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Advice to Young

Plan Now to Ensure  
A Happy Retirement

By E. Lee Sizemore  
For Baptist Press

"I don't know what to do with him, Hazel. He is always underfoot these days. If I had known that Ed's retirement would mean this, I would have encouraged him to ask for an extension."

"A sad thing about so many companies' retirement plans is that they lead their employees to believe the future is all blue sky. But those employees are shocked to find out--after they're retired--that those retirement fund figures included projected Social Security benefits. The retired person usually ends up with about 33 percent less income than he anticipated. Some never recover from that setback before they die."

Two persons with different perspectives said these things about retirement. The first was talking about her recently-retired husband. The latter, a counselor for the aged, was speaking to a group at the first national Southern Baptist conference on Aging held recently in Nashville.

From insights brought out in the Conference on Aging, one thing became quite clear: Just as the aging process begins at birth, planning for retirement must begin early in life, too.

For example, one retired person participating in the pre-retirement planning work group at the conference emphasized time and again that a person doesn't change his life overnight when he retires.

"I grew flowers as a hobby before I retired," he said. "Now I'm still doing it--and I really enjoy it, too. But, you know, I bought all this fishing gear and talked about how I was going to spend a lot of time out there in my boat when I retired, but I ain't gone fishing yet. And I have been retired five years!"

One writer suggests there are five major areas of concern in pre-retirement planning. Taking the stance of "we-are-products-of-our-past," let's consider this writer's suggested areas: finances, physical fitness, place of residence, use of time and mental attitude.

Finances--Many persons retire without an accurate knowledge of their financial status. The federal government has made great strides in upgrading Social Security benefits. But at least two sad facts remain: Social Security benefits do not keep up with inflation, and approximately one-fourth of the nation's 21,000,000 senior adults live in poverty.

Planning realistically for one's finances during retirement is best begun early. Whether young adults admit it or not, their spending habits will follow them throughout their lives. If a person uses poor judgment in his management of money when he is 25, he will probably be making the same mistakes when he is 65, 75 or 85. It is awfully hard to teach an old dog new tricks--especially when the new tricks are almost the exact opposite of his old ones.

Wise is the young adult who consults a financial counselor concerning his pre-retirement financial management.

Physical Fitness--A 55-year-old professor and his 30-year-old colleague were chatting in the older man's office one morning. The older man suddenly leaned across his desk, clutching his chest and gasping for breath.

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After helping him to lie down, the younger man insisted that his friend go to Houston to see a famous heart specialist. The result of that appointment in Houston was a strict diet and exercise regimen.

Now 72-years-old, the retired professor is still walking two miles a day, looks younger than many 50-year-old men and was recently seen to bound up two flights of stairs, two steps at a time.

Just as his spending habits follow a person into old age, his physical fitness practice will, too. The armchair golf pro is not going to be able to play 18 holes the day after his retirement dinner, without some ill effects.

The person who exercises at least three times a week and eats wisely, according to his age, will have a much better chance for good health and retirement.

Place of Residence--Florida and California are looked upon by many near retirement age as the ideal places to live after retiring. Sadly, this is not true for many persons.

Unless a retired person is--or learns to be--the kind who meets people easily, then retirement in a new community can be a very lonely experience. Persons who are physically and financially able to retire in a neighborhood full of old-time friends and business acquaintances will probably adjust earlier to the later years.

Of course, pre-retirement planning is vital in adjusting one's needs for housing after the children are gone and before the large house becomes a burden to maintain. In any case, plans for a change in residence, whether necessary or desired, should be made well in advance of retirement.

Use of Time--Retired persons in Trailer Estates, Bradenton, Florida, generally fall into two categories an observer notes: Those who are superbusy, and those who live almost totally in recluse, coming out to do only a minimum of shopping.

The statement made by the retired person to the Conference on Aging has more truth in it than one glance reveals. If he had not learned how to grow flowers during his working years, what would he have done with his time during retirement?

