot of red tape?

Mental Health

Your mental state of mind can affect your physical well being. During the years of your retirement there will be ample reason for you to become unhappy and mentally depressed. You will be going through various physical changes, and more than likely your time will be used differently than it was during your working years. There are, however, many pleasant things about retirement and it is your responsibility to look for, identify, and enjoy the many opportunities that come with retirement. It is up to you to adjust to the changes in your life and look on the bright side instead of becoming depressed and feeling sorry for yourself. Retirement can be fun. Talk to some retired people and find out their ideas about successful retirement.

There are listed below several suggestions for developing and keeping a positive mental attitude toward retirement living.

1. Plan for the use of increased uncommitted time by developing hobbies and interests before retiring that can be continued and expanded after retirement.

2. Plan ahead so that you will be able to have personally satisfying living arrangements and maintain your independence.

3. Recognize that you are still a worthy individual when you are no longer employed.
4. Accept the fact that you are not young and age brings with it certain physical changes. Adjust to these changes as necessary. Don't concern yourself with things you can't control. If you tire easily, rest and use your energy and time wisely. Take care of your physical being by having regular checkups and following doctor's orders.

5. Keep abreast of current events.

6. Maintain your old interests and develop new ones. Get involved in a variety of activities.

7. Keep a neat and clean appearance.

8. Look toward the future.

9. Think of the pleasant things about living and share these thoughts with others. Don't always point out the negative aspects of your life in retirement.

10. Take an interest in other people.

11. Be willing to make adjustments to the changes in your life.
Leisure

After retirement your schedule will no longer be determined by your employment responsibilities. As a result you will find yourself with much more of what many people call leisure time. A more appropriate term might be discretionary or uncommitted time.

This sudden increase in uncommitted time can make the retired individual feel there is a real void in his/her life. This felt void is not a necessary outcome of retirement and, with some forethought and initiative, can be eliminated or at least kept to a minimum.

Personal Factors Related to Leisure Time Activities

In order to prepare yourself for the expected increase in uncommitted time, it is important to look at some personal questions. The answers to these questions will affect your choice of retirement activities.

1. Will you need to find ways to supplement your retirement income?
2. How much money will your retirement budget allow you to spend on leisure time activities?
3. Will personal health factors have an effect on your retirement activities? For example, is your eyesight such that it would be unwise to consider types of hobbies and crafts involving detail, such as watch repair?
4. How close are your relatives and immediate family members geographically and how much time can you expect to spend with them?
5. What kinds of activities do you find enjoyable?
6. What personal needs do you have which will affect your retire-
ment satisfaction? Look at such factors as your need to feel useful, be creative, be with people, stay mentally active, stay physically active, be involved in religious activities, and so on.

7. What are your personal areas of interest?

Retirement often brings with it more than just an increase in uncommitted time. You will no longer be forced into a regular routine nor will you be assured of the personal contact with other people that you probably had in the job situation. Unless you address the issue seriously, you may develop a feeling of uselessness. All of these things can be overcome and your retirement can be turned into a wonderful and exciting period of your life, if you begin planning today.

Analyzing Your Use of Time

There are many ways to begin preparing for pleasant and constructive use of the increase in time that will be available to you during retirement. One of your first steps may be to analyze your present use of time. There are several ways to do this. One is by keeping a daily log of your activities and the amount of time spent doing each activity. This can be done either by listing each activity and the amount of time spent, or by developing a time chart. Look at the examples below.

**Daily Activities**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving to and from work</td>
<td>1 hour</td>
</tr>
<tr>
<td>Time on the job (including lunch)</td>
<td>8 hours</td>
</tr>
<tr>
<td>Breakfast</td>
<td>½ hour</td>
</tr>
<tr>
<td>Dinner</td>
<td>1 hour</td>
</tr>
<tr>
<td>Shower and dress before work</td>
<td>1 hour</td>
</tr>
</tbody>
</table>
Daily Activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watch T.V.</td>
<td>3 hours</td>
</tr>
<tr>
<td>Read newspapers</td>
<td>3/4 hours</td>
</tr>
<tr>
<td>Sleep</td>
<td>8 hours, 45 minutes</td>
</tr>
</tbody>
</table>

Total waking hours: **15 hours, 15 minutes**

Total sleeping hours: **8 hours, 45 minutes**

Time Chart

- **6:30 a.m. - 7:00 a.m.** Shower and dress
- **7:00 a.m. - 7:30 a.m.** Breakfast
- **7:30 a.m. - 8:00 a.m.** Drive to work
- **8:00 a.m. - 5:00 p.m.** Work responsibilities
- **5:00 p.m. - 5:30 p.m.** Drive home from work
- **5:30 p.m. - 6:00 p.m.** Rest and read newspaper
- **6:00 p.m. - 7:00 p.m.** Dinner
- **7:00 p.m. - 7:30 p.m.** Help with kitchen clean up
- **7:30 p.m. -10:00 p.m.** Watch television
- **10:00 p.m. - 6:30 a.m.** Sleep

The benefit of this type of record keeping cannot be full unless the records are kept over a period of time since your activities may vary from day to day and season to season. After you've kept these records for a period of time, analyze them carefully. You may wish to separate the weekend lists from those of week days. In any event, look at: (a) the diversity of your activities, (b) the average number of hours spent on each activity, (c) what activities will automatically end with retirement, (d) the personal satisfaction you receive from...
each activity, and (e) which, if any, of your personal needs are met by each activity.

A less time consuming approach to analyzing your activities is to simply list the various activities with which you become involved on a monthly basis, and estimate the time spent for each activity. You may then: (a) examine the satisfaction received from your present activities, (b) compare the amount of uncommitted time you will have during retirement with the amount of time you currently spend on the activities you are planning to continue during retirement, and (c) determine the remaining number of hours. Obviously, this exercise will not provide as accurate a record as keeping a daily log. In either case, however, you will probably discover much about the way you use your time and the great difference retirement may bring to your lifestyle.

Depending upon your personality, values, and interests, you may be pleased to see that you will have much discretionary time available, or you may be somewhat concerned. Now is the time to take a realistic view of the situation. If you are looking forward to having many more hours of time to golf, fish, and hunt, you had better stop for just a minute and think about the activities you will be involved in when it is raining or snowing, when hunting and fishing are out of season, or in the event you find the cost of these activities is too great for your retirement budget.

If you look at your current activity listings and see that, other than work related activities, your only major activity is watching television, it is time to cultivate other interests. Watching television all of your waking hours is likely to be unsatisfying.
Activities for Today and Tomorrow

There are numerous activities that can be enjoyed after retirement and it is wise to start thinking about them before you retire.

Money-earning activities. Based on your need for additional retirement income, your desire to maintain social contacts through job related activities, your need to feel useful and productive, and your desire to stay involved in a certain field of endeavor, you may choose to look for a salaried job or get involved in a business venture of your own. In either case you may choose to become involved on a part or full time basis.

Earning money after retirement can provide you with many positive results beyond the financial factors. For further information regarding such areas as salaried employment, factors involved in finding and choosing the right job for you, income activities related to real estate, and factors involved in self-employment, please refer to the section in this chapter entitled: Earning Money After Retirement.

Money-saving projects. Doing some things around the house that you once paid people to do will give you a certain feeling of satisfaction in addition to keeping your expenditures down. Your own skills, interest, energy, patience, courage, and health will have much to do with the kinds of activities you attempt. Listed below are just a few examples of ways you can save money.

1. Do your own yard work, including landscaping, lawn mowing, trimming, and so on.

2. Clean your own walks and driveways after it snows.
3. Make your own house repairs (included here are such activities as plumbing and wiring).
4. Re-upholster your furniture.
5. Do your own painting.
6. Make your own clothes.
7. Make, rather than buy, necessary gifts.

**Free and low cost activities.** Find out what type of free and low cost activities are available in your community for all persons, and also those activities that are offered free or at a reduced rate to older adults. These activities will differ from community to community. Contact a local retirement organization, ask your friends, and read your local papers to get current and accurate information. Some common activities and events include: (a) use of the local library, (b) art museum programs, (c) afternoon movies, (d) adult education, recreation, and enrichment classes sponsored by local public schools, community schools, community colleges, and universities, and (e) Area Agency on Aging programs.

**Volunteer activities.** In every community there are numerous volunteer activities and organizations where persons can donate their time and talents. The range of volunteer work available is wide and you should be able to find more than one activity suited to you. Serving as a volunteer is a good way to meet new people, help people, use your talents, and generally feel useful. In most cases the amount of time you spend on any one activity will depend upon the need for your service and the amount of time you are willing to donate. There are, however, certain types of volunteer work which require that you spend at least a
certain amount of time weekly. One example of this is a volunteer probation officer. Some counties ask for persons to serve as volunteer probation officers for young people who were delinquent enough to have been brought to the court's attention, yet in the court's eyes do not need incarceration. Because of the responsibilities of the already over­loaded probation officers, volunteers are recruited to spend time guid­ing and becoming a friend to first time offenders. Due to the nature of the responsibility involved, a certain amount of time must be committed by the volunteer.

Although all volunteer work does not require a certain number of service hours, there is a responsibility involved and it is important that you live up to any volunteer commitments you make, since your ser­vices will be depended upon. If you cannot make appointments or com­plete tasks for which you have volunteered, it is important that you notify the person in charge so that other arrangements can be made. Meeting your commitments will be personally satisfying. Additionally, your volunteer services to an agency can occasionally lead to a paying job.

Some agencies, institutions, and organizations that frequently accept or help place volunteers are: (a) Big Brothers, Big Sisters, and Foster Grand Parents, (b) hospitals, (c) nursing homes, (d) political organizations, (e) religious organizations, (f) schools, (g) service agencies (i.e., Red Cross, Goodwill, Salvation Army, YMCA, YWCA, health foundations and associations), and (h) youth groups (i.e., Boy Scouts and Girl Scouts).

You may also volunteer your services to friends and relatives
through such activities as: (a) babysitting, (b) visiting ill or bedridden persons, and (c) assisting others with shopping, cooking, or other needs.

Social interaction. Social interaction can mean visiting with neighbors and relatives, talking with people at work, or participating in organizational activities. The amount of socialization you do, the kind of social activities with which you become involved, and the depth of your social relationships will vary with your personal preference and available opportunities.

Listed below are some ways to initiate new social relationships and maintain others.

1. Make personal visits to the homes of family, friends, and neighbors and invite them to visit you. Your visits may be over meals or just coffee. Visits may consist of simple conversation, discussion of new and interesting topics of current events, playing cards or other parlor games, or simply spending some time doing small chores for a friend in need. Whatever the case, make an effort to be pleasant and enjoyable company.

2. Keep in touch with old friends and family through phone calls and letters.

3. Attend religious services and join in other church related activities, such as the choir, Bible study groups, and so on.

4. Join clubs and/or organizations of personal interest (i.e., Golden Age Clubs, Optimist, Kiwanis, Rotary, or similar service organizations, book review clubs, health and recreation clubs, and so on).

5. Accept a part or full time job.

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6. Volunteer your services in a position which will provide you with a rewarding form of social interaction.

**Recreational and sports activities.** Many recreational and sports activities can be done alone or with others. You may choose to be an active participant or an observer.

Although interest and skill in recreational and sports activities may be developed after retirement, it is more probable that you will continue past interests than it is that you will develop new ones. This is one reason why creative and enjoyable use of leisure time is good preparation for retirement. If you wish to learn about specific activities you can join sports clubs, have friends or professionals assist you, or enroll in adult recreation classes. Listed below are examples of activities that might interest you.

<table>
<thead>
<tr>
<th>Archery</th>
<th>Ice skating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Badminton</td>
<td>Jogging</td>
</tr>
<tr>
<td>Basketball</td>
<td>Observance of professional activities</td>
</tr>
<tr>
<td>Bicycling</td>
<td>Sports activities</td>
</tr>
<tr>
<td>Bowling</td>
<td>Ping-pong</td>
</tr>
<tr>
<td>Camping</td>
<td>Roller skating</td>
</tr>
<tr>
<td>Exercising</td>
<td>Softball</td>
</tr>
<tr>
<td>Fishing</td>
<td>Swimming</td>
</tr>
<tr>
<td>Golfing</td>
<td>Tennis</td>
</tr>
<tr>
<td>Hunting</td>
<td>Yoga</td>
</tr>
</tbody>
</table>

In selecting activities that will carry over into retirement, remember you may not be quite as energetic as previously and that activities which have high rates of injury should be considered very carefully. Discuss with your physician the amount and type of physical activities most suited to your health.

**Educational activities.** Many local schools, community colleges, and universities offer free or low cost classes to older adults. Art and history museums and other community agencies and organizations also
offer free or low cost educational opportunities. Even if full fees are required, there are many educational opportunities you may become involved in both before and after you retire. Some activities, such as reading at the library, may be self-directed, while others are formally structured. Examples of opportunities include: (a) public television, (b) free educational lectures at local schools, colleges, universities, libraries, and museums, (c) educational clubs, (d) personal library research activities, (e) personally directed reading, and (f) adult high school completion and other related classes.

