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to the old fleshle who show the and the leather long not rase The Minispray to at least 75 Odlas per. Month " Areal Digunds. Daniel Dobelles 366 Bhmant st.

P/11/3/3



## AARP INSURANCE PLAN

711 14th Street, N.W., Washington, D. C. 20005 / Telephone District 7-9833

Sept. 2, 1965

ETHEL PERCY ANDRUS

DOROTHY M. CRIPPEN Executive Vice President

WILLIAM C. FITCH Executive Director

RUTH O. LANA Consultant and Coordinator National Services

Nora A. Doherty 366 Ashmont Street Dorchester 24, Mass.

Re: AARP #0236036

Dear Mrs. Doherty:

Your policy provides for care in an eligible nursing home.

We regret that St. Joseph's Manor is not licensed as a nursing home. It is a Rest Home only. This being the case, it does not fall within the scope of benefits of your policy.

Very truly yours,

Carl Bridgers

Claim Department
CONTINENTAL CASUALTY COMPANY

CB/lla

Enc: bills from St. Joseph's Manor

AARP 711-14TH STREET, N. W. WASHINGTON, D. C. 20005 St. Joseph's Manor 321 Centre St. Dorchester

St. Joseph's Manor, 321 Centre St., Dorchester

P/11/3/3 Rev Father Cook Grath leanths and Conference States and March States And March Sound March Soundard Regulated for States and the Insurant Soundard regulated forunders in Seeping with the soundard specific motories mussionais. Sam most grateful for the time and refort to which you gard and were if the results are negative it is good to know that some on cares enought to make an efort. Must has been written about housing medical
for the elders people hoves that much
But my little experience sure proves that much
still remains to be accomplished. This experience is quite in begling with my left in these U.S.A. 40 year ago while a Jobor deligate and labor used to meet love sunder I aftered a motion. to petition the lity state and the Federal Governments to do something Lyshman with imagation could clark per then, But they to as Considered to be son to progressed for the moss-back who hold Them time seving leaders But when things got so bad that you sould smell the stilleration, and they well for Jugar the distiller of things progguesses.



DANIEL DOHERTY, President
39 Stanley Street, Dorchester 25, Mass.
AVenue 2-5733

MISS HELEN T. McDAID, Recording Secretary
65 Selwyn Road, Belmont 78, Mass.
IVanhoe 4-2717

JOHN P. McEleney, Corresponding Secretary 56 Augustus Avenue, Roslindale 31, Mass. FAirview 5-1606

## The County Donegal Association

of Greater Boston =

Meets on Second Sunday Evening of each month, except July and August, at 8:30 o'clock in SARSFIELD HALL, HIBERNIAN BUILDING, 184 Dudley Street, Roxbury 19, Massachusetts



trips million

The meco's Hotel Vacations 10-year-old vate social elderly that two-week vacamps for 40.0 eroup will be

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During May, til
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Month, special ev
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activities, all run by
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by choral groups, ban
grams, park visits and
ion and art shows.
One such fashion s
will be held May 8 in
William Hodson Commun
Center, 1320 Webster Avenue, the Bronx. Senior citizens
will model clothes they made
themselves, according to Mrs.
Louis Tishman, chairman of
the board of Vacations for

## Conference Scheduled

Conference Scheduled
A conference of specialists who work with the elderly in New York State is scheduled for the Americana Hotel on Friday.

At yesterday's 35-minute ceremonies, Miss Alice M. Brophy, director of the city's nine-month-old Office for the Aging, outlined the problems of senior citizens.

She said that there were a million New York City residents 65 years of age or older and that more than half had lived in the same building for 25 years.

"They are captives of where they live," she said. "They are truly our invisible minority, our forgotten people."

She said 500,000 of the

shinority, on ple."

She said 500,000 of the elderly live on less than \$3,000 a year, the Federal poverty level, with one-third of the city's total surviving on \$2,000 a year or less.

less.

Most pay at least 35 per cent of their total income in rent, Miss Brophy said, and some as much as 88 per cent.

"Such poverty is humiliating," she added, "There's no other way to put it,"

Reduced Fares Due

Reduced Fares Due
She alo said that on May
14 Mayor Lindsay would announce details of how the
elderly could apply for reduced fares on city subways
and buses.
She praised the camping
trips for the aged.
"You can imagine what a
two-week vacation with their
peers would mean to these

May Mental Health Month Mayor Lindsay yesterday designated May as "Mental Health Month" in the city. In a brief City Hall ceremony, he presented the official proclamation to Celeste Holm, the actress, who is 1969 national health chairman.

## State Commander, DAV



George H. O'Farrell

# National DAV Officers Elected

Claude L. Callegary, of Baltimore, Md., was unanimously elected at the close of the 225,000 member organization's 44th annual convention at New Orleans,

Other officers elected are Stuart A. Lindman, Minneapolis, Minne., as national senior vice commander; Judge John Unger, Danville, Ill., junior vice com-(Continued on Page 4)

## CAMBRIDGE CHAPTER HOLDS BEANO AT VA HOSPITAL

Chapter 16, Disabled American Veterans and its Auxiliary, Cambridge, held a beano party for the veterans at the Jamaica Plain VA Hospital on Aug. 11, 1965.

Coffee, sandwiches and cookies were served. The patients participated in the beano game with cash prizes awarded to the winners.

BUY U.S. BONDS

# Compensation Increase Bill Passes House; Provides 11% Increase

## CALENDAR OF EVENTS

September 25

12th Annual Smogasbord & Dance of Chicopee Chapter 19, Union Canadian Hall, 35½ Center St., Chicopee. 99c.

Dance sponsored by Tewksbury Chapter 110 to benefit the Herman J. Lee Memorial Fund, Heath St., Tewksbury, 8:30 p.m. Tickets \$3.00 per couple.

Past Commanders Banquet, Medford Chapter 21, 52 Swan St., Medford, Mass., 7:90 p.m.

## September 28

Chicken Bar-B-Q of Sturbridge Chapter \$8, Arnold Rd., Sturbridge, \$:00 p.m. Donation \$2.00

#### October 9

Awards Night of South Boston Chapter 22, 204 West Broadway, South Boston, 7:30 p.m.

#### October 12

Columbus Day Parade, Boston, 2:00 p.m.

#### October 16

Joint Past Commanders Banquet, Towksbury Chapter 110, Heath St., Towksbury, 7:00 p.m.

## October 28

Past Commanders Banquet, Lawrence Chapter 2, St. Mary's Hall, Haverhill St., Lawrence, 7:00 p.m.

#### October 28

Military Whist sponsored by Brookline Chapter 11, Hotel Beaconsfield, 1731 Beacon St., 7:30 p.m.

(Continued on Page 4)

H.R. 168, the compensation increase bill, passed the House and was referred to the Senate Committee on Finance for its consideration and we hope early approval. This is one of the most important veteran legislative measures to come before the Congress this year. It is getting desperately close to Congressional recess. We will have to exert every effort to obtain final approval of this bill before the clock runs out. We therefore urge each and everyone to correspond by letter or telegram (preferably the latter) with the members of the committee requesting early and favorable action on H.R. 168. Members of the Senate Finance Committee are listed below:

Harry F. Byrd, of Va. Russell B. Long, of La. George A. Smathers, of Fla. Clinton Anderson, of N.M. Paul H. Douglas, of Ill. Albert Gore, of Tenn. Herman E. Talmadge, of Ga. Eugene McCarthy, of Minn. Vance Hartke, of Ind. J. W. Fulbright, of Ark. Abraham Ribicoff, of Conn. John J. Williams, of Dela. Frank Carlson, of Kansas Wallace F. Bennett, of Utah Carl T. Curtis, of Neb. Thruston B. Morton, of Ky. Everett M. Dirksen, of Ill.

The bill provides an average 11 per cent increase for the disabled. The rates in the new measure are considerably higher on a percentage basis for the more seriously handicapped than

(Continued on Page 4)



## D.A.V. NEWS

Official Publication of DEPARTMENT OF MASSACHUSETTS DISABLED AMERICAN VETERANS

Room 517

State House

Boston, Massachusetts

CApital 7-4600-Ext. 694, 695, 696

## DEPARTMENT OFFICERS

GEORGE H. O'FARRELL, Commander, Malden J. EDWARD THERIAULT, Senior Vice Commander, Newton GEORGE J. LYNCH, Treasurer, Dorchester JOSEPH R. HAROLD, Adjustant & Exec. Sec., Quincy

#### Junior Vice Commanders

WALTER T. GREANEY, Jamaica Plain EDWIN HARD, Braintree Highlands GEORGE CHALOUX, Burlington GEORGE J. YOUNG, Billerica ARTHUR J. ATWOOD, Sturbridge FRANKLIN H. NEUMANN, Holyoke EDWARD McCARTHY, Taunton

## **VA Cancels Directive Giving PHS Patients Hospital Priority Over Vets**

In a July letter to a Congres- The VA, in withdrawing instrucsional committee, the Veterans Administration said that it had cancelled a directive to certain VA hospitals to give merchant seamen a priority in admittance over veterans. The original order had been part of a "crossservicing" arrangement between the VA and the Public Health Service-both of which are having hospitals closed-whereby the VA would absorb some of the PHS patients. It was protested that the arrangement was illegal, as had the House Committee on Government Operations. The latter was reinforced in its opinion by a decision of the Comptroller General that while the VA and the PHS could arrange to swap patients in providing such a priority on an theory, PHS patients could not be given a priority over veterans men was sent to certain VA hosin VA hospitals-nor could room for them in VA hospitals be created by an artificial pretext. celled."

tions to some of its hospitals to give merchant seamen a priority over veterans, also announced that it did not propose to issue any general regulations establishing such priority. VA Chief William Driver communicated the change of policy to Rep. L. H. Fountain (N.C.), Chairman of the Intragovernmental Sub-Committee of the House Committee on Governmental Operations. He said, in part: "I have not approved any formal regulation to give merchant seamen priority over veterans seeking hospital admission for non-service-connected conditions, and I do not propose to issue such a regulation. Some time ago a telegram interim basis for merchant seapitals currently affected. However, this directive has been can-

## **Veterans and Dependents Eligible** For Burial in National Cemetery

Any deceased veteran of wartime or peacetime service, whose last period of service terminated honorably, is eligible for burial in any national cemetery in which grave space is available.

The spouse, widow or widower of an eligible veteran may be buried in the same grave or in an adjoining grave if space is

A minor child of the veteran may also be buried in a national cemetery in the same grave in which either parent has been in-

Should th spouse or child die before the veteran, the veteran must sign a paper stating his intention to be buried in the national cemetery before the spouse or child can be buried there.

## Commanders, Adjutants Elect '65-'66 Officers

George Washington, Dept. of Virginia, was elected president of the Commanders and Adjutants Assn. for 1965-66.

Other officers include John E. Bouchard, Dept. of Mass., vice president; Jack Ingram, Dept. of North Carolina, P. D. Jackson, Dept. of Texas, and Dr. Darr, Dept. of New Mexico, executive committee, and Rev. A. Hard, Dept. of Arizona, chaplain.

Pending the appointment of a secretary-treasurer, dues of \$1.00 for membership, may be sent to Membership Chairman, John E. Bouchard, P.D.C., 56 Elmwood St., Newton, Mass. 02158.

The association's next meeting will be held in Washington, D.C., at the mid-year conference in

At the time of the death of a veteran, spouse or child eligible for burial in a national cemetery, the mortician or person responsible for funeral arrangements should request interment directly from the superintendent of the national cemetery.

There is no charge for the gravesite in a national cemetery or for the opening or closing of the grave therein.

## NATIONAL MEMBERSHIP CONTEST WINNERS

Category A

STANLEY BURR SR. Kalamazoo, Michigan Automobile or \$2000 Cash

GEORGE E. KEHOE Revere. Mass. Home Movie Projector or \$150

> GEORGE E. KEHOE Revere, Mass. Polaroid Land Camera

PAULINE S. BOOKER Feeding Hills, Mass. Transistor Radio

Category B

W. G. LAWRENCE, NSO Waco, Texas Automobile or \$1500 Cash

PAUL J. SULLIVAN, NSO Boston, Mass. Polaroid Land Camera

JOSEPH R. HAROLD Boston, Mass. Transistor Radio

## Service Medals Free To Veterans

How many members of your chapter have never received all of the service medals to which they are entitled by virtue of their tour of duty in the armed forces of the United States? Many millions of these medals were earned, and far from all of them have been received by those entitled to them.

Any veteran may obtain the medals to which he is entitled, free of charge, if he has not already received them, by writing to the address below which corresponds to his branch of the service.

ARMY-Commanding Officer, Army Records Center, 9700 Page Blvd., St. Louis 14, Mo.

NAVY-Naval Records Management Center. Awards and Decorations Division, 9700 Page Blvd., St. Louis 14, Mo.

MARINES-Commandant, U.S. Marine Corps, Decorations and Medals Branch, Washington 25, D.C.

AIR FORCE (if now a reservist)-Commander, Air Force Reserve Records Center, 2800 York St. Denver Colo.

AIR FORCE (if not now a reservist)-Air Force Records Center, 9700 Page Blvd., St. Louis

COAST GUARD - Commandant, U.S.C.G. Headquarters, Washington 25, D.C. Perhaps your chapter could

take it on as a project to prepare a form letter with blanks to be filled in by each member stating name, address, service number and rank, and dates of service, including the statement, "Please send me all the service medals to which I am entitled."

COACH-LIGHT ROOM



officers of Department of Massachusetts, Disabled American Veterans, prepare to board plane bound for national convention at New Orleans.

## Notify VA When You Change Address

Veterans or the dependents of veterans receiving compensation or pension payments from the Veterans Administration should report immediately any change of address to avoid delay in receipt of their benefit checks.

William F. Connors, manager of the Veterans Administration office, Boston, said that both the old and the new address should be given in notifying the VA of the fact that they had moved. In

HOTEL NORTHAMPTON

MEMBERSHIP DRIVE BALL

DEPARTMENT OF MASSACHUSETTS

DISABLED AMERICAN VETERANS

SATURDAY, NOVEMBER 20, 1965

8 p.m. - Midnight

NORTHAMPTON, MASSACHUSETTS

Admission \$1.00

addition, it is always well to file a change-of-address card with the local post office.

The VA receives thousands of letters each month including many which cannot be answered because the writer fails to identify himself with address or claim number. The writer's full name, the address and the "C" number (or insurance number) should always be included, Connors said.

## Survivors Must Claim Social Security Benefits

If a worker in your family dies, some member of the family should inquire at the social security office to see if survivor benefits are payable.

Although a worker automatically builds up this social security protection for his family, the payments are not made automatically at the time of his death. The survivors must claim the benefits by contacting the social security office and filing an ap-

## Tax Exemptions Date Extended

FINAL DATE TO FILE FOR TAX EXEMPTIONS HAS BEEN CHANGED FROM OCTOBER 1 TO DECEMBER 15. ALL PER-SONS ELIGIBLE FOR TAX EXEMPTION HAVE UNTIL DECEMBER 15 TO FILE THEIR APPLICATION.

Dates to be eligible to receive a tax exemption:

SPANISH WAR: Feb. 15, 1898 to July 4, 1902;

WORLD WAR I: April 6, 1917 to November 11, 1918;

WORLD WAR II: September 16, 1940 to December 31, 1946;

KOREAN WAR: June 25, 1950 to January 31, 1955.

Veteran must have been in the service and injury or death must have occurred within the above

MEMBERAMA CONTEST WIN VALUABLE PRIZES

## D.A.V. NEWS

Department of Massachusetts, Disabled American Veterans Room 517, State House, Boston, Massachusetts

Here is \$1 for subscription to D.A.V. NEWS for one year.

Name	
Address	
City	State

## COMPENSATION BILL (Continued from Page 1)

those in the 10, 20 and 30 per cent brackets.

Additional compensation for dependents which accrues to veterans 50 per cent or more disabled are also increased, and a new provision provides for a \$40 monthly dependency allowance for each child of a totally disabled veteran between the ages of 18 and 23 provided the child is pursuing a course of instruction at an approved educational institution.

#### Other Provisions

Some of the other provisions in the bill are: the requirement that a holder of the Congressional Medal of Honor must attain an age of 40 years in order to receive a special pension of \$100 per month has been removed; another provision would grant veterans' preference to those veterans who may become injured on their way to report for active military service.

One of the more important features would make mandatory the 125,000 hospital bed ceiling which has been established by Presidential order, and it also specifies that the 4000 nursing care beds shall be in addition to the maximum 125,000.

A table showing the proposed increase over present rates is presented below:

Degree	Present	Proposed	
10%	\$ 20	\$ 21	
20%	\$ 38	\$ 40	
30%	\$ 58	\$ 60	
40%	\$ 77	\$ 82	
50%	\$107	\$113	
		\$136	
		\$161	
		\$186	
		\$209	
		\$300	



OFFICERS SEATED—Chapter 84, Salem, seated the following officers. (Front row, left to right) JOSEPH T. MURPHY, judge advocate; Past State Cmdr. JOHN E. BOUCHARD, and ROBERT G. DUFOUR, commander of Salem chapter. (Rear, standing) HARRISON TOLAS, treasurer; THOMAS M. KELLY, jr. vice commander; PHILIP J. FEE-HITY, adjutant; ROLAND COMIRE, officer of the day; JOHN DI-PALMA, sgt. at arms; MAXWELL RAFFLEE, service officer; WILLIAM P. MAHONEY, chaplain, and OWEN J. FALLON, sr. vice commander.

