

DOCUMENT RESUME

ED 103 633

CE 003 231

TITLE Planning for Retirement: How to Prepare and Present a Pre-Retirement Program.

INSTITUTION Massachusetts Univ., Amherst. Labor Relations and Research Center.

SPONS AGENCY Administration on Aging (DHEW), Washington, D.C.

PUB DATE [70]

NOTE 9p.

EDRS PRICE MF-\$0.76 HC-\$1.58 PLUS POSTAGE

DESCRIPTORS Community Resources; Older Adults; Planning; Program Content; \*Program Planning; \*Retirement

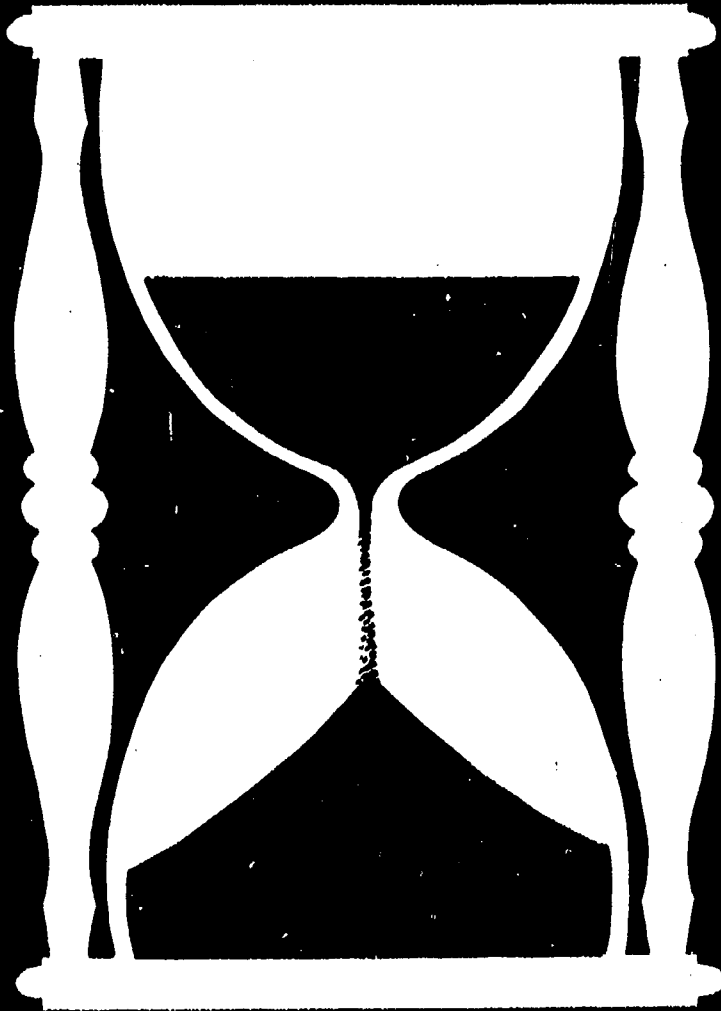
IDENTIFIERS \*Retirement Planning

ABSTRACT

The history of the labor unions has been a history of men helping their fellows. Preretirement counseling and guidance is clearly an area where the labor unions could continue their heritage of collective self-help. The retiree faces new problems in Social Security and Medicare, health and nutrition, financial and legal adjustments, time and leisure, a host of consumer problems, housing, and taxes, in addition to making ends meet. The initial impetus for the development of a preretirement program may come from any source: union officials, union members, company officials, community agencies, those recently retired, or even an outside agency. The first step is the formation of a special committee to develop a preretirement program. The committee performs a number of functions: (1) recruitment of the persons expecting to retire in the next five years, (2) selection of a meeting place, (3) planning for subject matter and locating resource persons. Suggestions for recruiting students and running programs and a program outline are provided.

(BP)

# Planning For Retirement



ED103633

CE003 231

Labor Relations and Research Center  
University of Massachusetts  
Amherst

ADMINISTRATION ON THE AGING  
Department of Health, Education and Welfare

Under Grant  
AA-4-70-086-02

U.S. DEPARTMENT OF HEALTH,  
EDUCATION & WELFARE  
NATIONAL INSTITUTE OF  
EDUCATION  
THIS DOCUMENT HAS BEEN REPRO-  
DUCED EXACTLY AS RECEIVED FROM  
THE PERSON OR ORGANIZATION ORIGIN-  
ATING IT. POINTS OF VIEW OR OPINIONS  
STATED DO NOT NECESSARILY REPRESENT  
OFFICIAL NATIONAL INSTITUTE OF  
EDUCATION POSITION OR POLICY.