**Vocational programs.** Vocational programs may help you learn new skills for employment purposes or may simply provide you with skills you will use for personal reasons. Listed below are typical titles of frequently offered vocational classes.

<table>
<thead>
<tr>
<th>Auto body repair</th>
<th>Health care fields</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto mechanics</td>
<td>Photography</td>
</tr>
<tr>
<td>Carpeting</td>
<td>Small engine repair</td>
</tr>
<tr>
<td>Cosmetology</td>
<td>Television and radio</td>
</tr>
<tr>
<td>Data processing</td>
<td>Typing</td>
</tr>
<tr>
<td>Electronics</td>
<td></td>
</tr>
</tbody>
</table>

**Enrichment activities.** Enrichment classes are frequently offered by local schools, community colleges, and universities. You may take some classes before retirement and continue to enjoy the activities on a personal basis in your retirement years. You can also expand your horizons after retirement by taking other classes. Below are some class and program activities which are frequently offered.

<table>
<thead>
<tr>
<th>Assertive training</th>
<th>Basic home improvements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Astrology</td>
<td>Bicycle repair</td>
</tr>
<tr>
<td>Ballet dancing</td>
<td>Bridge</td>
</tr>
<tr>
<td>Band</td>
<td>Cake decorating</td>
</tr>
<tr>
<td>Barber shop and</td>
<td>Canning</td>
</tr>
<tr>
<td>Adeline groups</td>
<td>Candle making</td>
</tr>
</tbody>
</table>
Candy making  Jewelry making
Ceramics  Knitting
Chess  Knowing your community agencies
Child psychology  Literature
Choir  Landscape
Civil rights  Lapidary
Coin collecting  Leather craft
Communications  Literature
Consumer protection  Macrame
Conversational French (Spanish, etc.)  Modern dance
Cooking  Minority studies
Crocheting  Orchestra
Decoupage  Other instruments
Dog training  Painting - water, oil
Drug and alcohol education  Photography
Ecology  Poetry writing
Expectant couples  Psychology
classes  Quilting
First aid  Reading for fun
Flower arranging  Self defense
Folk dancing  Sewing
Gardening  Social dance
Gift wrapping  Sociology
Gourmet foods  Square dance
Guitar  Stamp collecting
Gun safety  Tap dancing
Health foods  Upholstery
History  Weaving
Income tax  Wig styling
Interior decorating  Woodworking
International cooking

Political and/or community improvement activities. Your retirement years may offer you the opportunity to become involved in political campaigns (your own or the candidates of your choice). You will also have more time to work on community improvement projects ranging anywhere from writing your political representatives regarding your views on various issues to serving on local advisory committees and decision-making bodies.

These kinds of activities can be personally rewarding and also helpful to your community. Before your retirement, keep up with political
events so that you will be aware of and understand recent political history as it relates to your activities.

**Other personal interests and hobbies.** Personal interests such as investigating your family heritage, researching the historical events that took place during the years of your birth or the birth of your spouse and children, and studying the history of the town or village where you, your parents, or grandparents were born, can all be exciting endeavors.

Personal interests and hobbies may also include continued activities related to enrichment and educational projects, plus the collection of various items. There are many people who enjoy collecting stamps, coins, bottles, and any number of other items.

Some places of employment will provide a hobby counselor if there is enough interest exhibited by company employees. Other companies sponsor various hobby clubs for their employees. Your local librarian should be able to direct you to other local hobby clubs and organizations. Getting involved in a hobby before retirement will provide you with a special interest to pursue further in your later years.

**Advance Preparation**

The value of preparing yourself for your retirement years cannot be stressed enough. Your life style will probably change, resulting in much more uncommitted time. Get involved today with learning experiences and hobbies that you truly enjoy and which can be continued as you grow older. Diversify your interests so that if financial or physical factors force you to stop one activity, you still have others. Remember also that just one hobby can get to be old hat, whereas diversity may
keep your interest. Furthermore, take time to consider your personal needs and interests and start developing ways to meet these needs through retirement activities.

Providing a certain amount of routine may help you adjust to your newfound time. Organize a daily schedule which includes a combination of necessary household chores, social and special personal interest activities, and appropriate rest periods.
CHAPTER IV

STRATEGY FOR IMPLEMENTATION OF THE MODEL IN A COMMUNITY

Since the approach used for implementing a pre-retirement education program can greatly affect its success, a strategy for implementation has been developed. In this strategy, the pre-retirement education program is implemented through local community education programs.

Development of the Implementation Strategy

Based on a review of the related literature, a strategy for implementing a pre-retirement education program, through local community education programs, was developed. This material was mailed to a panel of three persons previously identified as experts in the field of community education (see Appendix F for listing of experts). In addition, each person received a letter outlining the projected organization of this study and a list of interview questions to consider while reading the material (see Appendix G for letter and Appendix H for Interview Questions).

The experts were selected based on their experience in the community education programs in rural, suburban, and urban areas in various geographical locations.

Each expert was personally interviewed using the questions outlined in Appendix G. Each interview session was tape-recorded and following each interview the tape was reviewed and notations made relative to the questions asked. After all of the interviews were completed, the recordings were once again reviewed with attention given to the commonalities.
among the experts' responses (see Appendix H for a summary of interview responses). The original material was then revised according to the feedback solicited from the panel of experts.

The remainder of this chapter describes the strategy for implementing the pre-retirement education program which resulted from the development process outlined above.

Steps for Program Implementation

The program content and suggested activities for helping individuals plan for their retirement years are found in Chapters III and V. Before these materials can be utilized, it is necessary to take the appropriate steps for implementing the program. In other words, before the pre-retirement education program can be offered, the following need to happen.

1. A community agency must accept the responsibility for sponsoring the program.

2. Community organizations must offer their support to the program.

3. A person or committee must accept the responsibility for implementing the program.

4. Planning details—such as the scheduling of activities, facilities, registration, and so on—for the program must be finalized.

5. Program participants must be recruited.

6. A learning facilitator must be selected to be responsible for conducting the program classes and activities.
The Local Community Education Program as the Sponsoring Agency

The success of a pre-retirement education program depends upon many factors, one of which is the consent of a local organization to accept the responsibility for sponsoring the program. It is recommended that the local community education program accept this responsibility, since community education programs are almost always involved with adult education, recreation, and enrichment programs; have access to local facilities; and have community education councils which are representative of the members of the community.

Although it is recommended that the pre-retirement education program be the result of a total community effort, having one agency as a sponsor serves several functions. First, such a plan puts responsibility on one agency to start the process of implementation. Second, having a community agency sponsor the program legitimizes its existence in the eyes of many community persons and organizations. Additionally, the agency can serve as the conduit for any financial transactions, can maintain necessary records, and can be responsible for the program budget.

The Community Education Council

The purpose of a community education council is to serve in an advisory capacity to the community education program administrators. Each council has certain guidelines under which it operates. One function of most councils is to identify community needs and explore alternative solutions to those needs.
The guidelines of most community education councils require that the council membership be representative of the local community. This usually means representation according to age, sex, ethnic background, and race of community members; and also representation of various community agencies, institutions, and organizations.

Many community councils have both standing and ad hoc committees created for specific functions related to the total community education program. For example, there are often committees for assessment, finance, curriculum, and so on. It is recommended either that a standing educational committee accept the responsibility of implementing a pre-retirement education program, or that an ad hoc committee be formed.

The Committee for Implementing a Pre-retirement Education Program

The Committee for Implementing a Pre-retirement Education Program should be a sub-committee of the community education council. This should not, however, exclude non-council members from serving on the committee. In fact, it is recommended that the committee be comprised both of community council members and of community representatives who are not on the council.

Composition

The committee should be comprised of:

1. Persons interested in implementing a pre-retirement education program in the local community.

2. Persons willing to spend the necessary time and effort to implement the program.

3. Persons willing to cooperate with other community education council committee members.
4. Persons who are community members as defined in the community education council guidelines.

5. Persons representative of the local community and the community's agencies, institutions, and organizations.

6. Twelve to twenty-five members.

A committee which is representative of the community is important since the success of the program is related to the amount of cooperation among various community persons and agencies in the implementation of the total program.

Although the written material—as shown in Chapter III—will be the same in all communities, the actual class activities will vary depending upon the choice of the program participants and the cooperation of the resource persons and agencies in the community. For example, suppose the enrollees in the pre-retirement education program are interested in gaining a thorough understanding of the Social Security Act and the resulting benefits. A logical resource person to present the information is a representative from the local Social Security office. If, however, the local Social Security office administration is not interested in, nor committed to, the program, it is possible that the learning facilitator will not be able to bring a Social Security office representative to the class to give a presentation. Other alternatives for providing this information to the program participants may not be as accurate, effective, or thorough. There are numerous other examples of the need for cooperation among the community resource agencies or persons in order to provide the best program possible.

One way to develop support for and commitment to the program is to
include representatives from the various community agencies and organizations on the implementation committee and involve them in the program planning.

Since each community is unique in regard to its resources, it is not practical at this point to state that a specific group of persons should serve on the Committee for Implementing a Pre-retirement Education Program. Additionally, communities may have similar agencies and organizations, but the individuals involved with these agencies may vary in their support of and commitment to a pre-retirement education program. An agency in one community might commit itself to providing a resource person to speak to the program participants once the program is underway, and in another community the same agency may have an administrator who will not only agree to provide the program with guest speakers, but will also make available his/her services as a committee member.

As soon as the ad hoc committee is approved by the community education council, or when implementation is turned over to a standing Education Committee, several things need to happen.

The first step is to obtain approval from the Board of Education for the formation of the ad hoc committee (or further development of the standing Education Committee), for the purpose of implementing a pre-retirement education program in the community.

The second is that the committee members must be selected. The council members who are serving on the specific committee should have the responsibility to identify and invite appropriate community members to serve. The selection will depend on the community makeup and the interest of the individual resource persons.
The uniqueness of every community makes it important that the council members serving on the Committee for Implementing a Pre-retirement Education Program make a quick assessment of the community and contact other key persons to serve on the committee.

Possible Members

Listed below are some community persons and agencies which might be assets to the committee, but there are many other possible resources, depending upon the community. The commitment of the individual involved is an important factor to consider when forming the committee. Furthermore, a quick glance at the list may cause one to say "We don't have that agency in our community." If that happens, it is important to determine if there is another community agency serving the same type of function. There may also be a county or state agency which, although not housed in your specific community, is responsible for providing service to the community. Such an agency, if contacted, may be willing to provide a resource person to assist in the implementation of the program.

1. Adult education office. This office has personnel with experience in organizing classes and programs for adult learning.

2. Colleges and universities. These institutions of higher education will have persons with expertise in various content areas related to pre-retirement education.

3. Businesses and industries. Local businesses and industries probably employ many community members and thus can reach many potential program participants. Individuals in each will also be familiar with the facts of their companies' retirement pension plans.

4. Community education coordinator. The community education coordinator should be an expert in implementing educational programs and should
also have skills in facilitating group process which would be helpful to the committee.

5. Department of Parks and Recreation. The department staff have expertise in programming and can serve as resource persons for program activities as the content relates to leisure time.

6. Financial agencies. Banks, savings and loans associations, and investment brokerages can provide personnel to assist in the financial planning for retirement.

7. Governmental units and agencies. These agencies can provide a wide variety of information related to the services available to community members both before and after retirement.

8. Heads of religious organizations. These individuals can offer a number of services including assistance in disseminating information regarding the program and providing information regarding community needs and interests.

9. Legal associations. Personnel from legal associations can provide information regarding the legal aspects of retirement.

10. Medical associations. Medical association representatives can assist in providing medical information for both pre and post-retirement years.

11. News media representatives. These persons can assist in developing community interest in the program.

12. Neighborhood organizations. These organizations can assist in conducting community assessments, disseminating information about the program, and recruiting program participants.

13. Local school representatives. These individuals should have
knowledge regarding various content areas of the program and could assist the community education council in finding ways to utilize the school facilities for program activities.

14. Retirement organizations. Individuals representing these organizations may be able to provide updated information regarding retirement and may also volunteer their time for the purpose of assessing the community and recruiting program participants.

15. Social Security office. This office has personnel who can provide current information regarding Social Security benefits.

16. Cooperative Extension office. This office has personnel with expertise in various content areas related to pre-retirement education.

Each of the above resources may be able to provide the committee with one or more persons in different areas of expertise and having ability to assist in the planning and implementation of a successful pre-retirement education program. Some agencies may, upon initial contact, indicate their lack of interest in being represented on the committee, but offer services once the program is in existence. Such information should be recorded and made available to the pre-retirement education program learning facilitator.