It seems logical to assume that those who have totally absorbed themselves in their work have little to look forward to in retirement.

By the same token, those who have developed outside or avocational interests during middle adulthood can look forward to many sunny days of fulfillment during retirement. Many find fulfillment in either gardening, crafts, woodwork, businesses of their own, volunteer work or traveling.

When you talk with the folks in Trailer Estates, you find that the happiest ones are those who are the busiest, the observer says.

Mental Attitude--Probably this should read "Mental and Spiritual Attitudes."

As one expert on aging has said, "The sweetest people in the world are those senior adults who have come to know the Lord in a personal way; the sourest are those who cannot call on His name."

Those senior adults who view life as a gift from God to be enjoyed to its fullest are usually those who are still making a valuable contribution to society, whether they are productive or bed-ridden.

But again, the mental and spiritual attitude adopted in earlier adulthood is usually carried over into retirement.

The person who, for some reason, puts off taking that adult education course in flower arrangement at age 46 is going to put it off for similar reasons at age 66.

The tepid church-goer at age 50 is not going to find more motivation to leave his second cup of hot coffee on Sunday morning at age 70.

A prescription for happiness in retirement: Middle-aged and younger adults, start laying the foundation now for those buildings you want to build during retirement, for the construction materials may not be available later. (BP)

-30-

National Pageant of Peace  
Features Three Nativity Scenes

12-6-74

By W. Barry Garrett and Stan Haste

WASHINGTON (BP)--Not one, but three nativity scenes will appear this year near the national Christmas tree in the nation's capital.

A court ruling last year removing the government from sponsorship of the religious aspect of the annual Christmas Pageant of Peace here has opened the door to another problem. How many private groups should be issued permits for nativity scenes at the national celebration?

This year permits have been issued by the National Park Service to three private groups. No one knows how many will apply next year.

The three are the Christian Service Corps, the American Christian Heritage Association and an American Legion post in suburban Hyattsville, Md.

Until last year, the national Christmas Pageant of Peace, an annual observance sponsored by the government, had included the nativity scene as one of its displays. The best-known portion of the Pageant of Peace consists of the national Christmas tree which is illuminated each year when the President of the United States pushes a button.

In September 1973, however, the U.S. Court of Appeals for the District of Columbia reversed a lower court decision in ruling that the government may not sponsor the nativity scene because that excessively entangles the government in religion in violation of the First Amendment.

Subsequent to that decision, the National Park Service issued a permit to a group called the American Christian Heritage Association to erect a nativity scene on the Ellipse but outside the circular area where the Pageant of Peace is located annually (. . . the area between the Washington monument grounds and the south side of the White House).

This year, three groups requested and received permits to sponsor Christmas observances in Washington on federal property.

The American Christian Heritage Association is back again with a nativity display similar to last year's. The organization, which has been incorporated, is headed by a board of directors of three persons. It lists no other members.

ACHA's executive director, Vaughn E. Barkdoll, is a layman who belongs to the First Baptist Church of Riverdale, Md., an independent church belonging to no larger Baptist body.

American Legion Post No. 3 of Hyattsville, Md. is planning a nativity scene consisting of plastic figurines at the corner of 15th Street and Constitution Avenue, across the street from the Washington Monument on the southwest corner of the Ellipse.

The post's project leader, Francis X. Geary, told Baptist Press that when his group applied for a permit from the park service, they were unaware that other, larger groups had already been granted permits.

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Nevertheless, the group decided to go ahead with its modest display as a protest against Madalyn Murray O'Hair, who, in Geary's words, "ruled against" a Christmas celebration.

(NOTE: Madalyn Murray O'Hair was not involved in this case. The suit was filed in 1969 by Thomas B. Allen, an Episcopal priest, George Malzone, a Catholic priest, James E. Curry of the National Capital Humanist Society, Edward L. Ericson of the American Ethical Society, and Eugene Lipman, a Jewish Rabbi.)