## **RETIREMENT – WHO, ME?**

There are only a few things in this life about which we can be completely certain. One of these is that we will retire at or near age 65. This applies equally to union officials, union members, and the president of the Central Labor Body. In 1970, approximately 180,000 union members retired in the United States. This figure has grown in recent years and can be expected to grow faster and faster in the years ahead.

Retirement for most is a rather complete break from their world of work. New living skills are needed that were not needed before. The worker is concerned with making ends meet. The retiree faces new problems in Social Security and Medicare, health and nutrition, financial and legal adjustments, time and leisure, a host of consumer problems, housing and taxes, *in addition* to making ends meet.

Clearly, the retiree needs help and counseling to deal with this array of new problems.

The history of the labor unions has been a history of men helping their fellows. The continued success and growth of labor unions may well revolve around this central idea. Pre-retirement counseling and guidance is clearly an area where the labor union could continue their heritage of collective self-help.

### **HOW TO GET STARTED**

The initial impetus that will get a pre-retirement program started may come from almost any source: union officials, union members, company officials, community agencies, those recently retired, or even an outside agency. However, a truly adequate program will require that many of these persons and groups work together. Since the actual organizational arrangements may vary widely from one place to another, it will usually be best to create a special

committee of interested persons to carry out the pre-retirement program.

Some suggestions that may make the committee more effective are:

- a. All members should be highly interested in the program.
- b. The person who is finally responsible must have sufficient time to spend on the program. For example, the AFL-CIO Community Service representative might be a good choice.
- c. Industry might be represented on an advisory council.
- d. Various specialists might also form a part of this advisory council. Experts from the local school system, community college, or university may be available. There are often specialists in problems of retirement available from the local groups and organizations that are oriented to the lives of older citizens.
- e. A person who has already retired is usually a valuable asset to the committee. So also a union community service counselor with some experience in this area may prove helpful.

Once this committee is formed it has a number of jobs to do: a) The first is to find the actual number of union members who expect to retire within the next five years. This information can be obtained from employers, unions or municipal records. b) Next, the committee should find out what meeting places are available. Basically, this must be a central location with adequate parking. Also, it should be a place that people might find inviting and comfortable. Meeting rooms are found in attractive union halls, municipal buildings, public schools and libraries.

## **PLANNING FOR THE PROGRAM**

Some of the main subjects and sources for leaders are as follows:

### **Social Security and Medicare**

The local office of Social Security has experienced speakers available.

### **Legal, Financial and Housing Problems**

Many larger cities have a Legal Aid Office. Banks are usually willing to furnish programs on financial problems of retirees. Schools of higher learning and adult education agencies often have personnel qualified to speak in these areas. Local Housing Authority personnel are sometimes available. Retirement Center personnel may be expert in this area. Community Service Agencies, as well as welfare and other governmental agencies may have qualified speakers. It is conceivable that one might find realtors, trailer park operators, etc., who would be socially motivated rather than profit motivated. Federal, state, and local tax agencies are also sources for speakers.

### **Health and Nutrition**

The person who speaks on health ideally should be an M.D. with experience in geriatrics. Alternatively, an interested general practitioner, an experienced nurse or a health educator might be available. The nutritional expert can sometimes be found in the local high school. If a junior college or university is available, these are more likely to be good sources. Hospital dieticians may also be of help.

### **Consumer Problems and Defense Against Frauds and Swindles**

Your first stop should be the nearest university that has a market and consumer research activity in its Home Economics Department. If such is not available, alternatives might be the local Better Business Bureau, the Legal Aid Society and the local welfare agencies. Many state governments are now setting up consumer protection agencies who will provide speakers.

### **Use of Time and Inter-Personal Problems**

Some communities have guidance and counseling units

in their public agencies and in their private community agencies. There may also be a local guidance or counseling practitioner who might be interested. A very good source is often the clergy, since many have backgrounds in counseling and guidance over a large range of time use and personal problems.

The committee now has its potential retirees, a meeting place, and an outline of presentation together with a list of potential speakers.

In this connection, you should also study the outline of presentation as it was developed over a two-year period by the Labor Relations and Research Center of the University of Massachusetts in Amherst. (See last page.) This particular program specifies the use of a series of 20 booklets which are available from RETIREMENT ADVISORS, INC. Other literature is available at little or no cost from Federal, state, and local agencies, public and private.