## NATIONAL OFFICERS (Continued from Page 1)

mander; Ray Isley, Birmingham, Ala., second junior vice commander; Wayne Sheirbon, Seattle, Wash., third junior vice commander; Robert Gonzales, fourth junior vice commander; Boniface R. Maile, Detroit, Mich., national judge advocate, and Fr. Joseph Lauro, Guayaquill, Ecuador, national chaplain.

Named to the DAV national executive committee are: George Wells, Worcester, Mass.; Alex M. Zyblut, East Orange, N.J.; Edward Crozier, Kingston, Pa.; Curtis Beverly, Sylmer, Calif.; John R. Davis, Macon, Ga.; William F. Green, Mobile, La.; C. William Ganet, Lafayette, Ind.; Charles Kettle, Hanover, Wis.; Balford L. Phillip, Des Moines, Iowa; Francis J. Beaton, Fargo, N.D.; E. H. Shockley, Bountiful, N.M.; Wilson Rowe, Tucson, Ariz.; L. R. McCoy, Spokane, Wash.; C. F. Searles, San Antonio, Tex., and Kenneth W. Bruning, Levittown, N.Y.

There were 74 delegates from Massachusetts in attendance led by Cmdr. George H. O'Farrell, state representative from Malden.

#### CALENDAR OF EVENTS (Continued from Page 1)

## November 20

Second Membership Dance at Northampton Hotel, Northampton, Mass., 8:00 p.m.

## VETERANS DAY CEREMONIES

Thursday, November 11, 1965—DAV Mural, 3rd Floor, State House, Boston, 9:00 a.m.

Joint Veterans Day Ceremony —10:30 a.m., Hall of Flags, State House.

#### DAY HOSPITAL DAY

This year Disabled American Veterans Hospital Day will be held on Sunday, December 5.

ATTEND MEETINGS
REGULARLY
BE AN
ACTIVE MEMBER

## **MILITARY WHIST**

BENEFIT HOSPITALIZED VETERANS

sponsored by

BROOKLINE CHAPTER 11 and AUXILIARY DISABLED AMERICAN VETERANS

THURSDAY, OCTOBER 28, 1965 at 8 P.M.

HOTEL BEACONSFIELD, 1731 BEACON STREET BROOKLINE, MASSACHUSETTS

PRIZES - REFRESHMENTS

ADMISSION 99c

## DISABLED AMERICAN VETERANS



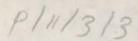
517 STATE HOUSE BOSTON 33, MASS. JOIN THE D.A.V. NOV-2'65

≋.05:

Paniel Nokerty 366 ashmad Il Parchester Mass



NATIONAL SERVICE OFFICERS
EUGENE F. REILLY
PAUL J. SULLIVAN
THOMAS J. TOMAO
ALBERT HUBKA





## DISABLED AMERICAN VETERANS

VA REGIONAL OFFICE
1 BEACON STREET
BOSTON, MASSACHUSETTS 02108

January 6, 1966

C-219 861

Mr. Daniel Doherty 366 Ashmont St. Dorchester, Mass.

Dear Mr. Doherty:

This is to inform you unofficially that your case has been presented to the Rating Board by the undersigned representative based on your completed VA Form 527, Income Net Worth and Employment Statement, which was completed on December 3, 1965.

After a consultation with the Rating Board, it was decided to increase you from 70% to 100% based on unemployability from December 3, 1965.

I repeat, the above information is unofficial and you will be notified of this action by the V.A. in the very near future.

Hoping the above meets with your satisfaction and approval, I remain

Very truly yours,

THOMAS J. TOMAO

National Service Officer

omas

TJT/law

DISABLED AMERICA! VETERANS VA REGIONAL 6 FICE 1 BEACON ST ET BOSTON, MASSACHUSETTS 02108





Mr. Daniel Doherty

366 Ashmont Street

Dorchester, Massachusetts

Darkester 02/25

# Senior Citizens Month Opens on a Warm Note

Mrs. John V. Ldinsay and about 75 older New Yorkers marked the opening of Sentral Citizens Month yesterday is a meeting aimed at programmer camping this year for the city's ten people," its one elderly

eeting, at Delmoniwas sponsored by for the Aging, a league of 25 priagencies for the has financed rations at area 90 people. The gin soon a

> te 15th an-Citizens ents are derly at ers. The the eloncerts d profash

lonely, isolated people," she said. "They can learn how to use their leisure for more self-fulfillment and have fun Remember, this fun period must last them for 50 weeks."

Mrs. Lindsay called the plight of the elderly "frightening and depressing" and urged support of Vacations for the Aging.

That group's president, Mrs. Whitehouse Walker, said 21 area camps accepted elderly people, some of them at the same time as younger campers. "Older people don't like to be segregated, you know." she said.

The elderly campers go on nature walks, hear lectures or take long automobile rides, the most popular activity.

Mrs. Walker said further information was available through P.O. Box 376, Church Street Station, New York City 10008.

how

P/11/3/3 Those who are offood to flenty of space in the Globel and other papers too. "Truncipalsing Some of those routers Say guides when, But ik old floole know The good old rule -- the And the Should take who have the was and is they way of life. The resent elistion should serve as a much needed It stell out very plainty That the Medical Easin, and the do not represent the thinking of the aniet Doherts

## Some Tips to Consider

- 1. The New York City club has found its most popular trips are one-day excursions by chartered bus, leaving at 8:30 in the morning for some scenic spot within 50 or 60 miles, stopping somewhere for a leisurely luncheon, and then returning in time for members to get home before dark.
- 2. Overnight trips are also popular and you may wish to arrange to go to nearby cities, stay overnight at a hotel or inn, and return the next afternoon. Don't be afraid to ask for special rates and favors. It is often possible to get exceptionally low rates for a group at hotels and restaurants during "off days."
- 3. Get acquainted with travel clubs and senior citizen clubs in other cities and see if you can't work out visits between your two groups.
- 4. Plan at least one transcontinental trip a year. Easteners love to make trips across the country to the West Coast, and Westernlers love the thought of visiting New England.
- 5. Foreign travel is always exciting, and with Canada and Mexico right at our borders it is easy to schedule travel club trips to these friendly, foreign nations.
- 6. Don't be afraid to discuss a trip abroad. Many older people are eager to cross the sea, and if taken off season these trips can be relatively inexpensive.

Interview with the Founder of the New York Travel Club for Older People

"Every city in the nation needs a club like ours," says Clara Viertels, the tiny, vivacious ex-opera singer who has been the ball of fire behind the New York Club.

"We welcome anyone past 60 who can afford an occasional trip, who is genuinely interested in travel, and who is friendly and outgoing.

"At our monthly meetings we see that members get acquainted so that when they go on a trip they'll have plenty of companionship. At meetings we show travel films and decide on future jaunts. We use volunteer help exclusively and dues help cover expenses in mailing notices and renting space for meetings.

"We try to sponsor two or three trips a month, mostly to nearby points of interest. But we've taken several fairly extensive trips to places such as Williamsburg, Va., Cape Cod, and Florida, and Niagara Falls.

"Our most ambitious undertaking was a 23-day Mediterranean cruise. For this trip we reserved a block of rooms on the S.S. Independence, cabin class. Members who went on the cruise visited 11 ports, including Casablanca, Gibraltar, Genoa, and Naples, and the cost averaged out to about \$23 a day per person.

"Most older people love to travel," she concluded, "but their funds are limited and they don't want to go by themselves. That's why a travel club specifically for older people meets such a great need. Trips can be planned at the lowest possible cost. And by giving members the chance of getting acquainted prior to departing, the members never need feel they are traveling alone."

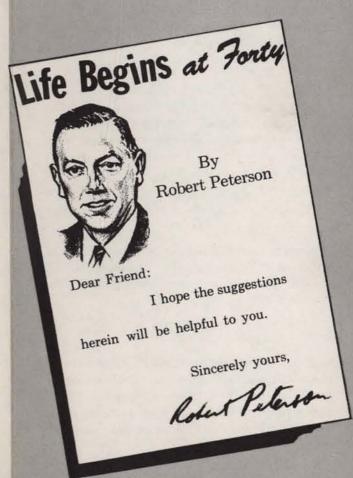
## Travel Club Chapters

The original travel club for elders—the Friendship Travel Club of America for Folks Past 60 — will be glad to work directly with people in other cities who may wish to form chapter clubs. Such clubs would operate independently but would be placed on the mailing list of the Mother Club in New York City to receive notices of trips planned. Arrangements could then be made for members of chapter clubs to participate in trips planned by the New York club, and vice versa. For information write:

Miss Clara Viertels Founder, Friendship Travel Club 15 West 44th Street New York 36, N. Y.

Copyright, Robert Peterson

Starting a
Travel Club for
Older People



## Starting a Travel Club for Folks Past Sixty

I first became interested in travel clubs when I heard about a club created in 1951 by Mrs. Alice Thompson of West Chester, Pa. She and her druggist husband had observed that many people never went anywhere — largely because they had no one with whom to go.

So the Thompsons formed a "Friendship Traveling Club" which conducted bus tours for people of all ages, including a good many older and retired people.

I happened to write a column about the Thompsons and their club for the New York Journal-American. The column elicited such a response from older readers that we decided to create in New York City the nation's first travel club exclusively for folks past 60.

Known as the Friendship Travel Club of America, this non-profit organization — created in 1958 now has more than 2,000 members.

Here are some highlights of experience gleaned from our trials and tribulation in launching the New York City club. These cues and clues may be helpful to those planning travel clubs for older people in other cities:

- 1. It is most important to find as an organizer or friendly patron of the club someone with direct or indirect connections with a travel agency. This is because group and charter trips by bus, train, plane, and ship can be made most advantageously through someone who is an authorized travel agent. There are many tricks and intricacies in arranging travel at the lowest possible price and it is thus essential to have someone around who knows all the ropes.
- 2. When you are ready to begin organizing the club, reserve an attractive room at some central location for the first meeting. This may be in a hotel or a club such as the YMCA. The quality of the meeting place will help determine the kind of people who will become attracted to the club.
- 3. Send announcements of the first meeting to older people in the community, to the press, to churches, and to clubs, inviting persons past 60 who are interested in forming a travel club to come to the organization meeting.
- 4. As people arrive for the meeting they should be introduced to each other and made to feel at home. Then the leader should give a short talk outlining plans for the proposed club and asking whether those present would like to organize a travel club for folks past 60. If the group is agreeable, officers should be elected a president, vice president, secretary, and treasurer.
- 5. At subsequent meetings the president should call the club to order, call for reports from other officers and committee members, and then turn the meeting over to a discussion of trips which the group would like to plan.

- At certain meetings you may wish to have representatives of bus, rail, air, and steamship lines come and show films something most travel firms are very glad to do.
- 6. It is a good idea to schedule at least one meeting and one trip a month, so that there will be sufficient club activity to hold the interest of members. It is also a good idea to offer refreshments at the close of each meeting to add to the hospitality of the occasion.
- 7. The duties of the secretary are particularly important as it is necessary (1) to keep a record of all members names, addresses, and telephone numbers (2) to issue notices of all meetings (3) to write descriptions of trips to be taken, and (4) to keep all members informed of meetings scheduled and trips planned. The secretary should be able to type and should have access to a mimeograph machine for preparing notices.
- 8. There should be a system of inexpensive dues, to be collected by the Treasurer, to cover mailing costs, refreshments, and other expenses.
- 9. It is a good idea if the club can have its own stationery, a list of all its members, and an address and a phone number where people can write or call for travel club information.

- 10. It is desirable that a firm stand be taken on the purpose of the club. Some members may try to make it into a general senior citizen club or a club for romance. But it will prove more vital and attractive to members if it adheres to friendly group travel as its basic purpose.
- 11. It will probably be advantageous for the club to be registered as a "non-profit organization." If this is done you are eligible for a lower postal rate on mailings, are exempt from certain taxes, and may be in a position to receive tax-deductible gifts. Usually a lawyer can be located who will process the necessary papers at no cost to the club.
- 12. A day or two before each trip departs it is a good idea to have a party or get-to-gether for those planning to go so that everyone will be well-acquainted prior to departure.
- 13. Bus travel which is the least expensive form of travel is also the most desirable form of group travel for older people because of its flexibility in making schedules and in making stops.
- 14. Someone from the club should be designated as *Leader* of each trip, and should be given his trip free in recompense. The Leader should be a cheerful, efficient type who will make sure everyone gets acquainted, has fun, and is well-cared for. She should carry some aspirins in case anyone gets a headache and an extra jacket in case anyone gets cold.

## Dear Friend:

A trip around the world is the crown jewel of earthly travels. And anyone alive to the importance of living will save and earmark his pennies for a globe-circling voyage before departing this sphere. It may sound like a costly venture, but it can be done on comfortable ships for less than \$1,500.

I visited a freighter in New York harbor the other day and walked up the gangplank as a bright yellow tractor destined for Japan was being hoisted to the deck. "We take just a dozen passengers," said the captain. He showed me a typical stateroom with twin beds. It wasn't fancy, but it was spotlessly clean. The dining room was painted in greens and yellows. "We feature American cooking," he went on. "Most of our passengers are retirees with plenty of time. We require a medical certificate from those past 65, as we haven't a doctor aboard, but older people seem to take world travel in their stride these days."

After writing about my visits to several round-the-world vessels, I found there were many Americans interested in taking this crown jewel of travels. So I have assembled the following list describing the biggest bargains that have come to my attention in trips around the world. For detailed data, just write to the addresses shown or contact your local travel agent. Sincerely yours,

Robert Peterson Life Begins at Forty

> Lowest Rate Around the World (US to US)

## Interchange System

Travel can be arranged through a membership of some 24 steamship companies and about 30 airlines. The members of Interchange have agreed to grant passengers lower fares on the individual legs of a trip--provided the traveler uses the facilities of members all along the route. A specialist in arranging Interchange travel is:

Air and Marine Travel Service Tourist Class \$ 916 353 West 57th St., New York 19, N. Y. (PL7-5900) First Class 1396

## Freighters

Many retired people love freighters because they are slow and leisurely-usually requiring three to four months to circle the globe. There are usually only 12 passengers and no physician aboard, and passengers use the ship as their hotel in ports of call. Here are some lines:

N.E.W.S. Shipping Co. (Jugoslavia), 17 Battery Pl.NYC (WH 3-6786)	980
Barber Steamships, 17 Battery Pl. NYC (WH 4-1300)	1420
Columbus Line (German), 26 Broadway NYC (HA 5-6700)	1400
Fern-ville Line (Norwegian), 39 Broadway NYC (DI 4-3770)	1400
Isthmian Lines, 90 Broadway NYC (DI 4-9100)	1600
Isbrandtsen Company, 26 Broadway NYC (WH 3-2600)	1600
East Asiatic Co. (Danish), 103 Front St NYC (WH 3-7321)	1300
Klaveness Line (Norwegian) 310 Sansome St. San Francisco	1100
Holland American (Nedlloyd Line) 29 Broadway NYC (620-5121)	1792

## Foreign Port Departures

Travelers sometimes find they can save a little money, and perhaps get better accommodations, sailing out of Canadian or other foreign ports. A specialist in arranging such travel is Canada's largest freighter travel agency:

Freighter Cruise Service, 1223 Green Ave., Westmount, Quebec, Can.

## Regular Passenger Lines

Regular passenger liners offer occasional round-the-world cruises--often utilizing a combination of air and ship transportation. The most distinguished U.S. round-the-world passenger line is the American President Line, 29 Broadway, NYC, with a minimum rate of about \$3,000. But some lower cost round-the-world cruises are offered from time to time by:

Cunard Line (P & O Line), 25 Broadway, NYC (BO 9-5300) 1200 Shaw-Saville (Furness Lines), 34 Whitehall NYC (BO 9-7800) 1100

## Airlines

For those in a hurry, airlines permit you to circle the globe in a matter of days, with sightseeing and stopovers wherever you wish. International round-the-world airline rates are uniform on scheduled airlines, starting at 1263

Recommended Reading:	d	1
"Best Routes Around the World" Harian Publications, Greenlawn NY	4	5 ( )
"Freighter Travel News" Caldwell, Idaho (Monthly)		5 (yr)
"More Time Than Money", account of a retired couple's lively		3 95

## LIFE BEGINS AT FORTY

by Robert Peterson Reader Service Booklets

Employment Tips for Older People Low Cost Retirement Hotels Financing Your Coming Retirement Starting a Retirement Business 35 Ways to Make Money at Home Tips on Stretching Retirement Income 180 Firms With Sales Jobs for Older People Some Leading Mutual Funds 100 Firms Offering Franchise Opportunities
RECREATION
<ul> <li>☐ How to Start a Golden Age Club</li> <li>☐ The Most Popular Retirement Hobbies</li> <li>☐ 10 Things Churches Should do for Older People</li> <li>☐ 65 Ways of Finding More Fun in Retirement</li> <li>☐ Let's Take Up Weaving</li> </ul>
TRAVEL
□ Low Cost Trips Around the World □ Retiring to Arizona □ Retiring to Florida □ Retiring to Mexico □ Retiring to Ireland □ Retiring to the Virgin Islands □ Starting a Travel Club for Older People □ Trailer Life in Retirement □ Trips to Include in Retirement Travels  HEALTH □ Avoiding a Heart Attack
HEALTH
☐ Avoiding a Heart Attack ☐ Home Care of Aged, Infirm Parents ☐ Basic Health Rules for Older People ☐ Exercises for Folks Past 40
☐ The Advantages of Growing Old ☐ Staying Attractive in Later Years ☐ Selecting a New Career After 40
ROBERT PETERSON  Dispatch Mailing Service 55 West 45th St., New York 36, N. Y.  Please send me the booklets indicated above. I am enclosing 10¢ plus a stamped, self-addressed envelope, for each booklet totaling \$, to cover costs of printing and handling.  Please send complete set (postpaid) of 30 booklets for \$2.75.
Name
Street
City
Quantity Purchases: 100- 499—8¢ per bklt. 500-1000—7¢ per bklt. 1000-2000—6¢ per bklt. 2001 54 per bklt.