The learning facilitator's responsibilities are numerous and the committee can be of great assistance by maintaining accurate and complete records. The records should include the names, addresses, and phone numbers of various community agencies with personnel who can serve as resources once the program is in operation. Names of contact persons in these agencies, and a record of those indicating an interest in providing assistance, can save the learning facilitator much time.
Recruitment

Although a letter can be used to invite identified community resource persons to join the committee, if at all possible the recruitment of committee members should be done in person. It is recommended that the community education council members serving on the Committee for Implementing a Pre-retirement Education program each personally contact an agreed upon number of the identified resource persons and invite each to join the committee.

When recruiting committee members, someone who is influential in the community, and with the person being recruited, can be of great assistance if he/she will accompany the council member when the invitation is extended. If this is not possible, a letter of support may be mailed to the prospective member.

During the initial contact, it is important to relate the following information to the potential member: (a) recruiter's name and the community education council represented, (b) information about the total community education program, (c) information about the Committee for Implementing a Pre-retirement Education Program, and (d) the reason the individual is considered a valuable potential member. Then, invite the individual to join the committee and explain the specific role the individual is expected to take if he/she does become a member.

Once the committee membership is complete, an orientation meeting should be held. At this meeting the members of the committee should have the opportunity to get to know one another. Additionally, the members should be informed of the expectations of the committee as a whole and of the individual members. It is important to the success of the program
that there be a strong commitment from the committee members and the community education director.

Decisions for Implementation

Before a pre-retirement education program is offered to community residents and the committee begins to disseminate information about the program and recruit participants, some specific decisions must be made. There must be answers to the following questions.

1. Who will be eligible to participate in the program?
2. What days will the program be offered?
3. What time of the day and year will the program be offered?
4. In what facilities will the program be offered?
5. How long will the program run (number of sessions)?
6. How many persons can enroll in the program?
7. Who will be the learning facilitator(s)?
8. What financial remuneration will the learning facilitator receive?
9. When and where will program registration be held?
10. How will the program be financed?

The answers to these questions will be based primarily on the policies of the Board of Education and the responses of community members to a community survey. Recommendations regarding each question will be made by the Committee for Implementing a Pre-retirement Education Program and the final decisions will be made by the person(s) responsible according to Board of Education policy.

Let us take a look at each question separately.
Eligibility

Who will be eligible to participate in the program? A decision must be made as to whether there will be an age requirement for enrolling in the program and also whether the enrollee must be a community member. If so, what will be the age requirement and what is the definition of a community member? A community member may be someone who resides in, owns property in, runs a business in, or works in the community. There is no one answer. The responsibility for decision-making will lie with the committee, the community education council, and the community education program administrator and/or any duly appointed legal authority.

Recommendations, however, are in order, and the following are made. It is recommended that there be no age requirement for enrollment in the program. Based on the assumption that activities in the retirement years are merely a continuation of life-long patterns, the earlier one begins to organize and prepare for the later years of life the better. It is not likely that many eighteen year olds will enroll in a pre-retirement program. Middle aged adults may enroll, and properly so. Their enrollment will likely serve two purposes. First, the program will be an educational experience for the individual which will help him/her begin planning for life after retirement. The second purpose will be to develop, in the enrollee a better understanding of the problems involved and actions that can be taken to create a satisfying retirement. This understanding may be useful not only to the individual personally, but also to his/her friends and/or family members who are presently in their retirement years.

It is further recommended that eligibility requirements (such as
residence or non-residence requirements) for a pre-retirement education program be consistent with other program offerings sponsored by the community education program.

**Time and Place of Offering**

What days will the program be offered? It is recommended that the potential enrollees be surveyed to determine the most convenient day or days to offer the program.

What time will the program be offered? It is recommended that the potential enrollees be surveyed to determine the most convenient time to offer the program.

In what facilities will the program be offered? It is recommended that the potential enrollees be surveyed to determine the most appropriate facilities in which to offer the program. If there are certain rules relating to the offering of community education program activities, these must be adhered to. If such rules pre-determine that community education program activities are to be held in community schools or other community education facilities, the potential enrollees may still be surveyed as to which of the available facilities are most convenient to the largest number of persons interested in participating in the program.

If there are no rules requiring that community education program activities be offered in certain facilities, it is desirable to survey the community to determine a specific geographical area most convenient to the largest number of potential participants and then look for an appropriate facility within that area. For example, if it appears that a large number of those persons interested in enrolling in the program reside in a specific neighborhood or work for a specific business or
industry, it may be possible to develop an agreement whereby the program will be offered in a neighborhood school or church facility, or in a room provided by the business and/or industry where the majority of program participants are employed. In any case, it is important that the facility be a place which can provide indoor comfort (i.e., adequate sized furniture, good lighting, appropriate heating or air conditioning, etc.) and in a location where program participants feel safe and can work easily. It should be well lighted if the program is offered in the evening.

Duration

How long will the program run (number of sessions)? The program material laid out in Chapter III has been organized to meet the specific interests of most program participants. Accordingly, the material may be covered in a few weeks or may require a year or two of weekly sessions, depending upon participants' interest in the various topics. Therefore, it is recommended that the program length be congruent with the semester length of other community education program offerings. Although it is important that the program begin at the same time as other community education program offerings, it may run a couple of weeks shorter or longer. If at the end of the semester the participants desire further information and indepth study of one or more topics related to the pre-retirement education program material, a new class can be offered the following semester entitled "Pre-retirement Education II" for those persons having completed the first program offering. If there is enough new interest, the first program can be run again for new enrollees. It is important to keep these possibilities in mind so that arrangements
can be made for the use of facilities, the continued employment of the learning facilitator, and/or the employment of another learning facilitator.

**Numbers**

How many persons can enroll in the program? Since the program structure is organized in a manner to allow for numerous guest presentations as well as actual individual planning activities, it is recommended that the enrollment be no greater than twenty-five to thirty persons per program offering. This will allow opportunity for the personal interaction which is essential to this program. When determining the number of persons per program offering, one should keep in mind that enrollees will be encouraged to bring their spouses to various sessions, even if they are not enrolled in the program. This in itself occasionally will make for an extra large group.

If there is a sufficient amount of interest in the program, it is recommended that two or more sections of the program be offered.

**Facilitation**

Who will be the learning facilitator(s)? Since many community education programs have certain guidelines which must be followed regarding the selection and employment of personnel, the first recommendation is that any existing guidelines be adhered to as they relate to the individual community.

Due to the nature of the role of the learning facilitator in the pre-retirement education program, it is recommended that the individual selected for this position, in addition to the usual quality of dependability, meet the following requirements.
1. He/she is familiar with the community resources.
2. He/she has experience and training in adult education.
3. He/she has experience and/or training in group decision-making.
4. He/she has the ability to facilitate a comfortable learning climate and induce class discussion.
5. He/she is empathetic and works well with middle age and older adults.
6. He/she has skills in programming and scheduling activities.
7. He/she is familiar with the area of pre-retirement education.

Remuneration

What financial remuneration will the learning facilitator receive? Remuneration policies vary among community education programs. Some community education program instructors and facilitators are strictly volunteer, some are paid a straight wage, and others are paid on a per enrollment basis. So as to avoid conflict and/or jealousies within a specific program, it is recommended that the learning facilitator be paid in accordance with the remuneration afforded to other community education program instructors and/or facilitators.

Registration

When and where will program registration be held and who will handle the registration? Since most community education programs are organized to offer adult education, enrichment, and recreational programs on an ongoing basis, there is almost always a regular schedule of registration for community education program offerings. Forms used for registration are usually standard within the community education program.
It is therefore recommended that registration for the pre-retirement education program be held at the same time and place as other community education program registrations and that the registration be handled by those persons assigned the responsibility for registering all other community education program participants. This may mean that the district community education coordinator is responsible, that individual community education building directors are responsible, or that members of the community education council's standing Committee for Registration are responsible for registration.

**Charges**

How will the program be financed? Many community education program offerings are supported by program fees paid by enrollees. The fee for persons enrolling in the program should be enough to cover the cost of the program (use of facilities, the learning facilitator's remuneration, and other program expenses). If, however, the program is being offered for the first time, the community education program administrators may be willing to take a financial loss based on the belief that enrollment will increase as the program is offered in the future.

If the community education program as a whole has community education program offerings which are bringing in money in excess of program expenses, this program can operate with fees lower than will cover the program expenses. It is recommended that program fees be comparable to those for other community education program offerings and are consistent with local and state legislation and community education program policies.
Getting Information for Program Planning

Such details as when and where programs should be offered exemplify the kinds of concerns a survey can help to answer. Following is a sample survey instrument that can be used to find answers relative to the planning of a pre-retirement education program.

Sample Survey Instrument

Survey for Pre-retirement Education Program Planning

The (name) Community Education Council Committee for Implementing a Pre-retirement Education Program is exploring the possibility of sponsoring a pre-retirement education program for the residents of our community. Although the program is entitled "Pre-retirement Education," it is a program for all adults in the community. The program offers information regarding the following topics: Earning Money After Retirement, Housing, Legal Affairs, Investments, Retirement Budget Planning, Health, and Leisure.

As you can see from the topics, there is much to learn that will apply to the lives of community members today as well as in the future.

In order to assist the council in the planning of this program, please take about ten minutes to answer the following questions.

Name ________________________________
Address ______________________________
Phone ________________________________

Place a check mark where appropriate.

1. Would you be interested in enrolling in a program which offered
instruction in the seven topic areas listed above? _____Yes_____No

If yes, please continue with the remaining questions.

2. I would enroll in the class if offered at the following time:

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3. I would enroll in classes offered in the:

- summer_______
- winter _______
- fall ________
- spring _______

4. Would you be willing to attend activities at any school within
the community? _____Yes _____No

Alternative to Question 4:

4. Following is a map of (city, township, county) divided by
ward. There are many facilities available in each ward for holding com-
munity education activities. Place an "X" in each ward in which you
would be willing to participate in a pre-retirement education program.

```
1   2
   
   3
   
   4
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5. Within how many years will you retire? __________

6. Are you or your spouse employed? _____Yes _____No If so,
by whom? ________________________________

7. Are you interested in assisting with any part of a pre-retire-
ment education program? _____Yes _____No
8. State any particular service you would like to offer:

________________________________________________________________________

________________________________________________________________________

Please return this survey form to:

Name: (name)

Committee for Implementing a Pre-retirement Education Program

Address: ________________________________________________________________

________________________________________________________________________

Phone: _______________________

If you desire further information or have suggestions regarding this project, please contact: Name: ____________________________

Phone: _______________________

Thank you for your cooperation.

Sincerely,

(name)

(chairperson)

The Committee for Implementing a Pre-retirement Education Program

and

(name)

(director)

Community Education Program
Conducting a Survey

A survey can be conducted in many ways. One of the least expensive and least time consuming would be to incorporate questions such as the above with a survey being conducted regarding specific course offerings in the local community education program. If, however, no other survey is being conducted, this survey can be carried out by the committee itself. The following alternatives are recommended for soliciting the information requested in the above survey.

Target population. Since a pre-retirement education program is likely to be more appealing to individuals nearing retirement, than to other community members, the major emphasis of the survey should be placed on those persons identified as nearing retirement. These persons can be identified through: (a) local census data, (b) business and industry personnel offices, or (c) religious and other organizations.

Once a list of potential enrollees has been compiled, survey efforts may be directed specifically to all or a portion of the persons on that list. In addition, other individuals can be surveyed through more general efforts.

Personal interview. The most complete results involve interviewing each potential enrollee on the list; however, the number of persons available to assist with the survey activities will determine the feasibility of such an effort.

If an attempt to reach all potential enrollees is not feasible, it is recommended that there be an attempt to contact every third (fourth, fifth, etc.) person on the list. The sample will be determined by the number of potential enrollees and the number of persons available to
assist in the survey activities. The potential enrollee may be inter­viewed in person or by phone.

Mail survey. A mail survey instrument can be distributed in many different ways. It can be mailed to all or to a sample of potential enrollees by the committee itself. Another approach to distributing the survey is to ask phone, gas, or electric companies to assist by mailing a questionnaire with each of their billings. This is a fast and efficient way of reaching most households in the community.

Newspaper survey. Another way to survey the community is to have the instrument printed in the local community newspaper, asking that it be completed and returned to the Committee for Implementing a Pre-retire­ment Education Program. The newspaper survey may be used to reach the general community, with the personal interview or mail survey directed to those persons identified as nearing retirement.

No matter which approach is used for the surveying of the community, it is important to publicize the fact that this survey is going to take place, and when, so that persons in the community can be aware that the survey will be made and can start focusing some thought on the matter. Then, whether the survey is conducted in person or by phone, the indi­viduals contacted can ascertain that the surveyor is a legitimate repre­sentative of the community education program.

Publicity and Recruitment

Publicity and recruitment are important to the implementation of any educational program for adults. When recruiting adults it is essen­tial to demonstrate that the program has relevance to the individual.
Since no one is required to enroll in adult education programs, and since most adults have many activities and responsibilities which leave them little discretionary time, it is necessary to convince the adult that committing a portion of his/her time to an educational program of any kind is of personal value.

Recruiting persons to participate in a pre-retirement education program may be more difficult than recruiting adults to participate in various other programs. This may be true because the word "retirement" often brings to mind the older adult. In a society which is so youth oriented, it may be that many adults are not interested or are unwilling to look at their own retirement years until they are either very close to or actually in these years. For this reason, it is important when publicizing a pre-retirement education program to point out not just the relevance of the program to older adults, but also to stress the effects the program can have on the individual's life today as well as in the future.

**Responsibility**

The responsibility for publicity and recruitment for a pre-retirement education program lies with the Committee for Implementing a Pre-retirement Education Program. It is probable that recruitment for the first program offering will be the most difficult. Once the program has proved rewarding to those who enrolled in the first session, word of mouth information will make further recruitment much easier.

The first time the program is offered, however, it is important that the committee make every possible effort to inform the community about the program and to arouse community interest.
Timing

It is recommended that seven or eight weeks prior to the date of program registration, various news media be utilized to stimulate community interest in the situation of older adults in the United States and to develop an awareness of the upcoming pre-retirement education program.

Strategy

The first step may be to give information regarding the situation of the older adult in the United States, with the follow-up being pertinent to the statistics of the older adults in the local community. Other information relevant to the older adult, planning for life after retirement, and the relevance of the upcoming pre-retirement education program can follow intermittently. It will also be important to make community members aware of the fact that the committee will be conducting a survey to determine whether there is enough community interest to offer a pre-retirement education program.

The following news releases can be completed and submitted to local news media for publication, or they can be revised according to committee preference. The committee will be responsible for determining the data relevant to the local community. These are not the only releases that can be used. Similar releases can be distributed to the newspapers and shorter items can be given to local television and radio stations either for news broadcasts, public information spots, or advertisements. The committee may wish to work with local media representatives to develop other news materials related to the program. The following sample releases will, however, give some ideas as to ways to arouse interest and
inform local community members about the concerns of older adults and the benefits of pre-retirement education.
News Release Number 1

The (community name) Community Education Council Forms Committee to Implement a Pre-retirement Education Program

The (community name) Community Education Program has been in existence for (number) years. The program has a community education council consisting of (number) representatives from the community. This council has been actively working to identify and implement programs for the purpose of improving the quality of life for the residents of (name of locality). Recently the council formed a special committee to investigate the feasibility of sponsoring a pre-retirement education program for the members of the (community name) community. The committee includes (number) community council members, plus a representative from each of the following agencies and organizations: (a) (organization), (b) , (c) , and so forth.

During the next few weeks the committee will actively explore the need for a pre-retirement education program in our area and have agreed to keep the public informed of the committee's findings.
Problems of Older Adults

Today, in the United States there are (number) persons who are over the age of (age). These persons over age (age) actually comprise some (figure) percent of the total population of the United States.

Recent studies examining the problems of older adults in the United States have identified several general areas that seem to stand out consistently as problems of older adults in various geographic locations throughout the United States. These problems seem to fall into the three major categories of finance, health, and leisure time activities.

Studies indicate that the average income for persons over the age of (age) in the State of (your state) is (amount) per month. For many persons over sixty-five, most of their income is from either a retirement pension, Social Security Old Age Benefits, or a combination of both. Looking toward the future, middle aged and younger adults today might begin exploring ways to supplement their future retirement incomes. Several experts in the field of gerontology have stated that some of the problems of the older adult can be alleviated through early planning for the retirement years.
Community Residents to be Surveyed

A look at the most recent census data shows the (city, town, etc.) of (name) has a total population of (number). Of this population (number), (number) percent are age (age) or over. For those persons over the age of (age), the average monthly income is (amount).

If the (city, town, etc.) 's population were to remain constant in its growth, estimates are that by the year 1990, the total population over age (age) would be about (number)percent of the total (city, town, etc.) 's population. Those persons in their forties today will be considered older adults in 1990, and those now age thirty will be fast approaching that category. According to many gerontology experts, it is during the middle adult years that persons should begin preparing for the years after retirement. In fact, it is believed that patterns of living one establishes in his/her early and middle years are carried over into the years after retirement. Such things as budget planning, health care, and investment policies are concerns that are important today as well as in the later years of life. In fact, much of what a person does today in regard to budgeting, health care, and leisure time activities will affect his/her lifestyle during retirement.

For the above reasons, the Committee for Implementing a Pre-retirement Education Program is interested in implementing a pre-retirement program as a part of the local community education program. On (day, date), the Committee will be conducting a community survey to determine the interest of community members in participating in such a program. The survey will be conducted by (method). Please answer the questions.
openly and honestly if you are one of the persons contacted, so that the committee can plan the program according to the desires and interests of (community name).
Pre-retirement Education Program Survey Results

The data from the pre-retirement education program survey conducted during the week of (date), have been tabulated. Of the (number) persons responding to the survey, (number) indicated an interest in enrolling in a pre-retirement education program. Of those interested, the majority were between the ages of (age) and (age). The survey strongly indicated a desire by the persons responding to have the program offered on (days), in the (time of day) somewhere in the (school attendance area, ward, etc.). The Committee for Implementing a Pre-retirement Education Program will now work with the community education program registration and scheduling personnel in order to provide a pre-retirement education program at the most convenient time and in the most appropriate facility available. Further information will be forthcoming once plans have been finalized.
News Release Number 5

Pre-retirement Education Program to be Offered Through
____ (name) ______ Community Education Program: Registration (date) ______

Enrollment for the first pre-retirement education program offered in (community name) will be held on (day), (date), at (place) ______, between the hours of (time) and (time). This program is sponsored by the (name) Community Education Program and is the result of an effort of the Committee for Implementing a Pre-retirement Education Program. The fee for the program is (amount) per person. The program will begin on (day), (date), from (time) to (time), with class sessions being held every (day) through (date). The registration fee is to be paid during registration or on the first night of classes.

The content of the program will include the following topics: Earning Money after Retirement, Housing, Investments, Legal Affairs, Retirement Budget Planning, Health, and Leisure. The number of sessions spent on each topic, and the major thrust of each class session, will be determined by the persons who enroll in the class. Much of the material in this program will be relevant to daily living both before and after retirement. It will be up to the persons enrolled in the class to determine which of the topics they wish to examine in depth and when. Resource persons from the community who are experts in areas such as insurance, buying a home, nutrition, Social Security, and so on will be invited to give formal and informal presentations. For further information or registration by phone, contact: ____ (name) ______, ____ (phone number) ____.
In addition to the news releases suggested above, one may wish to interview a local authority from the Commission on Aging, or a recently retired individual, who is willing to discuss some of the problems of retirement and who recommends pre-retirement planning. This interview may be recorded, transcribed, and included to give local credibility to the releases.

As mentioned earlier, the press releases should be given to the local newspapers, television, and radio. Once the news media are publicizing the program, the committee can begin other forms of publicity as well as begin to recruit program participants.

Activities

Activities of the Committee for Implementing a Pre-retirement Education Program may include any or all of the following.

1. Contacting the heads of local religious organizations and asking that a brief statement about the program be included in their religious bulletins.
2. Putting information about the program in the school newsletter.
3. Including information about the program among the other community education program offerings listed in a program and registration publication.
4. Putting information about the program in local union bulletins.
5. Printing flyers and developing posters with information about the program.
6. Making use of bulletin boards in schools, shopping centers, factories, and other places of business.
7. Putting posters in well frequented stores and other public places
where both law and owners permit.

8. Developing a slide-tape presentation and showing it to local service organizations.

9. Enlisting the assistance of local Speakers Bureaus, Toastmasters Programs, Jaycees, and so on, for disseminating information about the program.

Summary of Implementation Strategy

The following is a brief summary to be used as a checklist by the Committee for Implementing a Pre-retirement Education Program.

1. The local community education program accepts responsibility for implementing a pre-retirement education program.

2. The community education council approves the development of a Committee for Implementing a Pre-retirement Education Program.

3. The community education council members on the Committee for Implementing a Pre-retirement Education Program expand the committee to include representatives of various community organizations.

4. Press releases are developed and released to local news media.

5. A community survey regarding community interest in a pre-retirement education program is developed and conducted, and results are tabulated.

6. Program planning details are finalized and decisions are made regarding: (a) program fees, (b) selection of a learning facilitator, (c) remuneration for the learning facilitator, (d) enrollment eligibility, (e) time and place program is to be offered, (f) time and place for program registration, and (g) strategies for publicity and recruitment.

7. Publicity and recruitment continue through registration.
CHAPTER V

PROGRAM STRUCTURE AND GUIDE FOR THE LEARNING FACILITATOR

The Pre-retirement Education Program Model presented in this study has been divided into three parts. The first two, "Program Content" and "Strategy for Implementation of the Model in a Community," are discussed in Chapters III and IV. The last part, "Program Structure and Guide for the Learning Facilitator," was developed to provide the person responsible for program activities with (a) an understanding of the purpose of the program, (b) suggested learning activities, and (c) an approach for working with the program participants.

Development of the Program Structure and Guide for the Learning Facilitator

Based on a review of the related literature, the Program Structure and Guide for the Learning Facilitator was developed. This material, and the Program Content material, was mailed to a panel of three persons previously identified as experts in the areas of gerontology and pre-retirement education (see Appendix A for a listing of experts). In addition to this material, each person received a letter outlining the projected organization of this study, and a list of interview questions to consider while reading the material (see Appendix B for the letter, and Appendix C for interview questions).