In contrast to the American Legion group, the Christian Service Corps is a relatively well-organized group based in Washington which boasts on its board of directors such notable personalities as U. S. Senator Mark O. Hatfield, Sen. and Mrs. Howard H. Baker Jr., Mr. and Mrs. David Eisenhower, Mrs. Mamie D. Eisenhower, Congressman and Mrs. Albert Quie, Mr. and Mrs. Sargent Shriver Jr., Mayor and Mrs. Walter E. Washington, Rev. and Mrs. Tom Skinner and Mr. and Mrs. George Allen (he is the head coach of the Washington Redskins football team).

The CSC is sponsoring a live Christmas nativity drama on the grounds of the Washington Monument during the week preceding Christmas.

A spokesman for Robert N. Meyers, president of the CSC, told Baptist Press that the project has attracted wide financial support. In addition, the U. S. Steel Corporation is erecting a permanent structural foundation for the nativity drama, the Westinghouse Corporation is providing the electrical system, and an unnamed architectural firm is providing six different stage settings. All these services have been donated to CSC.

In spite of the plans of the three groups, many concerned religious people continue to protest the U. S. Court of Appeals decision of last year many apparently having been made aware of the action only recently.

Irving Tubbs, a National Capital Parks Service official in the special events office told Baptist Press that in the past several weeks, a "few hundred" such letters have been received and answered. "Every one must be answered," he said.

-30-

#### Annie Armstrong Offering

Total Tops \$8 Million

ATLANTA (BP)--Annie Armstrong Easter Offering receipts for 1974 have passed the \$8 million mark, Arthur B. Rutledge, director of the Southern Baptist Home Mission Board, announced here.

Reporting to the board's directors in their final meeting of 1974, Rutledge said the offering total had reached \$8,070,816--some \$1,237,000 more than had been received at the same date a year ago in the annual offering for home missions.

He praised Southern Baptists for their response to the offering and for giving through the SBC's Cooperative Program unified budget, which is running some 13.5 percent ahead of the 1973 pace.

Home Mission Board directors accepted the resignation of one department director, appointed six missionaries and 10 missionary associates and approved a new series of photo-text books.

M. Thomas Starkes, director of the department of interfaith witness, resigned, effective Jan. 15, to accept a position as instructor in religious studies and assistant Baptist campus minister at Southwest Missouri State University.

A native of Eastland, Tex., and a graduate of Wayland Baptist College, Southern Baptist Theological Seminary and the University of Iowa, Starkes has been associated with the Home Mission Board and the department of interfaith witness since 1967. He became director of the department in 1971.

The new series of photo-text books will present the various programs of the Home Mission Board. The first, featuring the overall work of the board through the work of seven missionaries, will be released in May 1975.

Missionaries appointed were Floyd and Betty Collins of Livonia, Mich., as area director of missions in the Macomb-Oakland, Mich., area; Darrell and Mildred Evenson of Las Vegas, Nev., as superintendent of missions in Oregon; and Andrew and Josie Villarreal of McAllen, Tex. (changed from missionary associate to missionary). He serves as Spanish pastor of Emmanuel Baptist Church in McAllen.

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Appointed missionary associates were Eliseo and Alicia Aldape of Lubbock, Tex., as Spanish pastor of Arnett Benson Baptist Church, Lubbock; Sally Harper of Herford, Tex., as full-time student missionary in Kansas City, Mo.; Michael Haywood of Hampton, Va., with Christian social ministries in Newport News, Va.

Also, Dale and Sonja Miller of New Orleans, La., with Christian social ministries, New Orleans; Ivan and Elena Ramirez of Mill Valley, Calif., as Spanish pastor, First Southern Baptist Church, San Francisco; Kenneth Schmidt of Oakland, Calif., as director, Telegraph Baptist Community Center, Oakland, Calif.; and George Watson of Kansas City, Mo., as full-time student missionary in Kansas City.