Navy gob, 64, becomes talent agent Housewife, 55, becomes florist Widow, 48, becomes columnist Widow, 58, becomes super saleswoman Salesman, 65, becomes carpenter Clerk, 71, becomes bookshop owner Writer, 64, becomes comedian Housewife, 55, becomes politician Surveyor, 64, becomes parakeet expert Engineer, 65, becomes Geranium king Plumber, 64, goes to college Housewife, 60, becomes noted photographer Machinist, 64, becomes landscaper Grocer, 45, becomes nurseryman Minister, 70, buys bookshop Engineer, 42, becomes sport shop owner

CONCLUSION: Don't put up with an unrewarding, uninteresting career.

No matter how old you are, start making plans right away to determine what you really want to do with the precious years ahead.

When you think you know, start training for it. Don't leave your present job until you're sure.

The minute you're sure, pull in your belt and go after the career you want.

If you're really determined, a new career can be yours sooner than you realize.

Ailing Accountant, 51, Launches Successful New Career as Home Builder

When I was in Pompano Beach, Fla. recently I met a remarkable man who — on the heels of tragedy and serious illness — launched at the age of 51 a spectacularly successful new career.

He's Harold Brolliar, a former accountant for an electrical firm in Chicago. When he was in his mid-40's he began working evenings and weekends for a building contractor—learning how to do electrical wiring and plumbing and picking up some practical experience in the construction business.

Then he and his wife were struck by twin tragedies. They lost their only son in the war and, in the wake of the shock, Brolliar developed multiple sclerosis — that insidious disease for which there is no known cause or cure and which paralyzes segments of one's nervous system.

Brolliar could no longer work so they decided to move to Florida. After a year in the sun Brolliar's paralysis eased and he began wondering if he could do something about his long-time dream of going into the construction business.

He saw a design for a low cost house that appealed to him, so he added some modifications of his own including an extensive use of glass. He dipped into his savings and had the house built under his supervision. Then he put up signs announcing the house open for inspection. The public trooped in and within six weeks he had taken orders for 27 similar homes.

This was the start of a brilliant new career as a builder. Despite the fact that he had no experience in the building field until his middle age — and didn't actually launch his construction career until he was 51 — he can look back today on a work-packed decade in which he has built more than 1,800 new homes!

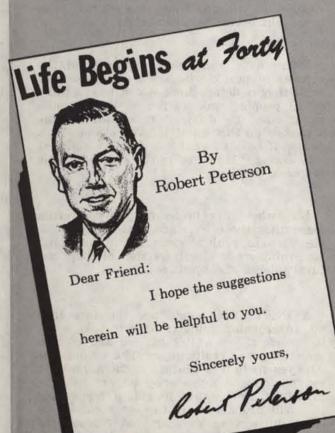
"I never expected things to turn out so well," said Brolliar, 61, when I stopped to talk with him. He's a thin, wiry man with gray crew-cut hair whose muscular coordination is still somewhat impaired. Thanks to his considerable economic success the Brolliars have a handsome home surrounded by colorful tropical plantings.

"IF THERE'S A MORAL to my story I guess it's that life has a way of handing out the bitter with the sweet. I attribute my success in building to the fact that I always harbored a deep-down desire to be a builder. Even though I got diverted into accounting work and didn't get around to my secret ambition until well into middle-age, it was probably this keen desire and high incentive that saw me through despite my illness and inexperience."

Not everyone who switches careers in middle age will experience the success Brolliar has enjoyed. But many of those now enduring dull careers and harboring keen interests in other directions owe it to themselves to make a change. There is a potentially brilliant career in the life plan of everyone. The trick is to find it and then go after it.

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Selecting A New Career After Forty



## Selecting A New Career

You only live once, and it's tremendously important that you enjoy what you're doing.

It's better to have a small income doing what you enjoy, than to have a big income doing what you dislike.

Please ponder the two paragraphs above. Reread them three or four times and etch them in your memory.

If there's anything people should believe, it is the simple fact that life is too short to waste one's working hours in a job that buys bread but bores them to death.

There have been many estimates of the number of people who are dissatisfied with what they're doing. Some say at least a third of all people would rather be doing something else. It's difficult to obtain reliable statistics on this question. When you ask a person if he likes what he's doing, it's almost like asking, "How are you?" The automatic response is, "Fine."

But when you probe deeper you often learn that those who are apparently satisfied are in reality yearning to be doing something more closely related to their natural talents and aptitudes.

MONEY. You must face the fact that you're probably going to have to take a cut in income if you switch careers and go into something you really enjoy. The accountant who yearns to be a florist...the nurse who yearns to be a dress shop buyer... the machinist who wants to run a restaurant... will probably have to take a cut in income during the learning and transitional period. But think how worthwhile it will be

to be doing at last what you really want to be doing!

It may be tough for you and your family. You may have to lower your standard of living for a few years. But remember this:

FOLKS WHO ARE DOING WHAT THEY REALLY WANT TO DO USUALLY WORK SO HARD FOR THE SHEER LOVE OF IT THAT THEY CAN'T HELP BE-COMING SUCCESSFUL. It's a truism that if you like what you're doing, the money will come.

In the course of writing my newspaper column I've talked with hundreds of men and women past 40 who still haven't found their real vocational niche. They desperately want to switch careers. But they don't know what career is best for them. Here is the advice I give:

1. The best clues to your true vocational destiny are your hobbies and private interests. In these pursuits you are "doin' what comes naturally." And that's what a career should be — something that comes naturally.

Now don't shrug this off by saying you have no hobbies or private interests. Everyone is favored with talents aptitudes, and special interests. You've got them, but they may be so buried that you don't realize they're there.

2. Find someone with whom you can talk about a new career for yourself. Choose someone whom you look up to as a successful, understanding person — someone who will take the time to listen as you try to describe what you really want to do.

You may also wish to check with schools and vocational guidance specialists in your area who may give you tests designed to show what your best talents and aptitudes may be.

What good is talking about your occupational desires? It jogs your brain, stretches your imagination, crystallizes your thinking, and causes you to put your real career interests into words. This verbal catharsis permits most people to solve their own problems — provided they have access to a good listener.

3. Narrow down the list of careers which interest you and be realistic about the obstacles. If you are past 40 and want to become a doctor of medicine, the obstacles may be nearly insurmountable.

You can still become a doctor after 40 if you have enormous incentive and great ability. But be flexible enough to realize that you may be able to satisfy that yen for a medical career by going into an allied field, such as nursing or physical therapy.

Be certain that the field you choose reflects your natural interests. 4. Don't strike a desired career off the list simply because additional schooling is required. You can go back to school at almost any age and improve your employability. Many people dissatisfied with their present careers simply need some formal training in order to open doors to successful new careers.

Thousands of folks in their 40s, 50s, and 60s are enrolled as college students these days, and there's every indication that mature minds can handle college assignments. Mrs. Elizabeth Lewis enrolled in New York University at 70 as a Freshman and although it took her seven years she finally won her degree.

5. In order to give you sound inspiration, here are some examples taken from my newspaper column of persons who successfully switched careers in middle and later life. Note that all of these people changed their careers after 40:

Contractor, 54, becomes minister Widow, 60, becomes magician Secretary, 48, becomes beautician Steno, 55, becomes pratical nurse Nurse, 44, becomes legal secretary Insurance man, 58, becomes professor Engineer, 70, becomes toy maker Lawyer, 60, becomes mushroom expert Chef, 55, becomes author Taxi driver, 48, becomes lecturer Hair tonic maker, 70, starts hotel Dentist, 50, becomes broker Housewife, 55, becomes travel agent

- 3. Don't let yourself go to seed mentally. About the only known way of "staying young" and retaining mental vigor is to keep yourself physically and mentally active.
- 4. Combat loneliness with its consequent emotional distress by joining clubs for senior citizens and by having a pet or two to share your life.
- 5. Schedule events for yourself so you'll have things to look forward to—such as trips downtown, shopping expeditions, short vacations, and visits to old friends.
- 6. If you enjoy work, stay on the job. Many elders find that a job keeps them well and happy, while retirement to a life of leisure impairs mental and physical well-being.

#### Environment

- 1. Don't expose yourself to extremes of temperature. The heart is taxed when you go out into very cold or very warm weather to which you are not accustomed, or when you take a very hot or very cold bath.
- 2. Make a conscious effort to avoid injuries, such as falls and traffic accidents. More folks in the plus-60 age bracket die annually from falls and accidents than those in other age categories. And most of these accidents could have been avoided had the victims been more careful.
- 3. Avoid situations which make you angry and tense. Try to take things as they come without getting excited.
- 4. Live moderately.

## The 3 Most Important Rules

Ask ten physicians for the name of the nation's top man on geriatrics, and nine will tag Dr. E. L. Bortz of The Lankenau Hospital in Philadelphia. Dr. Bortz' research in physical fitness and positive health is blazing bright new trails toward man's conquest of the ancient ills of aging.

"Science has already accumulated sufficient research data to guide most people in living to be 100," asserted this slim, ruddyfaced physician recently.

"I'm a great advocate for further research. But we already have file cabinets bulging with data which give a remarkably concise blueprint for longer and healthier living. The tragedy is that most people are apathetic about personal health. They've been told countless times about basic needs of the human body. But it goes in one ear and out the other.

"FIRST, we know that excess weight is dangerous. It is almost trite to talk about it. Yet three out of five people are heavier than they should be. High blood pressure is often an accompaniment to obesity and may have serious consequences. So one of the first things folks should do who want to reach 100 is to watch calorie intake and keep slender.

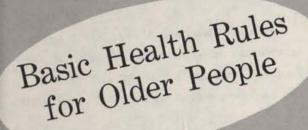
"SECOND, we know that the body needs a daily quota of physical exercise. Yet many people simply will not bother. They take cars and taxis everywhere they go—even for a three block errand. No wonder their circulation slackens, muscles sag, and wastes accumulate in their bodies. Many people mistakenly assume that exercise is unpleasant. Yet those who become accustomed to it soon shout its praises.

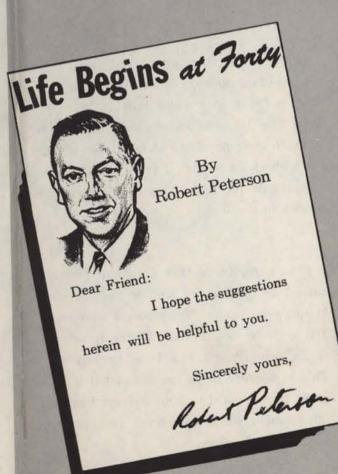
"THIRD, we know that the body must have adequate rest. Yet many people who know better drive themselves far beyond the point of fatigue and then wonder why they don't feel well and why the years seem to hang so heavily on their shoulders.

"I'm a great believer in preventive medicine. I think it's much wiser to show people how to stay well, then to devote one's self exclusively to treating the sick.

"We need a new image of middle age. Based on what we've seen in the past middle age has come to be regarded as a time when people are necessarily sedentary, heavyset, and heavyfooted. But middle age can be something livelier and more dynamic. We must create a new image showing it to be brisk, alert, active, trim, and vital. Middle age," he concluded, "is a tremendously important segment of life for the person we are in our middle years determines to a great extent what we will be after 65."

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## Basic Health Rules for Older People

There are two basic things which medical science can do to improve the health of older people. It can treat existing ailments. Or it can help people prevent the onset of ailments.

Many physicians are coming to believe that it is more important to prevent illness than merely to treat it.

In preventing illness we must teach people the basic rules for good health and urge them to follow these rules daily in their personal life. In addition, we must urge them to go to their physician at least once a year for a check-up so that if there are any danger signals the impending ailments can be nipped in the bud.

It is unfortunate that a concise formula cannot be devised for helping people reach 100 in good health. Many people who reach 100 seem to violate many of the rules generally prescribed for a long, healthy life. This is because there are individual differences in our constitutions and our physical inheritances which sometimes react in unpredictable fashion.

But over the years several general rules have evolved which have withstood the test of time and which have the support of medical research and theory. Although these rules may seem elementary, they represent the best popular list of health rules for older people today.

This list, incidentally, has been checked with various physicians, including famed Dr. Harry E. Johnson, director of the Life Extension Examiners in New York.

## The Basic Rules

#### Foods

- 1. Cut down on fatty foods, such as fried potatoes, butter, fat on meat, cream, gravies, and rich sauces.
- 2. If your weight is above normal, cut down on starches such as macaroni and potatoes, and on high-caloried items such as cakes and candies.
- 3. Remember that thin people generally live longer and healthier than those who are overweight. So keep your weight down.
- 4. Eat more protein which can be found in cereals, lean meat, milk, cheese, eggs.
- 5. Eat more minerals and vitamins, by eating a portion of fresh fruit and a green and yellow vegetable daily.

- 6. Ask your doctor if you have any deficiencies which might be corrected by taking a vitamin or food supplement.
- 7. If your teeth are poor and you have difficulty chewing, consider having dentures made. You may also wish to try strained and chopped foods which are available from your grocer.
- 8. Some older people find they can digest their food better if they eat four or five small meals daily rather than three regular ones. Others find that two meals daily suit them fine.
- 9. Never stuff yourself with a huge meal—even at Thanksgiving time. A big, rich meal to which your body is not accustomed usually brings on digestive discomfort and can have dangerous implications.
- 10. Go easy on alcohol and tobacco. A few elders, such as Churchill, may get away with intemperance. But excessive drinking and smoking are dangerous for most mortals.

#### Exercise

1. Make it a rule to take a brisk, long walk every day. Many healthy people in their 80s and 90s still walk two and three miles a day. Medical science is coming to the conclusion that mild exercise pursued regularly is one of the keys to a longer, healthier life.

- 3. When you're out in the fresh air, make a point of breathing deeply from time to time. This exercises the lungs and diaphragm and floods the blood with healthful oxygen.
- 4. Get into the habit of doing some simple exercises for a few minutes before retiring and again on arising.
- 5. When your body feels tired, take the cue and sit or lie down and rest awhile.
- 6. Avoid excessive bed rest. Medical science is finding that many frailties of later life stem from the fact that older people have lain in bed too long during an illness and, in the absence of exercise and massage, have let their muscles and organs grow flabby and weak.

## Emotional Activity

- 1. Many older people are inclined to be worrisome and tense. If this is your problem, try and find someone with whom you can talk. Talking your thoughts and problems over with a sympathetic person whom you trust and respect is one of the best ways of easing worry and tension.
- 2. Your rest is essential. If you can't sleep, ask your doctor to prescribe a tranquilizer drug or a sleeping tablet.

"When I hit 65, I told my wife I wanted to retire someplace off the beaten track yet under the red-white and blue, where we could go surf swimming every day. So we chose St. Croix. We've got some money in the bank and my wife doesn't have to work.

"But she can't sit still — enjoys trotting around selling real estate. Not me. I revel in lounging in my garden or at the beach reading stacks of magazines and books and reminding myself how lucky I am to be alive and kicking at the brink of eighty."

The Thomas L. Jeltrups pulled up stakes in New York and moved here to open St. Croix's first book emporium—a well-stocked, airy shop in downtown Christiansted. "We wanted a climate that was dependably warm," said Jeltrup, 48, "and a community that was growing economically."

"We think this is it. We've both worked in the publishing field but this is our first attempt at running our own business. It's hard work and we're not making much money yet. But we feel we're getting a lot more out of life down here."

\* \* \*

New on the scene are the *Orville Chases* of Greenwich, Conn., who spotted this island a decade ago and promptly wrote it into their retirement chart. Three years ago they invested a chunk of their savings in 20 acres of land on the top of a mountain near Grapetree Bay. Then adman Chase retired at 55, gathered up his missus and mother-in-law, and flew here to establish a Chase base in the Caribbean.

"Ever see a view like that?" he asked enthusiastically as we stood on the patio of their mountain-top eyrie looking out at the glittering blue-green Caribbean melting into the horizon in three directions. There'll be plenty to keep me busy. I'm building two or three homes and selling my acreage piece by piece.

"And I've become a partner in a frozen foods importing firm here. There are so many opportunities cooking that I'll have to keep a rein on myself if I expect to cash in on the relaxed pace we came down here to enjoy."

When Thomas H. Hunter of Pittsburgh hit 50 he got fed up. He got fed up with the dirt and smoke of the city, and cold Winters and muggy Summers, and with union harassment in running his small firm for manufacturing precision tools.