The experts were selected based on their experience in working with older adults and involvement with pre-retirement education. The selection included one representative each from a university setting, a governmental
agency, and industry. The individual selected from government also asked an associate to critique the material.

Each expert was then personally interviewed using the questions outlined in Appendix C. During the interview with the government agency representative, both the selected expert and his associate responded to the questions asked. Each interview session was tape-recorded. After each interview the tape was reviewed and notations made relative to the questions asked. After all of the interviews were completed, the recordings were once again reviewed with attention given to the commonalities among the experts' responses (see Appendix D for a summary of interview responses).

The following material, which presents Program Structure and Guide for the Learning Facilitator, is a result of the incorporation of the feedback solicited from the experts.

The Learning Facilitator

The term "learning facilitator" has been selected based on the role this person plays. Dictionaries define the word "facilitator" as "to make easier." In essence, the role of the learning facilitator is to make learning easier.

Introduction for the Learning Facilitator

In order for the learning facilitator to function effectively, it is important that he/she understand the purpose and organization of the pre-retirement education program.

Purpose for the program. The purpose of this program is to encourage participants to plan for the future and more specifically, the retirement years. The program is structured to:
1. Provide information for planning.

2. Demonstrate the relationship between present activities and retirement living.

3. Direct the participants' planning activities and thoughts toward the future.

4. Familiarize the participants with the various agencies and other resources available to provide information and assistance before and after retirement.

5. Allow the participants to examine various planning activities and actually try out solutions to various situations without high risks being involved.

Organization. A review of the literature identified finance, health, and use of leisure time as the three most common problem areas in the older adult. Based on this information, this program is organized into the following seven sections: (a) Earning Money After Retirement, (b) Housing, (c) Legal Affairs, (d) Investments, (e) Retirement Budget Planning, (f) Health, and (g) Leisure.

Some sections, such as Earning Money After Retirement and Housing, are quite detailed, whereas other sections, such as the section on Investments, are less comprehensive. Information which is likely to be consistent for the next few years and is easily grasped by laymen is outlined in considerable detail. Those sections covering material which calls for expertise or for which laws, economic, and other factors vary in different localities and over time, have been developed in less detail. Each section is written to expose the reader to some new ideas and to direct his/her thinking toward alternatives for retirement planning. It will be up
to the learning facilitator to assist the class participants in examining individual and class needs and interests so that class sessions can be organized to provide the experiences and information which will most appropriately supplement the reading material.

**Responsibilities of the Learning Facilitator**

The learning facilitator is the key to the success of this program. It is his/her responsibility to: (a) create an open atmosphere, (b) facilitate the class decision-making process relating to the topic areas being covered and the selection of learning activities, and (c) make necessary arrangements for each class activity.

**Climate.** Creating a comfortable learning climate is especially important in this program since the learning material and the questions and issues raised in the class setting are likely to be very important to the individual class members. Since there will be newcomers, in the form of guest speakers and panelists, at most class sessions, it is important for the learning facilitator to recreate an open atmosphere at the beginning of each session. Participants should be able to express their ideas and concerns without fear of ridicule. Each person will bring to class different values and concerns. It is important to recognize this fact and help the group realize that each individual will have different areas of major concern. Allow ample time and openness to look at these concerns.

Another important role of the learning facilitator is in maintaining a positive climate. It is important to keep the class on a path which helps participants gain knowledge and insight regarding the positive aspects of retirement preparation and retirement living.
Additionally, the learning facilitator would be wise to plan for a socialization period either as a break during the session or immediately following the program. This time for social interaction will allow class members to discuss common feelings about the class session or any other topic while getting to know one another.

**Selection of topics and learning activities.** It is important that the learning facilitator allow the class participants to determine what areas they would most like to explore in depth. Once these areas have been determined the next step is to look at the class activities that would best fit each area and begin planning for those activities.

There is a Facilitator's Guide for each section of this program. In this guide, many activities have been suggested. These activities are not all inclusive and class participants as well as the learning facilitator many recommend other alternatives. The Facilitator's Guide makes recommendations such as field trip activities, case study analysis, role-playing activities, and presentations by experts. New materials are continually being developed and the learning facilitator may find it helpful to contact the local librarian in order to find out whether there are films or other resource materials appropriate for topic areas selected by the class members.

**Arrange for class activities.** Once the class has selected the topic areas they wish to explore in depth, and the activities for doing so, it is the learning facilitator's responsibility to either: (a) make all necessary arrangements him/herself, or (b) see to it that a person or committee accepts the responsibility for each step necessary in the planning and preparation of each activity. For example, if the class wishes to
have a panel presentation it will be necessary to identify the appropriate panel members, contact the individuals, get a commitment from the panelists to speak on a specified date, inform each panelist of the time and place of the meeting, give the panelist the guidelines under which he/she will be presenting, and so on.

If a class session has been planned where a portion or all of the time will be used to discuss or present the written materials of a section, the learning facilitator may choose to develop some overlays or other visual aids to enhance the learning experience. For example, there are several worksheets prepared for various class activities; using visual aids in discussing these worksheets may be helpful both to the class participants and to the learning facilitator.

As outlined in Chapter IV, the Committee for Implementing a Pre-retirement Education Program will develop a list of community resources which will help determine available and knowledgeable community resource persons.

There are a number of national organizations (see Appendix J for a listing), many of which have local branches, that may be able to assist with new and updated printed materials, guest speakers, films, or other resources and information.

To assist the learning facilitator, a list of related resources including publications and organizations has been developed (see Appendix K for related resources) for each program section. This list can be used to identify potential resource persons as well as provide additional background reading on the various topic areas.
Class Sessions

Although there is written material developed for the program participants, the class sessions will play an important part in the total learning experience of the program participants. The discussion that may take place and additional information from various community resources, should provide the participants with information far beyond what is available in the written material.

First Class Session

The first class session will be the learning facilitator's responsibility since it will be the first time the class members meet as a group. This first meeting is the most important of all since it is at this one that the groundwork is laid for the remaining sessions.

During the first class session, the following activities should take place:

1. The importance of planning for retirement is discussed.
2. The beginning of a warm and trusting atmosphere is established.
3. Class participants and the learning facilitator introduce themselves to one another. This is not just a name telling situation, but also a time to tell a little about themselves. Using some kind of ice-breaker approach is recommended.
4. Each class participant discusses his/her reason for enrolling in the program and his/her learning expectations.
5. The learning facilitator makes his/her role and expectations clear.
6. Any differences between the class participants' and learning facilitator's expectations are resolved.
7. Those married persons attending the first session are encouraged by the learning facilitator to bring their spouse to the following sessions.

8. The learning facilitator (or a resource person he/she has invited—a retirement counselor) leads a discussion regarding retirement with emphasis placed on the role adjustments of the retired person.

9. The seven sections of the program are discussed briefly and the class selects the first of the seven sections they wish to examine.

10. The class participants are asked to read the material related to the selected section before the next meeting and come to that meeting prepared to: (a) discuss the material, (b) recommend topic areas related to the material that they desire to explore in more depth, and (c) make recommendations and select learning activities to assist them in gaining more information related to the areas they have chosen in (b).

Class Session Two

During the second class session, the class participants should: (a) determine areas related to the topic which they wish to explore in more depth, (b) select the appropriate activities by which to explore the chosen areas, and (c) determine the details of each activity and who will accept related planning responsibilities. A strategy for reaching the above decisions has been developed to assist the learning facilitator in expediting this process (see Appendix L).

Remaining Class Sessions

The content and activities of the remaining sessions will be determined by the decisions made during the second class session.
Once the activities related to the first section have all been carried out, the class participants will select another of the seven sections. This section will then be read by the class participants and new activities will be planned to correspond with the interests of the participants as they relate to the second section. This same process will continue until: (a) all seven sections are covered, (b) the class schedule ends, or (c) the class has completed as many of the seven sections as they wish to examine.

It will be up to the learning facilitator to make the class participants aware of the number of class sessions that can be held (this will be based on the way the program has been set up) and the amount of material and number of activities that can adequately be covered. This knowledge will assist the class members in determining their priorities and planning class activities.

Earning Money After Retirement

The topic "Earning Money After Retirement" covers a wide range of information. In addition to the written material in Chapter III, the class may choose to supplement their learning with some of the suggested activities outlined below.

Suggested Activities

I. First class session

A. Ask the class members to read the material related to the topic of "Earning Money After Retirement" prior to the first class meeting
B. Ask the class members to decide which areas of this section they wish to discuss further, and what class activities they desire to assist them in learning more about these areas.

C. Discuss the topic: Why or Why Not Work After Retirement
   1. Ask class members to discuss their ideas on the topic
   2. Invite retired persons who have and have not returned to work to discuss their views on the topic
   3. Invite a retirement counselor to make a presentation on the topic
   4. Any combination of 1, 2, or 3

II. Remaining sessions related to "Earning Money After Retirement" (the number and selection of sessions will vary depending upon class interest)
   A. Salaried Employment
      1. Topic: Personal Questions to Answer When Looking for Salaried Employment
         Ask class members to discuss this topic (see page 50)
         Invite a local Social Security Office Representative to give a presentation on the topic
      3. Topic: Resume Development and Letters of Application
         a. Using the worksheet on Resume Development (see Appendix M for worksheet), class members develop resumes and letters of application
Use the resumes and letters as a basis for discussion and evaluation of final products

b. Invite resource persons to serve on an open panel discussion of the topic
c. Invite one resource person to give a presentation on this topic with a question and answer period following the presentation
d. Invite a group of resource persons to assist in a work session for resume and letter development by evaluating final drafts developed by class members

Suggested resource persons:

(1) Personnel Directors from business, industry, governmental units, universities, and colleges

(2) Placement center directors or representatives

4. Topic: How to Find Employment After Retirement

a. Invite one resource person to give a presentation on the topic with a question and answer period following

b. Ask class participants to complete the worksheet for Identifying Employment Possibilities (see Appendix M)
c. Invite a panel of resource speakers to discuss the topic

Suggested resource persons:

(1) Employed retired person

(2) Personnel directors or representatives
(3) Placement center directors or representatives

(4) Service agency representatives (from agencies providing employment services to older adults)

5. Topic: The Job Interview

a. Ask the class members to discuss the topic and role play job interviews. Analyze the role play situation after each interview.

b. Invite resource persons to act as interview teams by interviewing class members in role playing situations and evaluating each interview.

c. Ask resource person to give a presentation on this topic with a question and answer period following the presentation.

Suggested resource persons

(1) Local employers

(2) Personnel directors or representatives

(3) Placement agency personnel

B. Use of Land for Gaining Income

1. Topic: Farming for Profit: Pros and Cons

a. Invite a panel of resource persons to discuss this topic.

b. Invite one resource person to give a presentation on this topic.
Suggested resource persons:
(1) Big farm owners or managers
(2) Small farm owners or managers
(3) Government agricultural specialists
(4) Retired persons successful at farming
(5) Retired persons unsuccessful at farming
(6) University extension agents

2. Topic: Preparation for Farming After Retirement, Farming Investments in Livestock, Fruit and Vegetable Farm Investments
   Invite a resource person or panel to discuss any or all three topics
   Suggested resource persons:
   (a) Big farm owners or managers
   (b) Small farm owners or managers
   (c) Government agricultural specialists
   (d) Retired persons successful at farming
   (e) Retired persons unsuccessful at farming
   (f) University extension agents

3. Topic: Renting Land for Farming
   Invite a panel of resource persons to discuss the topic
   Suggested resource persons:
   (a) Person who has rented out farmland
   (b) Person who has used rented farmland
   (c) University extension agent
4. Topic: Using Land for Other Money Earning Projects
   a. Ask class members to discuss possible land use projects
   b. Invite resource persons to give presentations regarding various aspects of this topic
      Suggested resource persons:
      (1) Investors of various business ventures as related to this topic
      (2) Zoning ordinance expert

C. Self-Employment
1. Topic: Self-Employment versus Salaried Employment
   Ask class members to discuss this topic
2. Topic: Potential Business Opportunities After Retirement
   a. Ask class to discuss this topic
   b. Invite a Chamber of Commerce representative to address this topic
   Invite a local Social Security Office representative to give a formal presentation on this topic, followed by a question and answer period
4. Topic: How to Start and Maintain a Small Business After Retirement
   a. Invite resource persons to serve on a panel discussion of this topic
b. Invite one resource person to give a presentation on this topic followed by a discussion period

Suggested resource persons:

(1) Chamber of Commerce representative
(2) Person successful at operating small business after retirement
(3) Person unsuccessful at operating small business after retirement
(4) Small Business Administration representative
(5) Small business owner

5. Topic: Study of Individual Cases

a. Invite a person who has succeeded or failed in a small business venture to discuss and analyze planning and maintenance aspects

b. Ask a class member, who has a potential small business project, to present his/her plans to the class and/or resource persons for the purpose of discussing and analyzing

Suggested resource persons:

(1) Chamber of Commerce representative
(2) Person successful at operating small business after retirement
(3) Person unsuccessful at operating a small business after retirement
This section outlines activities that may be used to supplement the written material related to the topic of "Housing".