By and large, speakers can be obtained free of charge as a public service. One good source for many speakers is the Cooperative Extension Service. The only other possible costs that might be involved would be light refreshments at each meeting.

## **RECRUITMENT**

The committee is now in a position to turn to the most important problem that they will encounter — the problem of *recruitment* of the potential retirees.

You will probably find that there are two basic types of potential retirees. First, there are those who are eager to take part in the program — but who may need the training the least. They are alert to the problems of retirement. The second group, who refuse to think about retirement, not only need the program the most, but are the people who are the most difficult to recruit.

Experience shows that the first type need only be notified

of the program. Most of these will attend faithfully with a great deal of interest. The second type requires individualized recruitment. Some of the following procedures may be helpful.

1. First of all, emphasize that this program is for husbands *and* wives.
2. The recruiter's appeal should be face to face with both husband and wife in their home if possible.
3. A friendly telephone call just prior to each meeting may also be helpful.
4. Try to have the same member of the committee present at each meeting. This allows for the development of both continuity and a friendly atmosphere.

### **HELPFUL HINTS**

Your program must be adjusted to your particular situation. Keep the meeting down to about one and one-half hours. Older people tire more easily than younger people.

Greet every participant warmly, by name if possible.

Prearrange the hall to suit the speaker. Make sure the area provides enough room for the number expected.

Encourage speakers to furnish literature hand-outs.

The first meeting must be first-rate. Later attendance will depend on it.

Have the coffee ready in time. Some speakers would like to have it served in the middle and some at the end of the meeting.

One of the best methods of presentation is through various forms of audience participation. (In our outline of presentation, we have called these "games".) However, for some subjects, other methods may be more suitable, such as lectures, films, field trips, etc.

Publicity via newspapers, radio, union periodicals and meetings, company magazines or papers, and television when available, are all useful. It is usually easy to get this form of free public service publicity.

And — remember the member's wife (or husband)!

Lastly, pre-retirement preparation has only begun in the United States. Needless to say, the need for it will increase as more people live longer and retire earlier. The labor movement will, in the future, as it has in the past, take care of its own. Urge and work for more and better pre-retirement preparation. In negotiating future union contracts, a first-rate pre-retirement program already tested may well form the basis for adding to the happiness of retirement for every one of us. And it costs very little!



# OUTLINE OF PRESENTATION

MEETING NUMBER	MAJOR SUBJECT	BOOKLETS*	LEADER	METHOD OF PRESENTATION	APPROXIMATE TIME
1.	Use of Time	The New World of Opportunity: Keeping Busy Recreation: Enjoying the Leisure of Retirement Travel, Trips & Tours: Going Places	Chairman Counselor Chairman	Remarks Game Visual Aids	10 minutes 1 hour 20 minutes
2.	Health I	Food, Diet & Weight: Eating to Be Happy	Dietitian	Visual Aids	1 1/2 hours
3.	Interpersonal	They Did It: Making Retirement Happy Family Matters: Getting Along Together	Counselor Counselor	Lecture Game	30 minutes 1 hour
4.	Social Security and Medicare	Social Security Medicare	Social Security Representative	Lecture	1 hour
5.	Consumer Protection	Financial Problems: Making Ends Meet Rackets & Swindles: On Guard Against Frauds	Consumer Representative	Lecture Game	30 minutes 30 minutes
6.	Health II	Health Problems: Keeping Well The Eyes, Ears & Feet: Getting Around Exercise & Rest: Keeping Fit Mental Health: Having Peace of Mind Community Resources: Getting Help When You Need It	M.D. M.D. M.D. M.D. Community Services Rep.	Lecture Lecture Lecture Lecture Lecture	30 minutes 10 minutes 10 minutes 15 minutes 25 minutes
7.	Financial & Legal I	The Question of Housing: Deciding Where to Live; Money Matters: Handling Your Taxes Savings & Investments:	Counselor Banker Banker	Game Lecture Lecture	30 minutes 30 minutes 30 minutes
8.	Financial & Legal II	Making Your \$ Work For You Legal Affairs: Protecting Your Rights Personal Records TRADING OF NAMES PARTY	Lawyer Counselor Chairman	Lecture Game Refreshments	30 minutes 30 minutes 30 minutes

\*Booklets are available from Retirement Advisors, Inc.