His wife felt the same way. So the Hunters sold their business, home, furniture, and Winter togs and bought one-way air tickets to St. Croix. There they shopped around and found a rundown but handsome old plantation house on four acres of sloping hillside just outside the town of Christiansted.

They spent several months fixing up their new home and then settled down to live happily ever after. But they soon discovered that the quickest route to boredom and discontentment is to do nothing. So they turned their place into a small inn accomodating a dozen guests.

"I had some misgivings about buying this big house and acreage. But it's the best investment I ever made — been offered four times what I paid for it." "I'm not suggesting life here is perfect. It gets a little monotonous at times. And sometimes we can't wait to go back to the States for our annual vacation. But on the whole we love it and wouldn't dream of returning to the rat race we left behind."

It's rare to find a woman past 40 sufficiently adventurous to leave friends and family and move to a tropical island. But that's what Kay Spencer did—nine years ago.

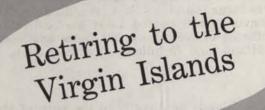
"After losing my husband I tried running his business. But one day I sat down to plan a new life. I had visited St. Thomas on a cruise and liked it so well that I flew here and bought two acres of land on a high ridge—land which has more than quadrupled in value."

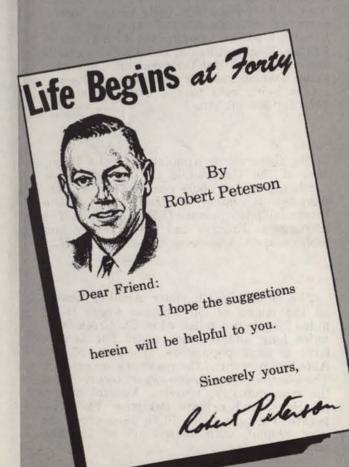
She went on to say that she built a twobedroom home and developed a garden where she raises a little of everything — melons, string beans, lettuce, carrots, lemons, and papayas.

"A lot of people say it costs more to live here than in the States. But I disagree. And I haven't noticed the job shortgage everyone talks about. One opportunity after another has dropped into my lap. Today I've got my finger in three pies — I'm connected with a U.S. paper firm and design and sell paper mats and napkins for local cafes and hotels. I'm a representative for a maker of freezers and ice machines. And I'm a member of a real estate office."

Moving to a tropical island won't appeal to everyone. But folks fascinated at the though of new worlds to conquer should get acquainted with the peace and pleasure which may await them on some of the sunny parcels in Uncle Sam's territorial knapsack.

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## The Virgin Islands

The U. S. Virgin Islands, consisting of three large islands — St. Croix, St. John, St. Thomas — are located 1,434 nautical miles southeast of New York 991 miles southeast of Miami, and 75 miles east of San Juan.

The islands lie directly in the path of the tradewinds that blow down from southwestern Europe and Madeira, which probably accounts for their being among the first lands sighted by Christopher Columbus on his second voyage westward in 1493. From the time of their discovery, their history became entwined with the colonial expansion of the European powers. During the 17th Century, France, England, Spain, Holland, and finally Denmark fought for their control. They were under Danish rule for more than 250 years before being sold to the United States in 1917 for \$25 million.

The Governor is appointed by the President of the U.S., while the legislature — consisting of one house composed of 11 senators — is chosen by the people of the Virgin Islands who have U.S. citizenship. The language is English and the currency and postage are the same as those used in U.S.

The capitol is Charlotte Amalie, located on the island of St. Thomas which is 13 miles long and 3 miles wide. St. Croix is 23 miles long and 8 miles wide. The islands have a total population of about 35,000. About 85 percent of the residents are colored. The islands derive their support largely from the rum industry, tourism, Federal appropriations, and private industry. The temperature ranges from 70 to 85 degrees the year around, with an average of 78. The humidity is low.

It is imperative that those contemplating a move to the Virgin Islands make a preliminary visit. A thorough survey of conditions in the islands and one's adaptability to them should be made before pulling up stakes. It is also essential to have sufficient reserve funds to cover all expenses which might arise pending the time that you are permanently established there.

Building costs vary, but it is generally estimated that a masonry home will cost about \$12 to \$15 a cubic foot for enclosed portions (kitchen, bath, bedrooms, living room). These costs include plumbing fixtures and a water pump. Water is scarce on the islands and most homes are equipped with cisterns which store water caught from the roof during rains.

Rental housing is scarce. Furnished homes rent from \$200 to \$400 per month. Office, business, and manufacturing space is also scarce and relatively expensive. It is generally estimated that it costs half again as much to live in the Virgin Islands.

Good homesites cost from \$2,000 per acre upwards, with \$5,000 per acre a current average for land of a more desirable quality. Wages for cooks and maids range from \$50 to \$85 per month.

Food costs run a little above U.S. costs. Many residents have installed deep freeze units so as to store large quantities of meat delivered by New York suppliers at a few cents more per pound than the U.S. mainland prices. Some local fish, vegetables, and fruits are available, but most stateside persons prefer to use food products of higher quality from the mainland.

Employment opportunities are limited on the islands, and it is not recommended that stateside persons seeking jobs come to the islands. Salaries are generally below stateside standards. There is a U.S. Employment Office in Charlotte Amalie, St. Thomas, to which you may write for information on the current employment situation. There are, however, many opportunities on the islands for persons with capital who wish to invest in real estate projects or open new stores and service businesses.

There are complete hospital and out-patient facilities in St. Thomas and in St. Croix. There is also a small clinic in St. John. Doctors, dentists, optometrists, and pharmacists are available. General health conditions are excellent and diseases frequently found in tropical areas are not common on the islands.

Real estate taxes are extremely low compared with mainland taxes. Residents pay the same U.S. income taxes as elsewhere in the U.S. Certain new businesses are granted a reduction in income taxes and details may be obtained from the V.I. Board of Tax Review, St. Thomas.

The Virgin Islands are blessed with great scenic beauty, including fine mountains, verdant tropical flowers and shrubs, and sandy beaches. The waters are crystal clear and offer fine fishing. The insect problem has not yet been fully conquered, and one occasionally encounters mosquitos and sand flies.

## Books About the Virgin Islands

Standard Guide to the Caribbean, by Lawrence and Sylvian Martin, Funk & Wagnalls, 1961-62	\$1.95
Fodor's Guide to the Caribbean, by Eugene Fodor, McKay Company Inc. 1960	5.95
The Virgins: Magic Islands, by Jeanne Perkins Harman, Appleton Press 1961	4.95
Guide to Puerto Rico and the Virgin Is by Evalyn Marvel, Crown Press, 1961	slands,
Escape to the West Indies, by Bradley Smith, Alfred Knopf, Inc. 1961	7.50
Virgin Islands, by George T. Eggleston, Van Nostrand Co. 1959	7.50

## For Further Data

Answers to specific questions which you may have about retiring to the Virgin Islands may be obtained by writing to the Virgin Islands Trade Tourism Board, 16 West 49th St., New York, N. Y.

## True Case Stories

Everybody in St. Croix knows famed exartist *Rea Irvin*, 79. A native of San Francisco, Irvin was one of the founders of The New Yorker and drew that magazine's first cover in 1925—of an elegant male surveying a butterfly through a monocle. The drawing still runs on the cover each February "They send me a check for it annually," said Rea, "but always at the old rate."

ROBERT PETERSON RETIREMENT Dispatch Mailing Service 55 West 45th St., New York 36, N.Y. Daniel Doherty 366 bloment St. Dorchester, mass.

Many ask if the Arizona climate really helps arthritics. When I put this question to the world-famed Dr. W. Paul Holbrook, former president of the Arthritis and Rheumatism Foundation who operates a clinic in Tucson, he replied that perhaps 15 to 20 percent of the arthritics who come to Arizona find a dramatic relief from pain. Others find varying degrees of relief. But some find no relief at all.

He pointed out that the humidity rarely exceeds 30 percent and the barometric pressure is relatively stable. Many arthritics attribute their relief to these factors. Another factor is the sunny climate which encourages people to move around and dig in gardens — exercise that is helpful in reducing arthritic pain and discomfort.

## What about health care?

Arizona takes pride in proclaiming an ample supply of doctors and hospitals. Tucson has four large hospitals with more than 1,000 beds and nearly 300 doctors. And Phoenix has eight hospitals, with more than 1,500 beds and 500 physicians.

## Are the people friendly?

Sure they are — if you are. People are the same wherever you go. The important thing is to settle in a community where you can rub elbows with others in your own economic and cultural bracket.

Just being retired, of course, gives one a common-bond with other retirees. And elders are certain to find plenty of contemporaries here. The tourist bureau claims that for the past several years retired couples have been moving into Arizona at the rate of nearly 200 a week. More than ten percent of Arizona's population of a million and a half are past 65 years of age.

Despite its rapidly expanding popularity, Arizona is still less densely populated than California and Florida and this is a factor which appeals to many retirees.

## What about the scenery?

When I first visited Arizona several years ago my initial impression was one of bleakness. I wasn't accustomed to seeing such broad expanses, low buildings, and a land-scape more gray than green. But I grew to love the desert.

Instead of bleakness I soon saw majesty and beauty. I reveled in the giant cacti, the awesome rock formations, the stately blue mountains which are always on the horizon, the clear cerulean skies, and the wholesome vigor of wide open spaces.

Folks coming from other states may require a few weeks of adjustment before fully appreciating Arizona scenery. But I can state from personal experience that it grows on you.

## How do people spend their time?

They can do everything in Arizona they can do in Florida or California, except swim in the ocean.

There are clubs for senior citizens, arts and crafts programs, music and dramatic groups, and sports programs. They can go on trips into the mountains. They can fish in lakes and streams, and at the reservoirs which dot the state. They can hunt for rabbits, deer, and quail. They can go camping. They can become rockhounds and search for prize specimens among the abundant rock formations.

They can study Indian life at first hand among the 83,000 Indians who still live in Arizona. They can take easy jaunts into Mexico on the Southern border, or into adjoining California, Nevada, Utah, Colorado, and New Mexico.

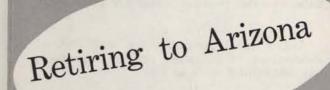
They can visit the world's largest open pit copper mines at Ajo and Bisbee. They can attend Wild West rodeos, and Mexican and Indian fiestas.

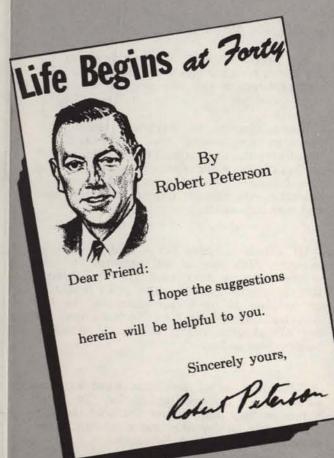
They can visit such great national parks and monuments as Chiricahua National Monument, Casa Grande National Monument, Coronado National Memorial, Grand Canyon National Park (perhaps Nature's greatest spectacle), Montezuma Castle National Monument, Navajo National Monument, Organ Pipe National Monument, Petrified Forest National Park, and Saguaro National Monument, plus a dozen national forests and wilderness areas.

## Am I sure to like Arizona?

There's no pleasing everyone. But I firmly believe those contemplating a new locale in retirement should take an exploratory excursion through Arizona. Give yourself two or three weeks to look the state over. Become familiar with its climate, scenery, and facilities But don't just look — be sure and talk to as many people as possible who have moved there from other areas. Their opinions will prove your best guide in determing whether Arizona is the state for you when you retire.

Copyright, Robert Peterson





## Retiring to Arizona

Arizona, California, and Florida are our nation's most popular states for retirement.

Ask a loyal Arizonan for a thumbnail description of his state and he'll probably say something such as this:

"We've got the healthiest climate in the world, thanks to our mild, sunny weather and dry air And you can't top our majestic scenery and friendly people."

## What about the climate?

It's pretty superb, particularly from November through April when sunny, mid-day temperatures in the 80's are customary.

Many visitors to Arizona assume that evenings are warm, too. But they are usually quite cool and during the winter temperatures after dark may drop below freezing. But with the appearance of the morning sun, the air quickly becomes mild and pleasant again.

Of course it gets hot—really hot—in summer. It's not at all unusual for the temperature to soar past the 100° mark. But those who love the state insist that 100° in Arizona is no hotter than 85° in Los Angeles, Chicago, or New York because the dry air absorbs perspiration and makes a person feel cooler.

Nowadays, most residents have air-conditioning or air-cooling devices in their homes so they don't notice the heat indoors. But there's no denying that outdoors in the summer sun it can really sizzle.

## Does it rain often?

Not very. Phoenix and Tucson have an average rainfall of about seven inches, as compared with rainfall of about 14 inches in Los Angeles, 32 inches in Chicago, and 42 inches in New York.

Of course Arizona is a desert state and you don't expect much rain. Deep wells and reservoirs provide adequate water for residential needs.

## What about pests?

There are fewer mosquitos and houseflies in Arizona than in most other states thanks to the low rainfall. Occasionally one finds spiders, kissing bugs, and scorpions but they are readily controlled by sprays. The state also has rattlers and coral snakes but you won't run into them unless you're poking around in the desert near rock piles and irrigation ditches. They're only dangerous when provoked.

## How much does it cost to live there?

You can live cheaply or expensively depending on the standard of living you pursue. But the state chamber of commerce urges that older couples not move to Arizona unless they have an income of at least \$200 monthly, plus their housing.

## The Two Cities

Phoenix and Tucson are the state's major cities. Phoenix has a population of 483,000 and an altitude of 1,080 ft. There is considerable irrigation in the Phoenix area and a somewhat greener landscape. The city's leading suburb is the thriving new community known as Scottsdale.

Tucson, about 160 miles to the East, has a population of 358,000 and an altitude of 2,558 ft. With little irrigation and a higher elevation, the city enjoys very low humidity. Whereas Phoenix is often called a gayer, more colorful community, Tucson is rated more popular as a health center.

## What about housing costs?

There are scads of developments throughout Arizona offering attractive, low-cost homes. The state's largest community for folks past 50 years of age is Del Webb's SUN CITY located 12 miles northwest of Phoenix. It has over 2,600 homes and cooperative apartments, with more under construction.

Here a two-bedroom home on a fair-sized lot costs a minimum of \$9,750. Purchase can be financed via FHA with a down payment of \$300 and payments thereafter of \$73 monthly.

A cooperative, one-bedroom apartment costs \$9,950, plus a \$30 monthly maintenance charge which covers upkeep, taxes, and utilities.

This retirement community offers a splendid program of activities designed to keep residents active and keenly aware of the fun and purpose to be derived from later years.

Another well-known retirement locale is a village called Youngtown, Arizona. It's 16 miles northwest of Phoenix and has nearly 1,000 homes with the requirement that all residents be past 50 years of age.

Two-bedroom homes here start at about \$8,000 cash. Or you can pay \$600 down plus monthly payments of \$57.50 per month.

Trailer Parks. Throughout the state you'll find attractive, landscaped parks where you can settle your mobile home on a permanent or semi-permanent basis and pay as little as one dollar a day rent, including your electricity, water, and trash disposal.

## What about taxes?

Real estate taxes vary in the state from \$3 to \$12 per \$100 assessed valuation. As a rule, assessors fix the taxable value of a home at about 20 to 35% of its actual cost. There is a moderate state income tax. And there's a state sales tax of 3%.

## What about jobs?

The job situation is about the same as everywhere else. It's always difficult for folks past 60 to find work. Those with special skills, a good appearance, and persistence can usually find something to do to supplement retirement income. But older people should not move to Arizona unless they have sufficient funds to live without working.

## Is the climate really healthful?

Most physicians are agreed that clean, dry air enhances health. Arizona's reputation as a health mecca began around the turn of the century when its climate was found helpful in treating tuberculosis and asthma. Today you'll find thousands who claim the climate is also helpful in coping with sinus difficulties, heart disease, and arthritis.

19. Start an Attraction. Have something unusual to show, such as a live peacock, a collection of music boxes, or some Civil War relics. Put a sign in front of your home advertising the attraction and charge a small fee.

#### THINGS TO MAKE OR RAISE

- 20. Breed Animals. Right now French Poodles are very popular and if you buy a pair and start raising puppies you have a good chance of making some money. Angora and Siamese kittens can also be sold profitably.
- 21. Raise Birds. Parakeets, or Budgies, are always popular. They are easy to raise, are fun to have around, and multiply rapidly. A single pair can produce up to 40 birds a year. They can often be sold simply by putting up a "Parakeets for Sale" sign.
- 22. Make Woven Items. Buy an inexpensive loom and learn the ancient craft of weaving. Thousands of men and women earn extra dollars weaving rugs, runners, scarves, and place mats. Handmade woven items of high quality and attractive design can always find a buyer.



- 23. Make Lawn Ornaments. In many parts of the country these ornaments find a ready market. Obtain molds for casting such ornaments as fountains, sprites, and figurines. Offer them for sale along highways or through garden supply stores.
- 24. Restore Old Furniture. Pick up battered old furniture at auctions and second-hand stores. If you have a knack for repairing and refinishing, you can often sell the restored item for many times what you paid for it.