**Suggested Activities**

I. First class session

A. Ask the class members to read the material related to the topic of "Housing" prior to the first class meeting

B. Ask class members to decide which areas of this section they wish to discuss further and what class activities they desire to assist them in learning more about these areas

C. Discuss the topic: Housing Needs After Retirement

   1. Examine the similarities and differences between housing needs before and after retirement
   2. Discuss the reasons behind the similarities and differences

II. Remaining sessions related to "Housing" (the number and selection of sessions will vary depending upon class interest)

A. Topic: The Financial Factors of Retirement Housing

   1. Invite resource persons to serve on a panel discussion related to the topic
Suggested resource persons:

a. Attorney
b. Counselor for the aging
c. Home construction company executives
d. Real estate agent
e. Representative from local property taxing office

2. Invite a resource person to give a presentation on the topic with questions and discussion afterward

Suggested resource persons:

a. Attorney (to discuss contractual agreements, closing home mortgages, and other legal financial factors related to housing)
b. Builder (to discuss various costs in home construction and remodeling)

B. Topic: Geography: Its Effect Upon Retirement Living

1. Invite resource persons to serve on a panel to discuss the topic

Suggested resource persons:

a. Economist
b. Medical person
c. Weather expert

2. Invite a medical person to give a presentation on geography factors and health, focusing on such areas as the various effects of climate, altitude, and pollution on the older adult
3. Invite a weather expert to give a presentation on geography and weather factors (include discussion of how to read weather charts and weather factors in different areas of the country)

C. Topic: Choosing Your Housing Accommodations
   1. Ask class members to discuss their ideas on the topic
   2. Invite a realtor to speak on the pros and cons of various accommodations based on his/her experience
   3. Invite resource persons to present one or two panel discussions on the topic
      Suggested resource persons:
      a. Attorney
      b. Psychologist
      c. Real estate agent
      d. Retirement counselor
   4. Plan visitations to local facilities such as nursing homes, apartment complexes, condominiums, and others in which class participants are interested

D. Topic: Early Planning for Your Retirement Home
   Hold a general class discussion of the points covered on pages 85 to 87

E. Topic: Selecting the Local Area for Your Retirement Home
   1. Ask the class to discuss the material covered on pages 87 to 93
   2. Invite resource persons to present a panel discussion on the topic
Suggested resource persons:
   a. Chamber of Commerce representative
   b. Person who has retired to a rural area
   c. Person who has retired to a suburban area
   d. Person who has retired to an urban area
   e. Real estate agent
   f. Small business owner

3. Invite any one of the resource persons suggested in Number 2 above to discuss their perceptions as they relate to the topic

4. Plan a day or weekend excursion to a community which is not familiar to the class participants. Break the class into groups of three or four. Ask each group to develop a check list to be used as a guide for analyzing the community's positive and negative factors as they relate to retirement living. Each group will spend the day or two days evaluating the community and report their findings to the class. Ask class members to compare the approach each group took and the actual information gathered.

F. Topic: Selecting a Retirement Home

1. Ask the class members to discuss the material presented on pages 81 to 85

2. Invite a panel of resource persons to speak on the topic
Suggested resource persons:
   a. Local attorney
   b. Local contractor
   c. Local real estate agent
   d. Retirement counselor
   e. Senior citizen specialist

3. Invite any one of the above resource persons to give a presentation on the topic.

4. Visit two or three retirement type dwellings with a tour guide (i.e., Senior Citizen specialist) pointing to the advantages and disadvantages of each.

G. Topic: Legalities Involved in the Area of Housing
   Invite an attorney to discuss various legal aspects related to housing.

Since the printed material on the topic of "Investments" does not provide detailed information, the activities suggested below may be helpful to the program participants.

Suggested Activities

I. First class session
   A. Ask the class members to read the material related to the topic of "Investments" prior to the first class meeting.
   B. Ask the class members to decide which areas of this section they wish to discuss further and what class activities they desire to assist them in learning more about these areas.
C. Discuss the topic: Investments: A General Overview

Invite several resource persons to give a panel presentation regarding various kinds of investments

Suggested resource persons:

- a. Attorney
- b. Commercial bank representative
- c. Insurance agent
- d. Internal revenue service representative
- e. Real estate agent
- f. Stock broker

II. Remaining sessions related to "Investments" (the number and selection will vary depending upon class interest)

A. Topic: Your Pension

1. Invite an attorney to give a presentation on the legal considerations of a pension plan and the Keogh Act

2. Invite a personnel representative from various local companies (try to match the companies with the employers of class participants) to discuss their pension plans

3. Invite a representative from the Social Security office to discuss the Keogh Act and various Social Security retirement benefits

4. Invite a panel of resources to give a presentation on this topic

   Suggested resource persons:
   - a. Attorney
b. Internal Revenue Service representative
c. Personnel officers of local companies
d. Social security representative

B. Topic: Insurance as an Investment

Invite insurance agents from three or four insurance companies to discuss various kinds of insurance policies and point out the advantages and disadvantages of each.

C. Topic: Stocks and Bonds

1. Invite an Investment Broker to give a presentation on this topic
2. Invite two or three representatives from different stock brokerage firms to serve on a panel discussion of this topic
3. Invite a lawyer to give a presentation on this topic
4. Invite a panel of resource persons to give a presentation on this topic

Suggested resource persons:
   a. Bank representatives
   b. Brokers
   c. Investment manager
   d. Lawyer
   e. University professor

D. Topic: Investments in Real Estate

1. Invite an attorney to discuss the legal aspects of real estate investments
2. Invite a real estate agent to discuss the advantages and disadvantages of various real estate investments

E. Topic: Understanding Investments

1. Invite one speaker each class session to discuss:
   a. Annuities
   b. Life insurance policies
   c. Stocks and bonds
   d. Savings
   e. Real estate

2. Ask each speaker to return for a panel discussion comparing the advantages and disadvantages of the various investments

3. Invite persons who are experts in several different types of investments and ask class participants to meet individually or in small groups with the resource persons of their choice

Legal Affairs

The written material for the section on "Legal Affairs" is very brief and merely exposes a few ideas to the reader in order to stimulate his/her interest to explore some areas further. Since legal matters differ from state to state and change daily, it is important to provide current and accurate information. There are many misconceptions regarding the writing of wills and other legal matters. For these reasons it is recommended that all discussions in this area be held with a knowledgeable resource person present. This person may be an attorney,
Social Security representative, or other appropriate person depending upon the discussion topic.

**Suggested Activities**

I. First class session

A. Ask the class members to read the material related to the topic of "Legal Affairs" prior to the first class meeting

B. Ask the class members to decide which areas of this section they wish to discuss further and what class activities they desire to assist them in learning more about these areas

C. Discuss the topic: Legal Concerns of the Older Adult

    Invite a resource person to speak on the topic

    Suggested resource persons:

    1. Attorney
    2. Judge
    3. Legal Aid Society representative
    4. Retirement counselor
    5. Senior citizen specialist

II. Remaining sessions related to "Legal Affairs" (the number and selection will vary depending upon class interest)

A. Topic: Your General Legal Health

    Invite an attorney to give an overall presentation regarding the legal aspects of retirement preparation

B. Topic: What You Need to Know About Your Will

    Invite a resource person to give a presentation on this topic
Suggested resource persons:

1. Attorney
2. Legal Aid representative
3. Probate Judge

C. Topic: Investments

Invite a panel of resource persons to present legal perspectives related to various investments

Suggested resource persons:

1. Attorney
2. Chamber of Commerce representative
3. Insurance agent
4. Real estate agent
5. Stock broker

D. Topic: The Keogh Plan

Invite an attorney or appropriate government representative to discuss the Keogh Plan and its benefits before and after retirement

E. Topic: Contractual Agreements

Invite a resource person to speak on the various aspects of contractual agreements

F. Topic: Beware of Frauds and Swindles

Invite a resource person to give a presentation on this topic

Suggested resource persons:

1. Local circuit judge
2. Police department representative
3. Prosecuting attorney
Retirement Budget Planning

Listed below are suggested activities to supplement the printed material in the area of "Retirement Budget Planning".

Suggested Activities

I. First class session
   A. Ask class members to read the material related to the topic of "Retirement Budget Planning" prior to the first class meeting
   B. Ask the class members to decide which areas of this section they wish to discuss further, and what class activities they desire to assist them in learning more about these areas
   C. Discuss the topic: Financial Planning Before and After Retirement
      1. Hold a general class discussion on the topic focusing on questions similar to the following:
         a. Is it necessary to plan financially for retirement
         b. What are the differences between financial planning for today and financial planning for retirement
         c. What factors are involved in financial planning
      2. Invite a resource person or panel or resource persons to give a presentation on the topic
         Suggested resource persons:
            (1) County Extension office representative
            (2) Family living specialist
(3) Home economics instructor
(4) Retirement counselor

II. Remaining sessions related to "Retirement Budget Planning"
(the number and selection of sessions will vary depending
upon class interest)

A. Topic: Retirement Income
1. Invite a Social Security representative to discuss
   Social Security eligibility requirements and benefits
   of old age, disability, and other related programs
2. Invite a local company personnel manager to discuss
   various aspects of pension programs
3. Invite an investment broker or attorney to discuss
   various kinds of income investments
4. Invite resource persons to serve on a panel discussion
   of the topic
   Suggested resource persons:
   (1) Attorney
   (2) Investment broker
   (3) Personnel office representative
   (4) Social Security representative

B. Topic: Economy in Retirement
1. Invite a county extension specialist and/or home
   economics instructor to give a presentation on the
   topic: Economical Meal Planning
2. Invite a panel of insurance agents to discuss the
   need for life, health, and automobile insurance
3. Invite resource persons from various community institutions, agencies, and organizations to discuss the services they offer to older adults free of charge or at reduced rates

C. Topic: Developing Your Budget: Practice Today and Prepare for Tomorrow

1. Invite a home economics teacher to give a presentation on the topic

2. Invite a county extension representative to give a presentation on the topic

3. Using the worksheets in this manual conduct a discussion and/or work session on the topic (see Appendix M for worksheet for Budget Planning)

Health

Listed below are suggested learning activities related to the topic of "Health". It is essential to the success of this program that meetings be well organized and factual, and that discussion be kept away from class members' personal health problems and complaints. Since this is such an important topic and accurate information is crucial, a knowledgeable resource person should be in attendance during each class session.

Suggested Activities

I. First class session

A. Ask the class members to read the material related to the topic of "Health" prior to the first class meeting
B. Ask the class members to decide which areas of this section they wish to discuss further, and what class activities they desire to assist them in learning more about these areas

C. Discuss the topic: Preventive Steps Related to Health Care
Hold a general class discussion of this topic led by a local medical specialist

II. Remaining sessions related to "Health" (the number of sessions will vary depending upon class interest)
A. Topic: Personal Protection and Self-defense
   Invite a representative from the local police department to discuss home and personal safety precautions

B. Topic: Medical Considerations Related to Aging
   1. Invite a medical doctor (if possible a physician who works primarily with older adults) to give a presentation on this topic
   2. Invite a gerontology specialist to give a presentation on this topic
   3. Invite a panel of medical and gerontology specialists to give a presentation on this topic. Ask the resource persons to address the areas of: (a) expected physical changes, and (b) preventive care
   4. Invite representatives from various health organizations and foundations to give presentations related to their individual focuses
C. Topic: Nutritional Needs of Older Adults
   1. Invite a hospital dietitian to give a presentation on meeting the nutritional needs of the older adult
   2. Invite a nutrition specialist or home economics teacher to give a presentation on the topic
   3. Invite a home economics teacher or county extension agent to discuss economical ways of meeting nutritional needs
   4. Invite a panel of the resource persons as listed in 1, 2, and 3, above, to give a presentation on the topic

D. Topic: Dental Care
   Invite a local dentist to discuss dental care as it relates to the older adult

E. Topic: Health Insurance
   1. Invite a local Social Security representative to discuss the cost, benefits, and eligibility requirements of Social Security hospitalization and health insurance
   2. Invite a panel of health insurance agents to discuss various types of health insurance policies

F. Topic: The Mental Health of Older Adults
   1. Invite a local gerontology specialist to give a presentation on this topic
   2. Invite a local mental health department representative to give a presentation on this topic
   3. Invite a panel of resource persons to give a presentation on this topic
Suggested resource persons:
   a. Gerontology specialist
   b. Mental Health Department representative
   c. Psychiatrist
   d. Psychologist
   e. Retirement counselor

Leisure

It is important during the class sessions related to the topic of "Leisure" to stress the value of enjoyable and constructive use of time. The learning facilitator and class may wish to invite a resource person to conduct a session on values clarification.

Suggested Activities

I. First class session
   A. Ask the class members to read the material related to the topic of "Leisure" prior to the first class meeting
   B. Ask the class members to decide which areas of this section they wish to discuss further, and what class activities they desire to assist them in learning more about these areas
   C. Discuss the topic: Use of Time
      Hold a general class discussion regarding the material related to "Leisure", led by a retirement counselor or gerontology specialist

II. Remaining sessions related to "Leisure" (the number of sessions will vary depending upon class interest)
A. Topic: Matching Your Needs and Interests with the Use of Your Time

1. Use the worksheet: Time Analysis and Planning for Future Activities (see Appendix L for the worksheet)
2. Invite a gerontology specialist to give a presentation on this topic
3. Invite a retirement counselor to give a presentation on this topic
4. Invite a psychologist or psychiatrist to address primarily the issue of the emotional needs of the older adult
5. Invite local retired persons to give a panel presentation on this topic
6. Invite a panel consisting of such persons as local recreation directors, adult and continuing education directors, local community educators, university extension specialists, and community college representatives to discuss various aspects of the activities available to older adults
7. Invite a panel of community agency representatives to discuss various types of community volunteer service opportunities
8. Ask the class members to show and discuss their current hobbies and interests with the rest of the class
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Appendix A

Experts in the Field of Gerontology
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Appendix B

Letter to Experts in the Field of Gerontology
Dear (name):

Thank you for agreeing to review and critique the material developed for Chapter III, Pre-retirement Education Program Content and Structure, of my dissertation.

For your information, the organization of the total dissertation is as follows:

Chapter I: Outlines the content of the dissertation.

Chapter II: Reviews the literature relative to the problems of older adults, content of pre-retirement education programs, and strategies for implementing and conducting adult education programs.

Chapter III: Contains the pre-retirement education program content material and suggested activities for examining the various topic areas.

Chapter IV: Outlines a strategy for implementing the pre-retirement education program developed in Chapter III, using the local community education program as the delivery system.