- 25. Frame Scenic Textiles. You can buy textile remnants bearing beautiful scenes for just a few cents. When stretched and attractively framed, these textile pictures make beautiful gifts which can be sold for several times the cost of the raw materials.
- 26. Decorate Writing Paper. Buy plain writing paper of good quality and paste a pressed fern, leaf, or flower in the upper left hand corner. You can often sell a box of decorated stationery for several times what the raw materials cost.
- 27. Make Metalized Baby Shoes. You can get materials for metalizing baby shoes from most hobby shops. It is easy to learn this craft and there is a high profit potential. Young parents and grandparents cherish metalized baby shoes as permanent keepsakes.
- 28. Make Homemade Goodies. Anyone who can make delicious homemade bread, cookies, jam, and cake can earn money. Give some complimentary food items to friends and neighbors and ask if they would like you to supply them regularly.



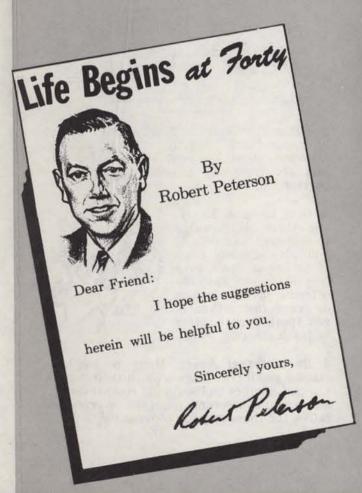
29. Make Unusual things from Wood. There's always a demand for such unusual, well-built items as hobby horses, sail-boats, rustic chairs, and bird houses. Offer your wares for sale along busy highways or sell them through garden and sporting goods shops.



- 30. Make Personalized Ceramic Tiles. Buy some plain tiles and a small kiln. Use ceramic paint to print announcements or special greetings, and then "fire" in the kiln. Tiles bearing birth announcements are particularly popular.
- 31. Make Desk Nameplates. Learn how to inscribe names neatly on wood, metal, or plastic. Then make up nameplates bearing the names of businessmen in your community. Most men can't resist buying an attractive nameplate bearing their name.
- 32. Make Local Souvenirs. Tourists love to buy things commemorating their visit to an area. Use your imagination in devising an unusual local souvenir which could be sold through local shops. For instance, visitors to Kansas would like to buy paperweights filled with wheat kernels, and necklaces made of "genuine Iowa corn" would probably sell in Iowa towns.
- 33. Learn Jewelry-making and Enameling. These popular crafts can be learned in a few weeks of work and once you have mastered them you can (1) make attractive, artistic items which can be sold to friends and neighbors, and (2) offer to teach these skills to others for a small fee.
- 34. Take up Sewing. Use your needle and a little imagination. Try making durable, attractive place mats out of plastics used in auto seat covers. Sew fringe and beads in Indian designs on plain suede jackets and sell to teenagers. Or make old-fashioned quilts.
- 35. Open a Small Shop. Many people start small retail operations in their own homes, offering giftware or specialty clothing items. If you carry truly unusual items and can attract people to your premises, the operation may prove profitable to you.

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35 Ways to Make Money at Home



## 35 Ways to Make Money at Home

Here are some sound, money-making ideas. All of these are taken from actual case stories of folks past 40 who are successfully supplementing their income. If you study this list carefully you are sure to find several ideas which will coincide with your talents and interests and help you launch a profitable hobby.

## SERVICES YOU CAN RENDER

1. Start a Printing Service. Buy a small printing press or mimeograph machine and learn to operate it. Then let people know you are available to print personalized stationery, calling cards, wedding announcements, menus, church programs, and advertisements.



- 2. Offer Film Rentals. Start a small library of movie films for rental to local schools, churches, clubs, and individuals. Films rentals are especially popular for children's parties.
- 3. Give Lessons. Everyone these days wants to improve himself. If you play a good game of bridge or chess, turn this skill into cash by offering private lessons or group instruction. If you speak French, offer to teach others.



4. Be a Travel Agent. Many people have started small travel agencies in their homes. Contact airlines and shipping companies and ask if you can become an agent or representative for them in your community.



- 5. Photograph Homes. Take snapshots of homes in your community. Enlarge the pictures and frame them attractively. Most homeowners can't resist buying a really fine picture of their home.
- 6. Be a Sitter. Offer nursing and sitting services for children and older people. Or offer to care for birds, cats, dogs, and gold-fish while their owners are away on trips and vacations.
- 7. Give Illustrated Talks. Collect something unusual, such as teapots or pipes, and then develop an entertaining talk about your hobby. Notify program chairmen of clubs in your area that you are available to give talks for a small fee.
- 8. Give Auto Rides. If you have a car, phone those in your area who don't have one and offer to take them for a ride once a week. Older people are good prospects and are usually glad to be picked up and taken on scenic drives.



9. Go into Real Estate. Selling homes and property can be fascinating and profitable—even if done on a part-time basis. Check local requirements for qualifying for this kind of work.



10. Act as a Telephone Salesman. If you have a pleasing voice and manner, let local stores know you are available to contact prospects by phone describing special sales offered by these stores.

## SMALL BUSINESSES YOU CAN START

11. Start a Greenhouse. Build or buy a small greenhouse to adjoin your home and raise flowers and plants the year round. Folks with a green thumb find it easy to pick up extra dollars selling potted plants, cut flowers, and seedlings.



- 12. Start a Pet Shop. Every community can support at least one small pet shop. You can start by carrying a stock of pet supplies, and a few small animals such as kittens, pups, canaries, hamsters, and goldfish.
- 13. Start a Cafe. If you can make a really good cup of coffee and tasty hotcakes, you have the makings of a successful cafe. Grandma Moses used to say that if she had not taken up painting she could have supported herself by taking a room in the village and selling coffee and hotcakes.
- 14. Open a Commission Shop. There's a need in every community for a Commission Shop where people can leave unwanted furniture and clothes. The shop usually takes a 25% commission on sales. It may be possible to operate right in your home.
- 15. Become a Portrait Photographer. Many amateur photographers have become so good at taking pictures that they have set aside a room in their home as a portrait studio. There's a great demand in most areas

for photographers specializing in children's photographs.



16. Buy and Renovate Old Homes. Many people go into the business of buying old, run-down homes and then—after fixing them up—selling them at a profit.



17. Open an Antique Shop. Many people have turned their hobby of collecting antiques into a successful business. If you are clever at buying antiques, and know something about repairing and refinishing them, running an antique shop may be fun and profitable.



18. Open a Subscription Agency. Every community can use at least one such agency headed by a person who calls people, invites them to subscribe to magazines, and notifies them when subscriptions are due to be renewed.

lungs in bringing oxygen into the blood and discharging carbon dioxide, and keep the blood circulating actively. I think people should get enough exercise daily so that when they're ready to go to bed at night they are physically tired.

"Second — keep the weight down and avoid foods rich in animal fats. Unfortunately, the average diet today has many more calories than the body requires — much of it consisting of animal fats.

"A great mass of data is building up condemning animal fats as a contributor to atherosclerosis and I predict that in a few years our present, high-fat diet will be under general indictment, just as excessive smoking is now under indictment as a contributing factor in lung cancer.

"We can't definitely prove it, but we think animal fats and other rich foods—especially when combined with lack of exercise—result in deposits building up on the walls of blood vessels which lead to hardening of the arteries and atherosclerosic problems.

"Third — greater relaxation and moderation. We must try to live with no more tension than necessary. We aren't sure about the role of tension, but it seems to trigger chemical reactions which can lead to heart trouble. We should also learn to enjoy hard work, coffee, alcohol, and sex in moderation — old fashioned advice, perhaps, but still sound."

To obtain further light on the subject I put these specific questions to Dr. White:

Q. "You urge people to cut down on fatty foods as a means of avoiding heart trouble. Just what in plain terms are the fats we should avoid?"

A. I feel that if you are a candidate for trouble you should avoid eating the layers of fat you find on any animal meat, and you should avoid meats known to have a high fat content, such as pork, boloney, and low grade hamburger. You should also cut down or eliminate from your diet such rich items as whole milk, cream, ice cream, butter, and cheese.

Q. "Just what can the average person eat with immunity?"

A. You're on safe ground if you stick largely to lean cuts of meat, and perhaps include more fish in your diet. Always prepare meats by broiling so that excessive fat drips away. When you must use cooking fats, use liquid vegetable oils. Avoid the temptation of mixing a lot of butter when you fix vegetables. And eat lots of cereals and fruits.

Q. "Would you mind telling me what you eat?"

A. I'll tell you, but I must point out it isn't necessarily the ideal diet for others. My breakfast is pretty unvarying — usually half a grapefruit, a small dish of dry cereal with skim milk and a poached egg on a piece of toast. For lunch I have a bowl of soup — the kind with a minimum of animal fat in it. And for dinner I have some lean meat, potatoes, or rice, one or two vegetables and some fruit. One or two evenings a week I may have a cocktail before dinner. But I don't drink coffee and I don't smoke. Coffee doesn't agree with me.

Q. "Do you ever indulge such human temptations as mid-morning and mid afternoon snacks?

A. Sometimes, but I get more of a lift out of a few minutes of exercise. For a treat in the afternoon I sometimes have a chocolate soda — made with chocolate syrup and soda water, but NO ice cream.

## Q. "What exercise do you get?

A. I'm keen on walking and bicycling. I guess I get the equivalent of walking about five miles a day. My wife and I often get on our bikes on a Sunday afternoon and pedal for 30 miles or so. I think millions of people would take up bicycling, and improve their health in the bargain, if only we could persuade civic officials to provide trails and paths cleared of vehicular traffic so cyclists could ride in safety.

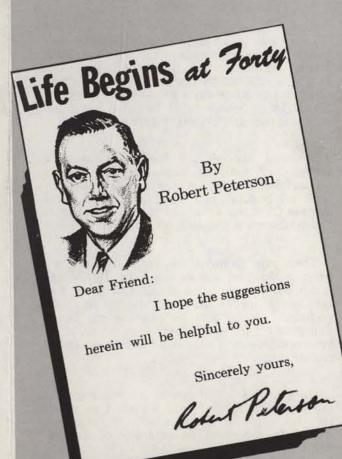
## Conclusion

As I concluded my visit with Dr. White he said, "Of course there are always factors in personal health which man cannot fully control. But I like to recall something Shakespeare said more than 300 years ago: 'Our remedies oft in ourselves do lie, which we ascribe to Heaven.' I firmly believe that if we conscientiously utilized what is already known and advocated in controlling heart trouble we would see the current death toll cut in half."

Of more than 1,700,000 deaths in the U. S. last year, nearly a million were the result of diseases of the heart and circulatory systems. It would thus seem the better part of wisdom to evaluate personal patterns of living and make certain we are taking the simple precautions suggested by the esteemed Dr. White as a means of bettering our chances for survival.

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# Avoiding a Heart Attack



## Avoiding a Heart Attack

(This booklet describes what happens when a middle-aged person consults famed Paul Dudley White, M.D. In this intimate interview and report the author describes how a heart examination is conducted and relates Dr. White's theories and suggestions on how to avoid heart and coronary afflictions.)

In order to check the condition of my heart I made an appointment with Dr. Paul Dudley White at his Boston offices. Dr. White is reputed to know more than anyone else about atherosclerosis—that insidious No. 1 killer whose label includes heart attack, stroke, and coronary thrombosis.

When I arrived for my examination a receptionist took my name and sent me to an adjoining room where a nurse briskly took my weight and height, drew a blood sample from my arm, and then took an electro-cardiogram reading of my heart beat.

Then she ushered me into Dr. White's private sanctum across the hall. Dr. White is an old gentleman — small and wiry five feet seven inches tall, and weighs just 124 pounds. I asked him to examine my heart and give me all the information he could on how middle-agers can avoid becoming heart casualties.

He asked if I had any symptons suggesting heart trouble. I said I'd read so much on the topic I interpreted the slightest flutter in my chest as evidence of an impending attack.

He smiled and observed: "Well, it's better to be aware of these things than to neglect them."

## Leading Symptoms

When I asked about the leading symptoms of heart and circulatory disease he mentioned five: unusual shortness of breath, unusual fatigue, swelling of the feet and ankles, a feeling of tightness in the chest, and pains in the heart region directly related to exertion and excitement.

## Medical History

He took out a medical history card and began asking questions in a warm, conversational manner. When I asked why he dwelt so lengthily on the health of my forebears he said:

"We generally give inheritance about 50 percent weight in determining a person's predisposition to heart disease. But that's not to say those with ancestors who had heart disease need feel their chances of escaping it are poor. If they know where they stand and take care of themselves they may be better off than the fellow with a better heritage who does nothing to protect himself."

## The Examination

He asked me to remove my shirt and gave me the pinch test—simply pinching with his fingers the skin on my chest and arms and noting the thickness of fat deposits. "Not much excess there," he observed as he made an entry on the card.

Next he slipped an old-fashioned stethoscope into his ears and listened as he held the receiver to various parts of my chest. I pointed to an area where I occasionally felt twinges of discomfort.

"That's a little below your heart," he said. "Your esophagus empties into your stomach at that point, and it's probably just a little indigestion."

But how, I pursued, can one distinguish between pains which might indicate heart trouble and those stemming from simple indigestion?

"It's sometimes difficult," he admitted, "but as a rule heart and circulatory pains are those which come during or after strenuous effort. They are usually pains of several minutes duration — pains which suggest great pressure in the chest and often extend into the left arm."

He donned a headband sporting a tiny spotlight and peered down my throat. Then he glared intently into each of my eyes to check the condition of optic capillaries. Then came the hammer test when I crossed my legs and grinned as he rapped each knee, causing the foreleg to jerk into a reflexive arc. Next he checked my blood pressure and followed this with an examination of my electro-cardiogram. Then he studied my cholesterol report.

## Cholesterol Factor

What about cholesterol, I asked. "It's just a clue," he said. "If a person has a high cholesterol count — above 230, say — it would be an indication that we should try to reduce the count a bit so as to minimize his chances of an attack. There's still no final proof that high cholesterol content in the blood leads to atherosclerotic trouble, but we know there's often a relationship."

Finally, he took me into a darkened anteroom and stood me in front of a fluoroscope. He observed my ticker from different angles and then used a special calipering method which permitted him to record the size of my heart in relation to the breadth of my chest.

## Examination Results

The examination was at last complete and he returned to his desk to summarize his notes, readings, tests, and observations concerning this sedentary male intent on extending his life expectancy. After a few minutes of thought and contemplation he looked up and smiled.

"It adds up to a very favorable picture," he said. "Your heart is in good condition but to keep it that way you're going to have to take off a few pounds and start getting a little more exercise."

I breathed a sigh of relief, and asked Dr. White what middle-aged men and women can do to strengthen their hearts and avoid becoming eventual victims of heart and circulatory disease.

## Three Keys

"Not all my colleagues are in 100% agreement with me," he replied, "but I think most physicians are coming to believe as I do that exercise, diet, and emotional relaxation are the three great keys in avoiding a heart attack.

"First — exercise. I feel anyone in sedentary work who wants to avoid atherosclerosis must take steps to get sufficient physical exercise. It's tremendously important that we get a daily quota of brisk exercise if we want to maintain muscle tone, assist the

## Where Should you Live in Florida?

Most anyplace. You'll find people happily retired from up north living in every nook and cranny of this sunny state. To find the locale that suits you best, take an auto trip and really see the state from border to tip before making a decision. Drive down the east coast all the way to Key West. Then drive up the west coast. Then zig-zag through the inland areas and get a clear picture of what the state offers.

## Is the Climate Really Good?

It really is — most of the time. Even Florida's critics must admit that this state probably has the best year-round climate of any state in the union — excluding Hawaii. The average January temperature ranges from about 52 degrees in the northwestern part to 69 degrees at the Southern tip at Miami.

Many people fear that summers will be too hot. Yet the average annual temperature for July and August throughout the state is 82 degrees. There are actually fewer days in Florida when the temperature goes above 95 degrees than in Chicago and New York.

Because Florida is surrounded on three sides by water there are usually sea breezes which caress the state winter and summer and keep it from getting unbearably warm.

## Rent, Build, or Buy?

I think the average person who has decided to live in Florida should build his own home, or buy one in a well-developed neighborhood. Owning a well-constructed home not only provides a comfortable feeling of security but provides a hedge against inflation and encourages the owner to putter and keep busy at home improvement tasks.

If you buy a home, make sure it has been built by a reputable builder, that it's near a shopping center, and that it's near the homes of other people you will enjoy knowing. Make sure you can get clear title to it, that the lots have been platted, that streets have been laid out, that water mains and sewage facilities are in, and that public utilities are readily available. Also inquire about assessments which may be contemplated for community improvements.

Talk with as many people as possible who live in the area and get their candid and informed opinions before making your final decision on buying a house.

## Tax Considerations

Real estate taxes are unusually low in Florida thanks to the state constitution which provides that the first \$5,000 of assessed valuation of an owner-occupied homestead is exempt from taxation.

There is a sales tax of 3%, but there are no state inheritance taxes and no state income taxes.

## Why do Some People Fail to Adjust?

Whenever people retire they face a great change in their way of life. Unless they have developed new interests and pursuits to substitute for their previous work they are sure to find time hanging heavily on their hands.

Folks retiring to Florida must be prepared to learn new uses for leisure time. They must develop hobbies which will stimulate their interest. They must be willing to cultivate new friends to replace those they may be leaving in hometown communities. They must join organizations and volunteer for committees so that they will have opportunities to be useful and make new contacts.

Most retired people, of course, desire friendship, companionship, and social activity. And anyone who makes a good appearance and shows his good will toward others is sure to collect as many friends in Florida as he had in his previous community.

## How do People Spend Their Time?

The things to do in Florida are so well-known that it is almost trite to enumerate them. Suffice to say, Florida offers opportunities for nearly every sport and pleasure except mountain climbing.

Perhaps most appealing is the water. The state has hundreds of fresh water lakes which offer boating, swimming, and fishing.

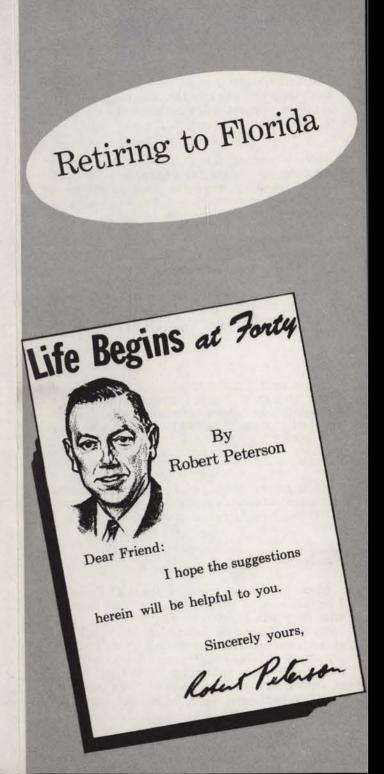
Then there are hundreds of miles of sandy white beaches — probably the finest in the world — where retirees can relax in the sun, swim during the winter and summer, and get their quota of exercise. Salt water fishing is also very popular.

Many Floridians find their greatest joy in gardening. Flowers and shrubs grow rapidly, and the climate permits those with a green thumb to experiment with exotic, tropical plantings of great beauty.

Most larger communities offer public golf courses, social clubs, and recreation halls and grounds geared to the special interests of retired men and women. There are also many spectator diversions, such as horseracing, jai ali, and baseball, plus dramatic and cultural offerings.

As we said, some who move to Florida in retirement may be disappointed. But I honestly believe that 98% of those who retire to this state eventually become its most enthusiastic supporters.

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## Retiring to Florida

In this booklet I want to summarize compactly and realistically the advantages Florida offers as a state for retirement.

Every winter for the past dozen years I've flown to Florida for a three or four week stay. Usually I leave the East Coast on a gray, wintry morn when the landscape is covered with ice and snow.

In what seems to be no time at all we are looking down at the Florida coastline with its blue sea and powdery white beaches. Soon our eyes are reveling in the rich greens of tropical vegetation, candy pink homes, and sunny bays and harbors.

Each time I make this trip from a frosty clime to sunny Florida I'm reminded how fortunate our nation is to possess this semitropical peninsula so richly blessed with sun and surf.

It is my personal opinion that Florida is the finest area in the world for retirement. However, this is not a unanimous opinion.

## Florida's Critics

Many people are openly critical of Florida. I've talked with quite a few men and women who have left Florida in disgust citing such complaints as the following: "I couldn't stand the mosquitos and insects." "We bought a home so poorly constructed it was unsuitable for human habitation." "We got tired of seeing so many old people." "We couldn't find any part-time work." "We got bored to death."

What about the bugs and insects? Most of those who complain have probably been unlucky in living near undrained, swampy land. It's my observation that in most areas of Florida there are no more mosquitos or other insects than one normally finds in other states during the summer season.

While some elders have been victims of shyster building firms who have sold them poorly constructed homes, it must be remembered that this can happen anywhere. The buyer of a home should always check the reputation of the builder and examine the dwelling carefully before signing on the dotted line.

Those who complain that there are too many old people in Florida probably aren't aware that there are seven states in the nation (headed by Iowa) which have a higher percentage of elders than does Florida.

Those who complain about the lack of part-time work should remember that Florida does not promise employment for elders. Most brochures put out by the state warn folks that it is extremely difficult for those along in years to find work and that they should not come with the hope of finding employment.

Those who get bored in Florida are usually those who get bored anyplace or who have made no effort to take up civic, church, and social activities without which almost anyone retired is sure to become unhappy and restless.

#### Most People Like Florida

In my experience — having interviewed hundreds of men and women who have retired to, Florida — the great majority of those who move here are ultimately very pleased with their decision and have few complaints.

#### Living Costs

It is often said that retired people can live better on less money in Florida than just about anywhere else. The state officially recommends that a couple have an income of at least \$200 monthly plus their home before settling in Florida. Yet it is a fact that thousands of retirees there are getting by for less.

If you settle in one of the smaller towns or villages away from the popular resort areas it is often possible to find cozy, attractive homes for as little as \$6,000, and apartments renting for perhaps \$40 monthly. The lower housing costs stem from the fact that so many people want to live in Florida that labor is plentiful and thus somewhat less expensive than in most other states.

There are many "Retirement Hotels" in the state where people can live for about \$100 monthly per person — including three meals daily.

The state also has hundreds of attractive mobile home and trailer parks. At most of these you can park your mobile home or trailer on a permanent or semi-permanent basis for one dollar a day — including all utilities.

Groceries cost about the same in Florida as elsewhere. But many elders stretch their pensions by growing fruits, vegetables, and chickens in their backyards, and by making fish — which they catch themselves — an important item in their diets.

Fuel costs are virtually non-existent and this is a great saving considering what it costs to heat a home in a cold climate.

#### Medical Bills

Many retired people will attest that they have fewer medical bills in Florida, simply because they have fewer colds and because the mild climate seems to discourage aches, pains, and respiratory ills.

#### Do People Live Longer in Florida?

Apparently so. In the U. S. as a whole, the average male at the age of 60 can expect to live an average of 15.9 more years, while the average female at that age can expect to live another 19.0 years.

However, statistics provided by the Retirement Department, Florida Development Commission, Tallahassee, Fla., show that at 60 a male Floridian has a life expectancy of 16.9 years, and a female Floridian at that age has a life expectancy of 20.5 more years.

The statistics also show that Florida has a slightly lower incidence than the U. S. in general with reference to the following five major diseases: heart disease, cancer, tuberculosis, arteriosclerosis, and diabetes.

## Retired Couple Starts Cafe

Sometime ago I was driving through the Ozark Mountains near Hot Springs, Ark., and stopped at an appealing, rustic coffee shop operated by Sam and Ann Herbert, formerly of Monticello, N.Y.

"We used to travel a lot and always mourned the shortage of decent cafes," said Herbert, 67, a white-haired man with pink cheeks. "We vowed that someday we'd retire from city life, move to the wide open spaces, and start a really good coffee shop.

"We were vacationing here several years ago and saw an ad in the paper about a ten acre place along the highway for sale. We looked it up and found a cluttered plot with a dumpy cafe and log house. I felt I could remodel the cafe and clean up the grounds. So we bought it for around \$15,000. Then we went back to New York, sold my garage and auto dealership, and moved here. With a little fixing the house has become an ideal retirement home. I got a carpenter to help and we transformed the cafe into what you see," he said with pride, showing me around the spotless dining room with its beamed ceiling, pine paneling, and big windows overlooking the mountains.

"My wife loves to cook, so she runs the kitchen. I'm the waiter. We can seat only 20 people, yet we're able to gross around \$20,000 a year. We run the place ourselves and are open daily from 8 till 8. There are several lulls during the day so we're able to take life easier than you may think. We love it, and feel we've found in retirement what we've been looking for all our lives."

# Retiree Buys Gift and Frame Shop

Another man who's happy with a new career is Werner Doetsch, 63. "I'd always wanted to run a little shop," said Doetsch, a husky grandfather who used to be in the metal stamping business but now runs a gift and frame shop on a high class shopping street in Stamford, Conn.

"When I heard about this shop being for sale, I got an accountant to examine the books and we found it had been making a fair profit and had a fine reputation. So I bought it for something under \$15,000, which included the lease, goodwill, and about \$8,000 worth of stock. It took awhile learning the ropes and I was in the red the first three months. But things have been okay since."

Doetsch says he pays \$325 a month rent, that the shop averages gross sales of about \$100 daily, and that the standard markup on goods is between 40% and 50%.

"About half our volume is in frames—we take orders for custom-made frames which we send to a factory. The other half is in greeting cards, gifts, candles, decorations, and party items. We also stock a few antiques.

"There's a lot of paperwork which I generally take home at night. After supper I climb into my easy chair to watch television and do my homework and don't mind it at all. I have an accountant who prepares monthly reports and government forms.

"One person can run the shop most of the time. But my wife enjoys coming along two or three days a week. New things are always happening and you're always meeting new salesmen and customers. You can't get rich owning a small shop such as this. But you can make enough to give you a good return on your investment and it's more fun than sitting at home wondering what to do with yourself."

#### Engineer Turns Toymaker

When Frank I. Louckes of Memphis, Tenn. retired from engineering chores at 67 he wondered how he'd spend his time. When he read that woodworking classes were being offered twice weekly at a nearby school he enrolled and thus launched a new career.

He particularly enjoyed making quality wooden toys and finally hiked up enough courage to take samples of his work to Memphis stores. One leading store asked if he could make a colonial doll bed—since the factory supplying them was on strike. Louckes brought them a sample bed and they were so impressed they began giving him regular orders.

The Louckes doll bed is a four poster about two feet long and made of mahogany. It's beautifully made as an heirloom piece, retailing for about \$24. "I can sell as many as I care to make," concluded Louckes, "but I only work four or five hours a day. Over the years I've averaged a bit less than \$100 a month profit on the beds. You'd think thousands of retirees would make quality toys, but from what I've learned I'm about the only one in the country doing this kind of work."

# Other Business Tips

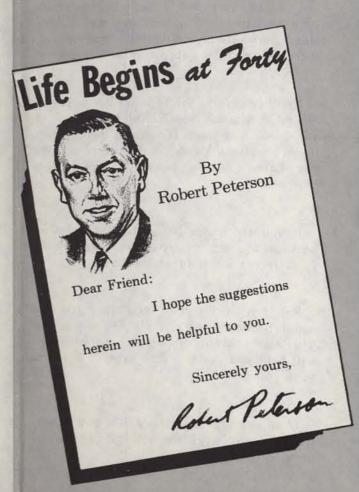
Direct Selling. You may wish to become a sales representative for a manufacturer. Request our booklet "180 Firms Offering Sales Work to Older People."

Start Your Own Business Annual. For this list of 700 be-your-own-boss opportunities send \$2 to Annual Publications, Box 26, Church Street Sta., New York NY.

Franchising. Get the exclusive right to sell certain products or services in your area. Subscribe to National Franchise Reports, 333 N. Michigan Ave., Chicago Ill.

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Starting a Small Retirement Business



# 1. Choosing a Business

Folks of any age can start a small business. Many people who retire from salaried occupations find that operating a small business of their own is the most satisfying way of spending the retirement years.

In choosing a business it is a good idea to choose one in which you have had some actual experience.

You may also choose one in which you have long harbored a deep interest and enthusiasm. Interest and motivation are sometimes more important for success than experience.

Another clue to the type of business you should choose are special talents and skills which you may have. If you can bake superb bread or have a knack for furniture-making you have a sound basis for going into business.

If you are undecided as to what kind of business to start, try getting some experience in different kinds of endeavors.

See if you can't get a temporary job in a small bookshop, cafe, motel, or pet store. This will not only give you experience but will help you decide which type of business suits you best.

If no one will give you a job, you can always offer to work for nothing just to pick up a little experience.

# 2. Kinds of Businesses

There are so many hundreds of different business possibilities that it is often confusing to a person trying to make a choice. The confusion, however, is partially removed when it is considered that all businesses break down into these three general groups:

a. Selling things. You might start a retail store of some kind in which you would buy your merchandise from a wholesaler or distributor and then sell it at a profit to the public.

Many older people have started small stores featuring groceries, specialty clothing, books, art supplies, phonograph records, tobacco, newspapers, stationery, antiques, candy, flowers, jewelry, toys, hobby crafts, cameras, sporting goods, nursery stock, gardening supplies, beverages, and foods.

b. Selling services. You might sell a service of some kind. If you have special skills you might offer services in tutoring, landscaping, consulting, decorating, sewing, alterations, catering, photography, repair, travel, pet care, printing, or contracting. Or you might take a course in some field such as practical nursing or real estate and develop a new service career.

c. Making or raising things. You might make and sell breads, pastries, candies, jellies, furniture, jewelry, leatherware, toys, picture frames, clothing, rugs, and art objects. Or you might raise rabbits, dogs, cats, birds, hamsters, poultry, vegetables, mushrooms, herbs, nursery stock, flowers, or fruits.

# 3. Most Popular Small Businesses

The small businesses most popular with retired folks are these:

a. Guest Houses. Taking in guests is popular because little money and experience are required. Many older people begin by simply renting out their guest room to a roomer. Then, if they live near a highway, they may start taking in overnight travelers. As their confidence and experience increase, they may eventually build or buy a motel or hotel.

b. Restaurants. Many older couples have started small cafes or coffee shops simply to cash in on the wife's ability to make good coffee and sandwiches. It is possible to start a small cafe with a small investment and with relatively little experience. Good food will always find a buyer. The chief reasons why so many restaurants fail are: (a) the food is not good, (b) the restaurant is not well-located, and (c) the restaurant is not clean and attractive.

c. Gift Shops. Many older people have started gift shops in their own homes or in small shops near shopping centers or tourist attractions. Among the more popular items carried in gift shops are souvenirs, glassware, china, leather, ceramicware, artificial flowers, and stationery.

#### 4. Get Some Advice

After you have made up your mind as to the kind of a business you would like to start, sit down with your banker — or with a trusted and successful business friend — and tell him exactly what you have in mind.

Too many people start small businesses which have failed within a few months simply because of pitfalls which could have been avoided had the individual obtained seasoned advice. Here are some things to discuss with the person whose advice you seek:

- a. Does he agree that there's a need and demand for the kind of business you have in mind?
- b. Does he feel you have enough capital to invest, without endangering your financial security?
- c. Are you sufficiently strong and healthy to meet the demands of the business you have in mind?
- d. Should you obtain more experience in this field before actually getting underway?
- e. Is there a good location available for your business at a fair lease and rental?
- f. How extensive a line of goods or services should you offer?

13. At the beginning of each week, take off a few minutes to make up a simple schedule listing some special events to which the patient can look forward during the forthcoming week. For instance, "Monday — Mrs. Jones will call;" "Tuesday — strawberry shortcake for lunch;" "Wednesday — watch Helen Hayes on TV;" "Thursday—Joe Fields is coming to show you how to paint a picture;" "Friday — the doctor will call;" "Saturday — get a new bed jacket;" "Sunday — a group from the church will call."

14. If at all possible, see that the patient gets to go for a drive occasionally. Nothing perks spirits quite like getting out of a sickroom and going for a spin in an automobile.

15. See that the patient has fresh, attractive bed garments and that his hair and skin are kept well-groomed. A patient who feels attractive usually has a higher motivation to get well.

16. Have a phone at the patient's bedside so that instead of a Kaffee-Klatsch he can have a daily Phone-Klatsch with other shutins and with friends.

## New Hope for Elder Invalids

The 78-year-old mother of a friend of mine suffered a severe stroke three years ago. Following four months in the hospital she was moved to her son's home.

He and his wife did their best to care for her. But she was paralyzed on one side of her body and — with a small home and three active youngsters — it ultimately became necessary to move her to a nursing home some 20 miles away.

"She's fairly comfortable and they're good to her," says my friend. "But what's to become of her? She's been there two years now. The doctor looks in once a week and tells us she's doing as well as can be expected. But it doesn't seem right that nothing's being done to prevent further deterioration. She can't read as her eyesight is poor and there's nothing to watch except television. Her roommate's mind has failed so she's no company. And except when we come for a visit there's no one to talk with except the nurse and the bus boy."

This story underscores the tragedy facing a few elders in just about every community in the country. Fortunately, chronic invalidism touches only a small percentage of those along in years — perhaps four per cent — but these cases make up in their tragic quality for the lack of number involved.

When I related this woman's case to Dr. Howard A. Rusk — generally acclaimed the world's top authority on rehabilitation — I asked what's on the horizon to improve the situation of elder invalids.

"Eventually," replied this great humanitarian, "we should require all nursing homes to have access to the service of a therapist trained in rehabilitation. Based on studies we've conducted, I'm inclined to believe that perhaps half our invalids today could be gotten on their feet and improved to a point where they could largely care for themselves IF they were regularly exposed to rehabilitative techniques.

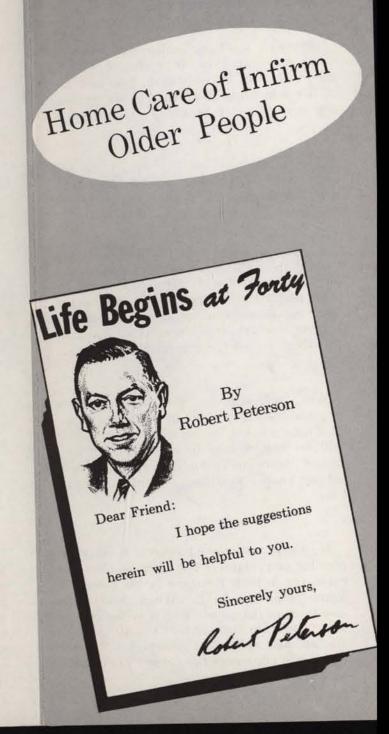
"In most cases chronic invalidism is the result of too much lying in bed with no attention given to keeping muscles from atrophying, joints from stiffening, and circulation from becoming sluggish.