Your comments, based on the review of Chapter III, will be used to improve the content of Chapter III as it relates to the pre-retirement education program content and learning materials.

I will contact you within the next few days to set a time when we can meet and discuss the enclosed material. When we meet, I will ask you the questions outlined on the attached page.

Once again, thank you for your assistance.

Sincerely,

Sidney Lynn Miller
Appendix C

Interview Questions Asked of Experts in the Field of Gerontology
1. This chapter has been divided into seven sections: (a) Earning Money After Retirement, (b) Housing, (c) Investments, (d) Legal Affairs, (e) Retirement Budget Planning, (f) Health, and (g) Leisure.

   Are these sections representative of the areas most needed to be covered in pre-retirement education materials and programs?

   What additions and/or deletions would you suggest?

2. Are the topics adequately covered, that is (i.e., comprehensiveness, depth of coverage, and so forth) through the material itself?

   If not, please explain.

   What are your recommendations?

3. Are the methods suggested to cover the material adequate?

   Would you recommend any of the suggested activities be deleted or others added?

   Explain your response.

4. As an expert in the field, what other improvements in this material would you suggest?
Appendix D

Summary of Interview Responses from Experts in the Field of Gerontology
Question 1

This chapter has been divided into seven sections: (a) Earning Money After Retirement, (b) Housing, (c) Investments, (d) Legal Affairs, (e) Retirement Budget Planning, (f) Health, and (g) Leisure.

Are these sections representative of the areas most needed to be covered in pre-retirement education materials and programs? What additions and/or deletions would you suggest?

All of the persons interviewed stated that the sections were representative of the areas that needed to be covered.

All of the experts recommended that somewhere in the program, preferably at the very beginning, attention be given to a discussion of the term retirement itself, and to the role adjustments that need to be made after retirement (i.e., change in life style, the impact of suddenly having nothing to do, having more time to be spent with a spouse, and so on).

Question 2

Are the topics adequately covered, that is (i.e., comprehensiveness, depth of coverage, and so forth) through the material itself? If not, please explain. What are your recommendations?

All of the experts agreed that the material adequately covered the topics, but some suggestions were offered for improving the material, to wit:

For the section "Earning Money After Retirement," the following recommendations were made.

1. Maintain an emphasis on what the individual wants to do.
2. Don't raise too much hope for the older adult since it is not
so easy for older people to get a job.

3. State that volunteering services is one good way of working into a job, and that the more volunteer programs a person is in, the more he/she can see the possibilities for paying jobs at the various agencies.

4. State that it is not wise for a person to get involved in farming if he/she was not involved in farming before retirement.

5. Include as a possible job after retirement: "on-the-job trainer for new employees" where the individual teaches others to do his former job.

The following recommendations were made for the section on "Housing."

1. Tell the program participants that some people become very active immediately following their retirement. They move into a retirement village and for a few years enjoy the amount of activity involved in retirement village living. After a few years, some tire of so much activity and wish to move out of the retirement village. At that point finances may not allow the desired move.

2. Caution the program participants that usually the only persons happy with moving to a new geographic area after retirement are those who have previously spent a great deal of time (i.e., many vacations or seasonal living) in the area.

3. Include tactics on how to sell a home.

For the section on "Investments," it was recommended that there be a clear statement that there is an Individual Retirement Act for persons not covered by another pension and who are not self-employed.

For the section on "Health," the following recommendations were made.
1. Provide general information on the need for well balanced meals and a variety of nutrients.

2. Remind program participants that visiting a doctor periodically for one reason or another is not the same as having a complete checkup and that a complete checkup is necessary every so often.

It was recommended that in the section on "Leisure," community schools and Area Agency on Aging activities offered at Senior Citizen and Nutrition Sites be included among the free and low cost opportunities for use of leisure time.

Question 3

Are the methods suggested to cover the material adequate? Would you recommend any of the suggested activities be deleted or others added? Explain your response.

The general response to this question was that allowing the program participants to select the topics and activities for each session was a good idea; however, there was some concern expressed regarding: (a) having discussion over the topic of investments when some persons may have more money than others, which may cause some participants to feel like failures, (b) trying to reach a group consensus regarding topics for subsequent meetings when the group has diverse interests, and (c) the belief that most individuals don't know enough about retirement to make appropriate selections of topics.

Further concern was expressed regarding so much responsibility being placed on the learning facilitator.
The following recommendations were made.

1. Prior to the use of the material, program participants should be given a brief pre-determined overview of the areas covered, thus allowing them to have information with which to select more in depth topics.

2. Develop aids to assist the learning facilitator as he/she works with the participants to select program topics.

3. Each time one of the sections is presented for the first time, have one resource person available to provide general information on the topic as well as lead group discussion.

4. Encourage group discussion, looking at individual situations, and talking about ways to plan for improvement of these situations.

5. Encourage program participants to do more planning and studying on their own.

6. Encourage program participants to assist the learning facilitator in organizing program sessions and activities.

7. Involve the program participants in a values clarification activity in order to assist the individual in selecting a job and leisure time activities that match what he/she considers to be truly valuable.

Question IV

As an expert in the field, what other improvements in this material would you suggest?

No other suggestions were made.
Appendix E

Bibliography for Chapter III
Section One: Earning Money After Retirement


Section Two: Housing


Section Three: Investments


Section Four: Legal Affairs


Section Five: Retirement Budget Planning


Section Six: Health


Section Seven: Leisure


Appendix F

Experts in the Field of Community Education
Dr. Wilbur Johnson, Director
Center for Community Education Development
309 Gunderson Hall
Oklahoma State University
Stillwater, Oklahoma  74074

Dr. William Kromer, Director
National Center for Community Education
1017 Avon Street
Flint, Michigan  48503

Dr. Robert Shoop, Director
Center for Community Education Development
201 Holton Hall, College of Education
Kansas State University
Manhattan, Kansas  66506
Appendix G

Letter to Experts in the Field of Community Education
Dear (name):

Thank you for agreeing to review and critique the material developed for Chapter IV, Implementing a Pre-retirement Education Program, of my dissertation.

For your information, the organization of the total dissertation is as follows:

Chapter I: Outlines the content of the dissertation.

Chapter II: Reviews the literature relative to the problems of older adults, content of pre-retirement education programs, and strategies for implementing and conducting adult education programs.

Chapter III: Contains the pre-retirement education program content material and suggested activities for examining the various topic areas.

Chapter IV: Outlines a strategy for implementing the pre-retirement education program developed in Chapter III, using the local community education program as the delivery system.

Your comments, based on the review of Chapter IV, will be used to improve the content of the chapter as it relates to implementing community education program offerings.

I will contact you within the next few days to set a time when we can meet and discuss the enclosed material. When we meet, I will ask you the questions outlined on the attached page.

Once again, thank you for your assistance.

Sincerely,

Sidney Lynn Miller
Appendix H

Interview Questions Asked of Experts in the Field of Community Education
1. Chapter IV is divided into seven sections: (a) Introduction, (b) The Local Community Education Program as the Sponsoring Agency, (c) The Community Education Council, (d) The Committee for Implementing a Pre-retirement Education Program, (e) Community Resources, (f) Planning Details for Implementing a Pre-retirement Education Program, and (g) Publicity and Recruitment.

Do these sections adequately represent the scope and depth of information relevant to and necessary for implementing community education programs?

2. Are there any parts of this chapter which need further development or refinement? _____Yes _____No

If yes, which areas?

What are your suggestions?

3. Is there any information pertinent to the implementation of community education program offerings which should be added to this chapter? _____Yes _____No

If yes, what information do you recommend?

4. Do you have any other recommendations for improving this material (i.e., the possible cost involved, practicability, and so forth)?

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Appendix I

Summary of Interview Responses from Experts in the Field of Community Education
Question 1

Chapter IV is divided into seven sections: (a) Introduction, (b) The Local Community Education Program as the Sponsoring Agency, (c) The Community Education Council, (d) The Committee for Implementing a Pre-retirement Education Program, (e) Community Resources, (f) Planning Details for Implementing a Pre-retirement Education Program, and (g) Publicity and Recruitment.

Do these sections adequately represent the scope and depth of information relevant to and necessary for implementing community education programs?

There was general agreement that these sections were representative. It was, however, recommended that reference be made to the need for evaluation.

There was also concern expressed because many communities do not have community education programs. It was recommended that, in that case, another community agency could sponsor the program and the Committee for Implementing a Pre-retirement Education Program could still be organized.

Question 2

Are there any parts of this chapter which need further development or refinement? _____Yes _____No If yes, which areas? What are your suggestions?

The following comments and suggestions were made.

1. As soon as the need for an ad hoc committee is established, make it clear that the school board approves the committee's existence. It
is not necessary that the individual committee members be approved (unless such approval is Board policy).

2. State clearly that this ad hoc committee is linked to the community education council.

3. When recruiting committee members, ask someone who is influential in the community, and with the person being recruited, to join the community education council member in extending a membership invitation.

4. When recruiting committee members (and also when conducting the survey) remember that many community members may not be aware of the community education program. Provide information about the total community education program before discussing the pre-retirement education program.

5. In the discussion of the "Committee for Implementing the Pre-retirement Education Program," develop two lists. One list should suggest individual qualities of the committee members, and the other should list the characteristics of the committee itself (i.e., size, representativeness, etc.).

6. Include the Cooperative Extension Office as a resource for committee membership.

7. As soon as the committee is established, hold an orientation meeting. At this meeting provide the members with information regarding what is expected of them, and allow time for the committee members to meet each other.

8. Explain that school board policy must be adhered to regarding the various aspects of this program.
9. Get a strong commitment for this project from the community education coordinator and the committee members so as to increase the likelihood of the program's success.

10. Rather than ask the committee to determine the program fee, ask: How will the program be financed?

11. Suggest that the committee determine the total program expense.

12. It is helpful to start the program at the same time as other community education programs; however, the length of the program can vary a few weeks without creating problems.

13. Consider how much work can be done without the facilitator being hired.

14. Recommend that the learning facilitator be a person who is empathetic and can work well with persons in the age bracket of most of the program participants.

15. Since some community education directors may not be skilled in implementing programs, other persons may be needed to assist in the implementation.

16. Include a planning sheet that serves as a checklist with places to fill in dates and other record keeping items.

17. For publicity and recruitment purposes, recommend the use of Toastmasters Programs, Jaycees, and Speakers Bureaus.

18. State that the determination of whether to use a system-wide survey or just a geographic section of the community will depend on the choice of the community education council and the organization of the local community education program.
19. In the survey get the respondent's name and address whether or not they are interested in the program.

20. In the survey ask where the respondent and/or the respondent's spouse are employed.

21. In the survey ask how near the respondent is to his/her retirement.

22. In the survey use a map with quadrants drawn and ask the respondent in which quadrant he/she would prefer the program be offered, rather than asking in which school.

23. Specify a target population for recruitment and direct effort toward that population (e.g., a particular age group).

24. Have the committee watch the local newspaper and compile a list of persons who send letters to the editor. These are persons willing to make public statements. Send these persons information about the program.

25. Have a news release consisting of an interview with a recently retired person who is willing to discuss some of the problems of retirement and who recommends pre-retirement planning.

Question 3

Is there any information pertinent to the implementation of community education program offering, which should be added to this chapter? Yes No If yes, what information do you recommend?

It was recommended that the Committee be encouraged to keep good records.
Question 4

Do you have any other recommendations for improving this material (i.e., the possible cost involved, practicability, and so forth)?

It was recommended that the material not be too specific since community factors will vary and too much specificity could hinder the program.
Appendix J

List of National Organizations Which May Provide Retirement Planning Information
Action for Independent Maturity  
1909 K Street, N.W.  
Washington, D.C.  20006

Administration on Aging  
United States Department of Health, Education, and Welfare  
Washington, D.C.  20201

American Association of Retired Persons  
1909 K Street, N.W.  
Washington, D.C.  20006

Gray Panthers  
2700 Chestnut Street  
Philadelphia, Pennsylvania

National Council of Senior Citizens  
1627 E Street, N.W.  
Washington, D.C.  20004

National Council on the Aging  
1828 L Street, N.W.  
Washington, D.C.  20030

National Legal Aid and Defendant Association  
115 East 60th Street  
Chicago, Illinois  60637

National Retired Teachers Association  
1909 K Street, N.W.  
Washington, D.C.  20006

Pension Services Incorporated  
1407 Decatur Street  
P. O. Box 4096  
New Orleans, Louisiana  70118

Social Security Administration  
United States Department of Health, Education, and Welfare  
Washington, D.C.  20201
Appendix K

Related Resources by Topic Area
Earning Money After Retirement

Organizations

Local Land Grant Extension Services.

Local Social Security Offices
Ask for information regarding employment and Social Security.

Small Business Administration, Washington, D.C. 20416.

United States Department of Labor, Washington, D.C. 20210
Housing

Organizations


Chambers of Commerce.
Write the local Chamber of Commerce to obtain statistics and other information about various community factors including weather, housing, taxes, jobs, facilities, and so on.

Federal Housing Administration, Washington, D.C. 20410.

Holiday Home Exchange Bureau, P.O. Box 555, Grands, New Mexico 87020.

Mobile Homes Manufacturers Association, 20 North Wacker Drive, Chicago, Illinois.
Ask for information on different types of mobile homes.

National Climate Center, Federal Building, Asheville, North Carolina 28801.

Ask for information on housing for older adults.


State Commission on Aging, located in the state's Capitol City.
Ask for listing of local housing information for older adults.

The Farmers Home Administration of the United States Department of Agriculture, Washington, D.C.
Ask for assistance for low and moderate income housing in rural areas.


Vacation Home Exchange, 125 C. Street, Lake Oswego, Oregon 97034.

Veteran's Administration, Washington, D.C. 20421.
Write for assistance and loan programs for housing of veterans.
Investments

Publications


Organizations

The United States Treasury Department, Washington, D.C. 20226. Ask for information regarding United States Savings Bonds.
Legal Affairs

Organizations

Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C. 20410