"Traditionally, when older people have been forced to go to bed with illnesses or broken bones it has been considered proper for the family or community to say in effect, 'Just stay in bed as long as you like — we'll take care of you from now on.'

"But this is wrong. We must help patients regain use of their limbs. We must give them the desire to get well and to care for themselves. We must prod them and nag them if necessary. But we musn't just let them lie in bed day after day. The longer they lie in bed the more hopeless their condition becomes.

"I'd like to see nursing homes in a community get together and jointly employ a capable therapist trained in rehabilitation. This person could then make the rounds of homes where he would work not only with patients in teaching them exercises to restore muscle tone and stimulate circulation, but would motivate patients to become self-sufficient again. He would also pass along rehabilitative tips to nursing staffs and generally stimulate an atmosphere of optimism and encouragement.

"I'm afraid," he concluded, "that we've been much too pessimistic in dealing with older patients. We've been inclined to say, "You can't expect much improvement at that age!" But the fact is that patients at any age respond to rehabilitative techniques and the recovery possibilities for the chronically ill are not anywhere near as bleak as tradition has led us to believe."



## Home Care of Infirm Older People

Illness is a blight which may someday creep into our lives. In exchange for the good fortune of living long, the give and take of life sometimes requires that we undergo the misfortune of becoming chronically ill.

Just as we may one day wish to be tenderly cared for by others, so should we show a tender interest in older members of our family who may become bedridden.

Only about three percent of all older people become so ill and infirm that they become permanently dependent on others. But it is not uncommon for elders to break a bone or contract some illness which may confine them to bed for several days or weeks.

When this happens it may be advisable to place the ailing elder in a nursing home. If it appears that the period of recuperation will be long, it may be easier for all concerned if the individual is cared for in a setting geared to offer responsible nursing care.

In many instances, however, it may be possible or preferable for older people to be cared for in their home, or in the homes of members of the family. When this is the case those in charge will find it necessary not only to provide nursing care but also to create an atmosphere of cheerful optimism which will encourage the patient to get back on his feet.

This booklet has been written for children and others who have an older person in their care who is ailing and bedridden a good part of the time.

These 16 specific suggestions have been checked with physicians, and the list has been hailed as a compact, useful guide to the home care of infirm older people:

1. Take the point of view that the patient is definitely going to get better. Even though he may be 80 or 90 years old, remember that no one is so old that some improvement is not possible.

Bear in mind that when Grandma Moses was 90 she had a lengthy illness. Many shook their heads and said there wasn't much hope. "What can you expect at her age," they said pessimistically.

But her daughter lovingly nursed her back to health and Grandma was able to recall the incident ten years later on her 100th birthday.

2. Talk with your physician about exercises and massages which you can give the patient every day to keep the joints from stiffening, the circulation from becoming sluggish, and the muscles from becoming flabby, Every effort should be made, under the physician's guidance, to help the patient get back on his feet and care for himself.

- 3. Ask a public health nurse to come in and teach you the professional methods of turning the patient in bed, or lifting the patient out of bed, of making a bed with a patient in it, and of giving a bed bath. Knowing the most efficient ways of performing these difficult tasks will eliminate much of the strain.
- 4. If it appears the patient will be bedfast for sometime, rent or buy a "hospital bed" the type that can be cranked up so the patient can sit up in bed. This will make it much easier to care for the patient.
- 5. Suspend a rope from the ceiling over the bed so the patient can grasp this and help himself in turning over or pulling himself up. This will also encourage him to exercise his arms and shoulders.
- 6. Have a wheelchair at hand and help the patient use it as often as the physician permits. Getting a patient out of bed and into a wheelchair is an important step in the process of getting a patient back on his feet.
- 7. Put an ad in the paper to help you locate two or three pleasant older people who, for a small hourly fee may be glad to come in a few hours each week to sit with the patient. This will not only provide you with a needed respite from nursing responsibilities, but will provide the patient with the refreshing pleasure of a new face and new conversation.

- 8. Have both a radio and a television set with portable controls available to the patient. Urge him to make TV a special event by watching only the best shows. Elders who have the TV set on from morn till night soon become thoroughly bored with television.
- 9. Provide the patient with a phonograph, and then check with libraries in your vicinity to see where you can check out "talking books" recordings of well-known books and articles.
- 10. Have lots of living things in the patient's room, such as potted plants, birds, and an affectionate dog or cat. Place a bird or squirrel-feeding shelf outside the window.
- 11. Provide the patient with plenty of new magazines particularly bright, interesting picture magazines. If you let your neighbors know you need magazines, they'll be glad to send you theirs when they finish with them.
- 12. In every community there are many people who would be glad to call on shut-ins if they knew who they were and if they knew they would be welcome. Send postcards to friends and neighbors inviting them to stop for visits with the patient, and see if your church can't arrange to send occasional visitors.

Churches should take more than a passing interest in providing lowcost denominational residences for the elderly.

In entirely too many cases, the only such residences provided by churches are priced far beyond the pocketbooks of average members.

Church members should make sure that these homes are managed by optimistic, enlightened persons who know something about the new science of geriatrics and who realize that older people must be given purposeful activities if they are to be contended.

It is unfortunate that in so many churchsponsored old folks homes there is insufficient activity to keep guests happily occupied.

-9-

When making calls ministers should bring older members not only a spiritual message but also some practical suggestions for their physical and psychological needs.

If the minister observes that an older member spends most of his time just sitting, he should try and find some task for the individual to do.

Try to get sedentary, disconsolate elder members interested in handcrafts such as weaving or woodworking. Help them meet other older people in their neighborhood. Ministers should delegate some of their visitation activities to selected older members who are still capable and have time on their hands.

Those selected should be given a title, such as "Ministerial Assistant" and regarded as official members of the church ministry.

Giving older members an opportunity to serve in this manner will result in (a) giving the minister more time for other duties, (b) giving the older members of the church something purposeful to do, and (c) permitting more calls to be made on church members who have a need for visitations.

# Churches Often Neglect Elders

I've had many letters from seniors who find their churches indifferent to their needs. One arrived the other day from Mrs. Louis Georgeson of San Francisco, Calif.

"I'm a widow," she wrote, "My children are grown. I have the money to live comfortably and I have my health. But I'm lonely—just plain lonely. After having shared my life with someone for 33 years, it's not very pleasant dining by myself and spending evening after evening alone.

"The other day I went to the minister of my church and asked if the church couldn't sponsor some kind of group which would help people such as me find new, stimulating friendships. But he said there wasn't a need for such a group. 'If you're lonely,' he said, 'get yourself some hobbies or take up volunteer work.'

"My religion means a great deal to me," said Mrs. Georgeson "and I appreciate that the church is there to meet spiritual needs. But it seems to me that the church should also support programs which will help its mature members meet their social and emotional needs in a wholesome atmosphere.

"I keep busy enough at worthwhile tasks. I work hard for the welfare federation and I'm a hospital volunteer. I go to lectures and plays. But these activities simply bring me into daytime contact with other women like myself — widows and older women. None of these pursuits brings me into social situations where I can meet both men and women. I'm not looking for a husband.

"I love people, music, dancing, and good conversation. But where does a respectable widow find these things? I realize that plenty of companionship is available in bars but those places aren't for me.

"Don't you feel," she asked, "that the churches have a responsibility here which they are often neglecting?"

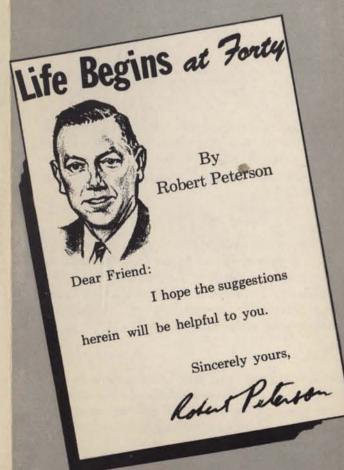
I do indeed.

MANY CHURCHES WHICH loftily exempt themselves from the need to provide social fellowship for folks past forty go completely overboard when it comes to providing these services for youth. In running down the calendar of a church in my community I note that Sunday night there's a Youth Fellowship Rally, Monday night there's a Boy Scout meeting, Tuesday night is young mothers' night, Wednesday night there's junior choir rehearsal, Thursday night there's a Girl Scout meet, and Friday night a party for teenagers. Not a single social event on the calendar for folks past forty!

"I guess," confessed the minister of that church, "it's the old story of the squeaking wheel getting the grease. Parents are often vocal in urging the church to provide more and better youth programs — often I fear as a means of getting the children out of the house. Se we cater to these needs and soon find that much of our time is going into youth work. But you're right. Older people in our church may be in even greater need of our attention than the young."

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Things Churches
Should Do for
Older People



It has been my observation that most churches neglect older members, and give the bulk of their attention and consideration to younger people.

To those churches which may be awakening to their geriatric responsibilities here are ten specific things which I strongly feel all churches should be doing for elder members and for older people in their community:

-1-

Develop an awareness that older people may be in even greater need of the church than younger ones. By the time they reach old age many people have drifted away from their faith.

Too many church groups seem to feel that once a person has been won to the faith he requires no further attention or personal ministry. Yet several polls attest to a declining interest in the church on the part of many older church members.

A religious faith can be of enormous importance to the emotional stability of an older person, and churches should recognize their responsibility in stimulating and inspiring this faith.

The church should organize senior fellowship clubs for elder members, with mid-week meetings.

-2-

A once-a-week Bible class on the Sabbath does not provide enough religious activity for most older members.

Elders have a great need to combat loneliness and find new friends, and the church has a responsibility in helping elders meet these needs.

Members of elder fellowship clubs should be encouraged to choose worthwhile projects toward which they can work, and should be encouraged to learn satisfying new uses for leisure time.

9

The church should help its older members make new friends by encouraging them to get to know people in churches of their denomination in nearby communities.

Invite the older members of such churches to come to services at your church and stay for refreshments afterwards as guests of your older members.

Exchanges of this kind will help older people find a new zest in relationships with their church. Plan programs which will single out the elders for special recognition.

Most churches celebrate Children's Day. Let's recognize the other end of the life span by celebrating an annual Senior's Day.

On this occasion, the church may wish to let seniors conduct the entire service.

Pay older members special tributes and honor those elders who have fulfilled important works and roles for the church.

Those who have attended the church 50 years or more should be given a pin or a plaque at special services.

-5-

Encourage teenage groups to visit with the elderly as a regular project. Perhaps each youth might agree to pay a half hour call once a month on an older, incapacited member of the church — the names to be supplied by the church office.

Such a project will teach youngsters to become aware of and interested in the older person they will one day become. And the calls will do much to enliven and enrich the lives of the older persons visited. Encourage other age groups in your church to take on gerontological projects.

Typical of projects which they might undertake are these:

- (a) Raise funds for construction of denominational old folks residences.
- (b) Teach arts and crafts to housebound elders.
- (c) Create visiting committees to make calls on elder shut-ins.
- (d) Sponsor a monthly outing or party for elder members.
- (e) Take elders who do not have cars on occasional automobile outings.

-7-

Every church should provide transportation to church for older people who do not drive and cannot ride buses.

In every community there are many older people who for one reason or another simply cannot get to church unless someone comes by and picks them up.

The church program should carry a note saying that older persons who require transportation to and from church on the Sabbath should call a stated telephone number.

8. Visit each of these famed places and attractions:
<ul> <li>□ Smithsonian Institute, Washington, D.C.</li> <li>□ Military Academy, West Point, N. Y.</li> <li>□ Naval Academy, Annapolis, Md.</li> <li>□ An automobile assembly line in Detroit,</li> </ul>
Mich.  □ Mt. Rushmore National Monument Keystone, S. D.
☐ A meat packing plant in Chicago, Ill. ☐ Disneyland, Anaheim, Calif. ☐ Forest Lawn Comptany, Los Angeles
<ul> <li>□ Forest Lawn Cemetery, Los Angeles,</li> <li>Calif.</li> <li>□ Indian reservation in Arizona or New</li> </ul>
Mexico.  ☐ The recreated town of Williamsburg, Va.  ☐ Mardi Gras, New Orleans, La.
<ul> <li>☐ Knott's Berry Farm, Buena Vista, Calif.</li> <li>☐ Radio City Music Hall, New York, N. Y.</li> </ul>
☐ Statue of Liberty, New York, N. Y. ☐ Niagara Falls, Niagara Falls, N. Y. ☐ Independence Hall, Philadelphia, Pa.
☐ U. S. Capitol, Washington, D. C.
9. And don't miss these neighboring points of interest in the continental area of the United States:
Canada   Lake Louise  Victoria, B. C.

	□ Nova Scotia
	☐ Gaspe Peninsula
	□ Ottawa
	☐ Montreal ·
	Quebec
	☐ Toronto
	Service and the service of the servi
Mexico	☐ Mexico City
	☐ University City
	☐ Acapulco
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	AND TO DOWN AND TO SAN HOW AS I
	Complete of South Control Control
Nearby	Total Control of the
	☐ Haiti
	☐ Jamaica
	□ Nassau
	□ Puerto Rico
	☐ Virgin Islands
	☐ Bermuda
1.	n

Note: This list of 157 entries was carefully compiled based on suggestions submitted by hundreds of mature, seasoned travelers. If you feel there are other major places and attractions which merit inclusion on this list, please let us hear from you.

#### Summary

If you have actually visited all the places on this list, you are literally one in a million.

Probably not more than 200 persons in the entire nation are as well-traveled as you.

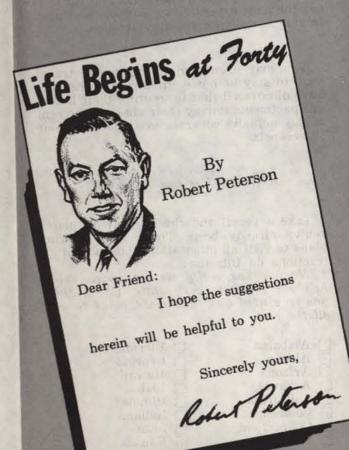
Yet, as stated before, the full bill of fare in the wealth of travel listed herein can be enjoyed by thrifty travelers for less than \$2,000.

Walter Pitkin once remarked, "Why sit around like a toad on a stone when you might as well be out getting an eyeful somewhere."

There's a lot to what Pitkin says. Why should healthy people with adequate means waste precious time sitting around in retirement when they could just as well be out seeing something of the wonderful world in which we live.

Let's endeavor to do more traveling as we grow older, for the wonderful attractions of our nation are now available to average people of average means—provided they have the desire.





# A Retirement Travel Schedule

This booklet lists all the major sights and attractions of our nation and its continental area. The thought of visiting ALL of these places may sound terribly expensive, yet it is possible to see everything on this list for less than \$2,000!

To see the most for the least money, drive your own car and pull a small travel trailer in which to sleep and fix your meals. That way your only cash expenses will be for gas and groceries. If you don't have a car use the bus lines. And when it comes to overseas hops to such places as Bermuda and Hawaii, use the least expensive air carriers and plan to stay at inexpensive guest houses.

You may even find it cheaper to travel than to stay at home. Hundreds of retirees have discovered that by renting their homes or apartments during their absence, the rent money actually covers a good part of their travel costs.