Write for information or assistance regarding the Interstate Land Sales Act. If you think you have been cheated in a transaction which occurred after April 1969, give the details and send copies of signed documents.

National Paralegal Institute, Suite 600, 2000 P Street, N.W., Washington, D.C. 20036.
This organization provides a variety of legal information.

Write for assistance and information with consumer problems.
Retirement Budget Planning

Organizations

Local Land Grant Extension Services.
Contact this office for assistance in budget planning.

Internal Revenue Service Office, Washington, D.C.
Ask for information regarding tax benefits for older adults.

Social Security Administration, P.O. Box 57, Baltimore, Maryland 21203.
Ask for a statement of your earnings. When you mail your request be sure to include your name, address, date of birth, and Social Security number. Also ask for information regarding disability payments and appeal procedures as they relate to your claim(s).

Ask for information related to budget planning.
Health

Publications


Organizations


The American Dental Association, 211 East Chicago Avenue, Chicago, Illinois 60611.

The American Medical Association, (The Committee on Aging) 535 N. Dearborn Street, Chicago, Illinois 60610.

The Health Insurance Institute, 277 Park Avenue, New York: New York 10028.


Leisure

Publications

"Aim's Leisure Guide to Independent Living."
Write: Action for Independent Maturity, 1909 K Street, N.W.,
Washington, D.C.  20006.

"Your Retirement Mobility Guide."
Write: Action for Independent Maturity, 1909 K Street, N.W.,
Washington, D.C.  20006.

"How the Older Person Can Get the Most from Living."
Write: Council on Medical Services, American Medical Association,
535 N. Dearborn Street, Chicago, Illinois  60610.

"Transition - A Guide to Retirement."
Write: Superintendent of Documents, Government Printing Office,
Washington, D.C.  20402.

"Your Leisure Years."
Write: Superintendent of Documents, Government Printing Office,
Washington, D.C.  20402.

Organizations

American Association of Retired Persons, 1225 Connecticut Avenue,
N.W., Washington, D.C.  20036.

American Women's Voluntary Services, Inc., 125 East 65th Street,

Goodwill Industries of America, Inc., 9200 Wisconsin Avenue, N.W.,
Washington, D.C.  20014.

Institute of Lifetime Learning, 1225 Connecticut Avenue, N.W.,
Washington, D.C.  20036 (or) Times Building, Long Beach,
California  90802.

International Voluntary Services, 1555 Connecticut Avenue, N.W.,
Washington, D.C.  20036.

Liaison Programs for Older Workers, Washington, D.C.  20506.

Senior Community Service Aide, National Council on the Aging, 1828
L Street, Washington, D.C.  20036.

Society of Author's Representatives, Inc., 101 Park Avenue, New York:
New York  10017.
Appendix L

Procedure for Selecting Topics and Learning Activities
**Topic Selection**

It is the responsibility of the learning facilitator to assist class members in selecting topics for discussion and exploration. The process of reaching a decision acceptable to all or most participants in a short period of time may occasionally be a difficult one. For this reason, an approach to decision making regarding the selection of topic areas is outlined below.

1. Ask class members to read the material related to one of the seven sections outlined in this program.

2. Ask class members to go through a brainstorming activity. The class members will be asked to state topic areas, related to the discussion, which they want to explore further in the next class meeting(s). As the topics are stated, they are written on a chalkboard or newsprint. No discussion of the topics is to be allowed until all topics have been listed.

3. Discuss each topic. After the participants have stated topics of interest and these have been written down, ask the person who suggested each topic to make a brief statement regarding the meaning of the topic and the reason the class could benefit from a session related to it.

4. Combine topics. If, during the discussion of the topics, two or more topic statements are found to have the same meaning, they may be combined into one topic.

5. Vote on the topics. The final step is to ask the class members to vote on those topics they wish to be addressed in the following class session(s). During the first vote, ask members to vote for all of the topics they wish to be covered. Eliminate those topics that the vote
indicated were of little or no interest (suggest that the persons still interested in topics which have been eliminated, discuss them with the learning facilitator, who can suggest alternative ways for giving the desired information).

After the first vote and topics have been eliminated, ask the class members if they wish to plan activities for each of the remaining topics. If they feel there are too many topics relating to the specific section, it may be necessary to vote again. In the second vote, class members should be asked to vote for only a specified number of topics, depending on the length of the list. This process can be followed until the class is satisfied with the remaining number of topics.

Learning Activities

After the topics for the next class session(s) have been selected, it is necessary to plan for those sessions. In the discussion and voting activities, there may be agreement on the learning activity appropriate for the topic. If not, the procedure used earlier can be used for selecting learning activities. In other words, the topic may be listed, class members brainstorm regarding learning activities, and then vote.

If, in either of the selection activities, the class members are not active in the brainstorming session, the learning facilitator may inform them of the suggested activities outlined in Chapter V. It may be that the class members are not interested in discussing the specific section once they have completed reading the written material. This should be determined at the beginning of the selection procedure.
Responsibilities

After the topic areas and learning activities are selected, either the learning facilitator or class members must see that necessary arrangements are made by the date the topic is scheduled. The learning facilitator and class members can determine who will accept various responsibilities. The important thing is that someone accepts the responsibility.
Appendix M
Worksheets
Resume Development

NAME: ____________________________________________

ADDRESS: ________________________________________

PHONE: ______________________________

AGE (optional): _______ MARITAL STATUS (optional): _______

EDUCATION (start with most recent):
(year graduated) (degree) (school or institution)

EMPLOYMENT (start with most recent):
(dates) (name of agency) (address) (brief description)

OTHER RELATED EXPERIENCE:
(year) (activity) (location) (description)

SPECIAL INTERESTS AND TALENTS (hobbies, crafts, and other skills):
ORGANIZATIONS AND CLUBS (professional and community):

REFERENCES (list 3-5 professional references):

(name) (title) (organization) (address) (phone)

OTHER INFORMATION:
Identifying Employment Possibilities

1. List each job you have held and all responsibilities and duties required of you in that job:

<table>
<thead>
<tr>
<th>Job</th>
<th>Responsibilities and Duties</th>
</tr>
</thead>
</table>

2. List other skills, talents, and saleable abilities you have acquired over the years:

3. From the list in Number 1, cross out tasks you are no longer capable of doing or would refuse to do again.

4. Do the same with Number 2.

5. On one page make two lists from the remaining items in Numbers 1 and 2.
6. List some job possibilities requiring those abilities and interests you have.

7. You have now narrowed down your interests making it much easier for you to look for employment opportunities. This information will also serve to refresh your memory, making it easier to respond to interview questions that may be asked and also assist you in developing a resume.
## Budget Planning

### Monthly Income

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<th>Source of Income</th>
<th>Present</th>
<th>Retirement</th>
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<tbody>
<tr>
<td>Annuities</td>
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<tr>
<td>Certificates of deposit interest</td>
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<tr>
<td>Credit union interest</td>
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<td></td>
</tr>
<tr>
<td>Commercial bank savings interest</td>
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<tr>
<td>disability</td>
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<td>Social Security income</td>
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<td>Real estate income</td>
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<td>Savings and loan association interest</td>
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<td>Self-employment income</td>
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<tr>
<td>Stock dividends</td>
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<td></td>
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<tr>
<td>Veteran's benefit payments</td>
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<td></td>
</tr>
<tr>
<td>Wages, salary</td>
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<td></td>
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<tr>
<td>Other</td>
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<tr>
<td><strong>TOTAL</strong></td>
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### Monthly Expenditures

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<td>$_________</td>
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<tr>
<td>laundry cost</td>
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<tr>
<td>purchasing cost</td>
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<td></td>
</tr>
<tr>
<td>Category</td>
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<td>Retirement</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>---------</td>
<td>------------</td>
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<tr>
<td><strong>Donations and gifts</strong></td>
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<tr>
<td>family and friends</td>
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<td>private health programs</td>
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<td>religious organizations</td>
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<tr>
<td>other</td>
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<tr>
<td><strong>Food and beverages</strong></td>
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</tr>
<tr>
<td>out</td>
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<td></td>
</tr>
<tr>
<td><strong>Housing</strong></td>
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</tr>
<tr>
<td>appliances</td>
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<td></td>
</tr>
<tr>
<td>furnishings (sheets, re-upholstering, etc.)</td>
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<tr>
<td>inside maintenance (repairs, etc.)</td>
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<tr>
<td>insurance</td>
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<td></td>
</tr>
<tr>
<td>utilities</td>
<td></td>
<td></td>
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<tr>
<td><strong>Investment payments</strong></td>
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<tr>
<td>real estate payments</td>
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</thead>
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<td>Job related expenses (not included above)</td>
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<td>$________</td>
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<tr>
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<td>_______</td>
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<tr>
<td>Other insurance</td>
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<tr>
<td>life</td>
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<td>cosmetics</td>
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<td>toilet articles</td>
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<tr>
<td>Recreation and education</td>
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<td>class enrollment fees</td>
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<td>clubs and organization fees</td>
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<tr>
<td>materials for classes</td>
<td>_______</td>
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<tr>
<td>reading materials</td>
<td>_______</td>
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<tr>
<td>sports and entertainment tickets</td>
<td>_______</td>
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<tr>
<td>Category</td>
<td>Present</td>
<td>Retirement</td>
</tr>
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<td>-----------------------------------------</td>
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</tr>
<tr>
<td>Tobacco and alcohol</td>
<td>$_________</td>
<td>$_________</td>
</tr>
<tr>
<td>Travel</td>
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<tr>
<td>local</td>
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<tr>
<td>automobile payments</td>
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<tr>
<td>gas</td>
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<tr>
<td>insurance</td>
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<tr>
<td>parking</td>
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<tr>
<td>public transportation</td>
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<tr>
<td>long distance (vacations)</td>
<td></td>
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<tr>
<td>food</td>
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<tr>
<td>gas</td>
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<tr>
<td>hotel, motel</td>
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<tr>
<td>public transportation</td>
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<tr>
<td>Other</td>
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<tr>
<td>TOTAL</td>
<td>$_________</td>
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</table>
Time Analysis and Planning for Future Activities

The purpose of this exercise is to help you to: (a) see how you presently use your time, (b) determine whether retirement will bring an excess amount of uncommitted time, (c) focus your present activities into areas which will be useful in later years to both fill uncommitted time and meet personal needs.

1. Prepare a time chart based on your activities of the past seven days. (This should be done on a daily basis over an extended period of time, but for the purpose of this class exercise, one week's activities will be adequate. Hopefully, you will give more serious consideration to this analysis outside of class.)

<table>
<thead>
<tr>
<th>Monday</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>5:00 - 6:00 a.m.</td>
<td></td>
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<tr>
<td>6:00 - 7:00 a.m.</td>
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<tr>
<td>7:00 - 8:00 a.m.</td>
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<tr>
<td>8:00 - 9:00 a.m.</td>
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<td>9:00 - 10:00 a.m.</td>
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<td>10:00 - 11:00 a.m.</td>
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<tr>
<td>11:00 - 12:00 a.m.</td>
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<tr>
<td>12:00 - 1:00 p.m.</td>
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<tr>
<td>1:00 - 2:00 p.m.</td>
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<td>2:00 - 3:00 p.m.</td>
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<td>3:00 - 4:00 p.m.</td>
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<tr>
<td>4:00 - 5:00 p.m.</td>
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<tr>
<td>5:00 - 6:00 p.m.</td>
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<tr>
<td>Time</td>
<td>Activity</td>
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<td>------------</td>
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</tr>
<tr>
<td>6:00 - 7:00 p.m.</td>
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<td>7:00 - 8:00 p.m.</td>
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<td>8:00 - 9:00 p.m.</td>
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<td>12:00 - 1:00 a.m.</td>
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<tr>
<td>1:00 - 2:00 a.m.</td>
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</tbody>
</table>

Total waking hours

Total sleeping hours

Do the same for the other six days of the week.
2. List each activity and the amount of time spent.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Amount of Time</th>
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<tbody>
<tr>
<td></td>
<td>MON.</td>
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</tbody>
</table>

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3. Go through each item. Circle each item which is job related and which will no longer be on your activity list after retirement.

4. Circle the time spent on each item circled.

5. Add the total times circled. This figure will give you the approximated number of hours that will be uncommitted after retirement.

6. List items remaining uncircled and the amount of time spent weekly on each.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Present Total Time Per Week</th>
<th>Projected Total Time Per Week</th>
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</thead>
<tbody>
<tr>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Projected Activities</th>
<th>Projected Total Time Per Week</th>
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</thead>
<tbody>
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</tbody>
</table>
7. Under section 6 list the projected time for each activity after retirement. Add other projected activities and projected time to that list.

8. List your personal needs (i.e., feeling useful, being creative, being busy, earning extra money, etc.)

9. Next to each need, write the activity from the list in section 6 that in some way fills that need.

10. Look at the needs and activities outlined in section 8 and ask yourself "Are these activities enough to fully meet my needs?"
11. If the answer is "NO", spend some time considering what other activities you wish to get involved with that will meet those needs.

   Example of activities you are considering:

12. List some specific actions you can take soon to start getting involved in the additional activities listed in section 11.