# How to Use this Schedule

Take a pencil and check off those places you've already been. Then, start making plans to visit all other states, places, and attractions on this list:

1. No one has really seen America unless he's set foot in every state. Check those you've visited and then make plans to visit all the rest.

un ine rest.	
☐ Alabama ☐ Alaska ☐ Arizona ☐ Arkansas ☐ California ☐ Colorado ☐ Connecticut ☐ Delaware	☐ Florida ☐ Georgia ☐ Hawaii ☐ Idaho ☐ Illinois ☐ Indiana ☐ Iowa ☐ Kansas

☐ Kentucky ☐ North Dakota
☐ Louisiana ☐ Ohio
☐ Maine ☐ Oklahoma
Maryland Oregon
☐ Massachusetts ☐ Pennsylvania
☐ Michigan ☐ Rhode Island ☐ South Carolina
☐ Mississippi ☐ South Dakota
☐ Missouri ☐ 'Tennessee
☐ Montana ☐ Texas
□ Maryland       □ Oregon         □ Massachusetts       □ Pennsylvania         □ Michigan       □ Rhode Island         □ Minnesota       □ South Carolina         □ Mississippi       □ South Dakota         □ Missouri       □ Tennessee         □ Montana       □ Texas         □ Nebraska       □ Utah         □ New Hamphire       □ Virginia         □ New Jersey       □ Washington         □ New Mexico       □ West Virginia         □ New York       □ Wisconsin
New Hamphire Virginia
☐ Nevada ☐ Vermont ☐ New Hamphire ☐ Virginia ☐ New Jersey ☐ Washington
☐ New Mexico ☐ West Virginia
U TY ISCOILSIN
□ North Carolina □ Wyoming
2. You'll visit many colorful cities around the nation, but plan to spend at least two or three days in each of these:
☐ New York City ☐ Washington, D.C. ☐ Chicago ☐ Los Angeles
☐ Chicago ☐ Los Angeles ☐ San Francisco ☐ New Orleans
☐ Boston ☐ Miami Beach
☐ Las Vegas ☐ Atlanta
3. Be sure and visit every one of America's 29 National Parks:
☐ Yellowstone (Wyo.)
Yosemite (Calif.)
☐ Crater Lake (Ore.)
☐ Mesa Verde (Colo.)
☐ Glacier (Mont.) ☐ Rocky Mountain (Colo.)
Mt. McKinley (Alaska)
Grand Canyon (Ariz.)
☐ Hot Springs (Ark.)
Grand Teton (Wyo.)
☐ Great Smoky (N. C.) ☐ Mammoth Cave (Ky.)
☐ Isle Royale (Mich.)
☐ Big Bend (Texas)
☐ St. John (Virgin Islands)

□ Sequoia (Calif.) □ Mt. Rainier (Wash.) □ Wind Cave (S. D.) □ Platt (Okla.) □ Glacier (Mont.) □ Hawaii □ Acadia (Me.) □ Zion (Utah) □ Bryce Canyon (Utah) □ Carlsbad Caverns (NM.) □ Shenandoah (Va.) □ Olympic (Wash.) □ Kings Canyon (Calif.) □ Everglades (Fla.)	
4. Be sure and visit every one of the famous homes:	ese
<ul> <li>□ The White House, Washington, D.</li> <li>□ Mount Vernon, Alexandria, Va.</li> <li>□ F. D. Roosevelt Home, Hyde Park,</li> <li>□ Eisenhower Home, Abilene, Kans.</li> <li>□ Truman Library, Independence, M.</li> <li>□ Vanderbilt's "Biltmore," Asheville,</li> <li>□ Vandebilt's "Breakers," Newport, I.</li> <li>□ Hearst's "San Simeon," San Simeo Calif.</li> <li>□ Bellingrath Home, Mobile, Ala.</li> <li>□ Betsy Ross Home, Philadelphia, Pa</li> <li>□ Lincoln's Home, Springfield, Ill.</li> <li>□ Jefferson's "Monticello," Monticello</li> </ul>	N. Y.  O.  N. C.  R. I.  On,
5. Be sure and visit every one of these famed galleries and museums:	world-
<ul> <li>□ National Gallery of Art, Washington D.C.</li> <li>□ Metropolitan Museum of Art, New City.</li> <li>□ American Museum of Natural His New York City.</li> <li>□ Museum of Science and Industry, Chicago, Ill.</li> <li>□ Huntington Art Gallery, Pasadena,</li> </ul>	York story,

6. Be sure and see each of these famous views:
☐ View from top of Empire State Building in New York.
☐ View from Top of the Mark in San Francisco, Calif.
☐ View from Washington Monument, Washington, D.C.
☐ View from the crown of the Statue of Liberty, New York City.
☐ Sunset on the Pacific Ocean, as seen from the Golden Gate Bridge, San Francisco, Calif.
☐ View of the New England countryside when autumn foliage is at its best.
☐ View of the lights of a great city as seen from an airplane on a clear night.
7. Visit each of these famed churches:
☐ St. Patrick's Cathedral, New York, N. Y. ☐ St. John's Cathedral, New York, N. Y. ☐ Washington Cathedral, Washington, D.C. ☐ Mormon Temple, Salt Lake City, Utah.
☐ Ba'Hai Temple, Evanston, Ill.

TRAIL-R-NEWS, monthly, 546 W. Colorado Ave., Glendale, Cal. \$3 year.

TRAILER NEWS, PO Box 34-1367 Coral Gables, Fla. \$2 year (34 issues).

MOBILE HOME JOURNAL, monthly, 505 Park Ave., NYC. \$4 year.

Trailer Manufacturing. The largest include AIRSTREAM CO., Santa Fe Sprgs., Calif. BOLES AERO INC., Burbank, Calif. AVION COACH, Benton Harbor, Mich. SHASTA TRAILERS, Goshen, Ind.

Mobile Home Makers. The largest include
DIVCO-WAYNE INDUSTRIES, NY, NY.
DETROITER MOBILE HOMES, St. Louis, Mich.
NEW MOON HOMES, Dallas, Tex.
SKYLINE HOMES, Elkhart, Ind.

#### Clubs for Trailer Fans

The leading club is the Wally Byam Caravan Club which has several thousand members and conducts caravans to places such as Mexico, Canada, and Europe. It even conducted the world's first trailer caravan through Africa in 1959-60. It has chapters in most sections of the country, issues an annual directory of members, and membership is restricted to owners of Airstream trailers. Most members are retired. For information write Wally Byam, 822 Niles, Bakersfield, Cal.

#### Retirees Recommend Trailer Living

Hitching your dwelling to a car won't appeal to everyone in retirement. But here's the story of the Grover C. Hastings who five years ago sold their home in Tampa, Fla., and hit the road in a luxurious 30-foot mobile home. They claim they've latched onto the ideal way of life.

"I used to be in real estate," said Hastings, 75, an affable grandfather with an honest bronzed face whom I encountered at Trailer City in the heart of Hot Springs, Arkansas.

"Shortly after retiring, we read about several hundred people who were going to Mexico on a trailer caravan. It sounded like fun so we bought a trailer and tagged along. Most of the others in the party turned out to be retirees like ourselves and the excursion proved one of the happiest trips we'd ever made. Having had an appealing taste of trailer living, we decided to live on wheels the rest of our lives.

"We've got everything we need," he said proudly, showing me around their rolling cottage with its gray carpeting, burgundy drapes, and all the comforts of home sweet home, including a living room with television, a kitchen with stove and refrigerator, a twin bedroom, and complete bath and shower.

"Travel is easy and leisurely in a trailer," continued Hastings. "We can get checked into a park and connected with water and electricity in 20 minutes. There's no luggage or tips to fool with and we can sleep in our own beds and eat our own food.

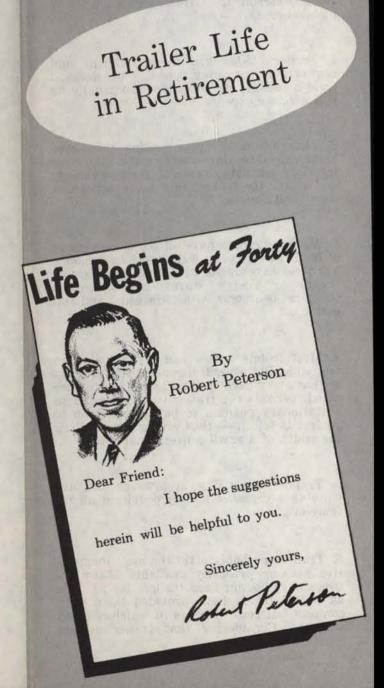
"And it's all so inexpensive. This is one of the better trailers, yet it cost just \$6,300. The best trailer parks charge about a dollar and a half a day rent, including all your water and electricity. And of course we pay no real estate taxes.

"We spend six weeks every year at Hot Springs taking the mineral baths. Then we strike out for new horizons. This year we're going to Minnesota to see where the Mississippi River begins. Then we're heading West for the Winter."

I admired his stunning and expensive new automobile parked nearby. "I'll tell you how I came to buy it," he said with a smile. "I used to drive a less expensive car. Then, when I went over my finances a few weeks ago, I found our living costs were proving so modest that we had a nice surplus. So I told my wife that since we can't take it with us we might as well treat ourselves to some of life's luxuries.

"We've gotten to know scores of people who meander around the country in trailers. We have a directory of trailer owners and whenever we want company we just look up any members in the locality and drop in for a visit.

"If we were stuck in a house in the average community we wouldn't make three new friends a year. But thanks to our changing scenery and the good spirit which springs up among trailer owners we seem to make that many new friends every week. When you get right down to it it's your contacts with people which make you or break you in retirement."



## Trailer Life in Retirement

Here's why many older people these days are considering the purchase of a trailer or mobile home:

- 1. Trailers today are more efficient and comfortable than ever before. They demand little housekeeping and there is virtually no maintenance expense.
- 2. They are more eye-appealing than ever before. Good looking exteriors and high-style interiors featuring tasteful floor coverings and draperies make them more attractive than most homes.
- 3. Modern trailers have all the conveniences of home sweet home, including living rooms, kitchenettes complete with sink, refrigerator, butane or electric stoves, and automatic washers; bedrooms with twin beds; and full baths.
- 4. Most mobile homes and trailers are ten feet wide. But several ingenious trailer makers have now developed an expansion feature which permits the trailer when mounted in a stationary position to be expanded up to 20 feet in width thus giving the dwelling the width of a small conventional home.
- 5. Trailers are rising in prestige and are winning acceptance among people in all income brackets.
- 6. Trailers probably offer the most inexpensive housing presently available. Many retirees have bought used trailers for as little as \$1,000 which have provided them with compact but cozy quarters in which to sleep and eat. Considering that trailer owners

can park their dwellings in trailer courts which provide water, electricity, and garbage disposal for as little as \$30 a month, it is easy to see that trailer life can be astonishingly inexpensive.

- 7. There are more travel trailer parks than ever and check-in procedures have been simplified so you can often get checked in and connected with water and electricity within 15 minutes.
- 8. The better trailer courts charge about \$1.50 per day for transient trailers, including water and electricity and from \$30 to \$50 monthly.
- 9. Trailers make travel easier because you can take your living facilities with you and dispense with suitcases, handbags, and the bother of checking in and out of hotels.
- 10. Many people like the fact that trailers permit you to sleep in your own bed at night rather than in a different bed at different hotels.
- 11. Many older people have dietary restrictions and find it easier and cheaper to prepare their food in their trailer than to rely on restaurant food.
- 12. Closely related to trailers are "Campers." These are enclosed units, complete with cooking equipment and beds and mounted on a pickup truck. Campers offer less living space, but are less expensive and more maneuverable than trailers. There are also fewer restrictions on night parking.

- 13. Trailers offer one of the most inexpensive ways to travel. Your only costs besides your auto expenses are for overnight parking and groceries.
- 14. Most people find they make more friends while traveling by trailer because of the fellowship which springs up among trailer owners who feel they've found the ideal way of life.

## Disadvantages

Although there are rising numbers of good trailer courts there are still shortages in certain areas. Another problem which occasionally arises is the ban which some parkways and turnpikes have against trailers.

#### Trailers and Mobile Homes

Travel trailers, used principally for trips and vacations, generally range in length from 15' to 27' and cost from \$3,000 to \$6,000.

Mobile homes, which are usually parked in one spot most of the time, range up to 60' in length and usually cost from \$5,000 to \$8,000. Many states require that a towing cab rather than an auto be used in moving the larger mobile homes.

Good used trailers, and trailers of cheaper quality, can be obtained at prices lower than those cited above.

#### Trailer Courts

The best list of rated trailer parks and courts is the annual WOODALL MOBILE HOME PARK DIRECTORY which lists some 16,000 parks, 5,000 of which accommodate travel trailers on overnight stops. It can be obtained for \$2 from Trailer Travel Magazine, 121 W. Wacker, Chicago, Ill.

# Trailer Villages

Hundreds of trailer villages have sprung up around the nation in recent years. Trailers and mobile homes can be set up in these villages on a permanent or semi-permanent basis for around \$1 a day, including utilities and services.

The world's oldest and largest trailer village is the Bradenton Trailer Park, operated by the Kiwanis Club in Bradenton, Fla.

One of the world's top-rated mobile home parks is Guernsey City, Tampa, Fla. This village is on a waterfront, each home is attractively mounted, all residents must be retired and past 50 years of age, and the entire park is beautifully landscaped with turf, trees, and flowers.

# Trailer Magazines

TRAILER TRAVEL MAGAZINE, monthly, 121 W. Wacker, Chicago. \$2.50 yr. (This magazine publishes an occasional directory of trailers and mobile homes available for rent.) TRAILER TOPICS, monthly, 28 E. Jack-

son, Chicago. \$3 year.

OLSON RUG CO., 2800 N. Crawford., Chicago 41, III. Rugs and Carpets
THE ORIGINAL UTAH WOOLEN MILLS, 28-30 Richard St., Salt Lake City, Utah Blankets, Dresses, Knitwear, Men's Suits and Overcoats, Shirts, Sportswear, Women's Suits and Coats
ORTHO-YENT SHOE CO., INC., 401 So. College Ave., Salem, Va. Shoes
PACKARD SHIRT MANUFACTURING CORP., 1316 Plum St., Terre Haute, Ind. Shirts
PARAGON SHOE COMPANY, 79 Sudbury St., Boston 14, Mass. Shoes PELINDO, INC., 204 W. 124th St., New York, N. Y. Cosmetics
Boston 14, Mass. Snoes
PERMANENT STAINLESS STEEL, INC., 5609 Almeda,
PHILLIPS ART STUDIOS, INC., 50 Hunt St., Newton 58. Mass. Greeting Cards
Chicago 7, III. Men's Suits and Overcoats, Women's Suits and Coats
PLAYHOUSE CO., INC., 15831 Highway 55, Minneapolis 27, Minn.  Toys POPULAR MERCHANDISE CO., 128 Dayton Ave.,
Passair N I Mousepold Filinishings
POWERS INDUSTRIES, INC., Box 7, Sweetwater, Tenn. Dresses, Knitwear
THE PROCESS CORP., Troy at 21st St., Chicago, III. Greeting Cards
PROGRESS TAILORING CO., 500-532 So. Throop St., Chicago 7, III. Men's Suits and Overcoats, Women's Coats and Suits
THE PURO CO., INC., 2801-05 Lucust St., St. Louis 3, Mo
QUAKER HILL, INC., Commercial Bldg., Newark, N. Y. Nursery Stock-Seeds QUEEN'S-WAY, INC., 9422 East Prairie Rd.,
QUEEN'S-WAY, INC., 9422 East Prairie Rd., Evanston, III. Children's Wear, Dresses, Hosiery, Knitwear, Lingerie, Sportswear
READER'S DIGEST, Pleasantville, N. Y. Magazines
READER'S DIGEST, Pleasantville, N. Y. Magazines REAL SILK HOSIERY MILLS, INC., P.O. Box 956, Real Silk Square, Indianapolis, Ind. Dresses, Hosiery, Knitwear, Lingerie, Neckties, Shirts, Women's Suits and Coats
RED COMET, INCORPORATED, Red Comet Bldg., Littleton, Colo. Fire Extinguishers
REGAL WARE, INC., Kewaskum, Wis. Stainless Steel Cookware
RELAXACISOR, INC., 980 North La Cienega Blvd., Los Angeles 46, Calif. Slenderizing Electronic Muscle Toning Equipment
RENA-WARE DISTRIBUTORS, INC., P.O. Box 33, Opportunity 63, Wash. Cookware-Stainless Steel
THE GEO. H. RUNDLE CO., 419 Caldwell St., Piqua, Ohio Animal Preparations, Cosmetics, Medicinal Articles
SAYMAN PRODUCTS CO., 2101 Locust St., St. Louis 3, Mo. Chemical Products, Cosmetics, Dietary Food Supplements, Foods, Hygienic Products, Medicinal Articles
THE SCOTT & FETZER CO., 1920 W. 114th St., Cleveland 2, Ohio
THE SENTI-METAL CO., 274 E. Capital St., Columbus 15, Ohio Bronzing Baby Shoes
SOUTHERN GREETING CARD CO., 478 N. Hollywood, Memphis 12, Tenn. Greeting Cards
SPENCER, INC., 135 Derby Ave., New Haven 7, Conn. Foundation Garments
SPIRELLA CO., INC., 2600 Main St., Niagara Falls, N. Y. Foundation Garments

STANDARD DISTRIBUTORS, INC., 188 W. Randolph St., Chicago, III. Subscription Book Publishers
STANDARD OF CHICAGO, 188 W. Randolph St.,
STANLEY HOME PRODUCTS, INC., 42 Arnold St., Westfield, Mass. Brushes, Brooms, Mops, etc., Chemical Products, Cosmetics, Dietary Food Supplements Household Specialties, Pesticides
STARK BRO'S. NURSERIES & ORCHARDS CO.,
STARK BRO'S. NURSERIES & ORCHARDS CO., Louisiana, Mo. Nursery Stock-Seeds STAYFORM COMPANY, 1801 Winnemac, Ave., Chicago 40, III. Foundation Garments
STEELCO STAINLESS STEEL, INC., 4450 Ravenswood Ave. Chicago 40, III. Cookware-Stainless Steel
STONE-FIELD CORP., 532 S. Throop St., Chicago 7, III. Men's Suits and Overcoats, Women's Suits and Coats
STONEGATE CHINA CO., 126 Commercial St., Wood Dale, III. China, Tableware-Crystal Glassware, Tableware-Stainless Steel
C. H. STUART & CO., INC, Commercial Bldg., Newark, N. Y. Cosmetics
C. W. STUART CO., Commercial Bldg., Newark, N. Y. Nursery Stock-Seeds
L. K. STUART & CO., Corner of Spaulding & 23rd St.,
L. K. STUART & CO., Corner of Spaulding & 23rd St., Chicago, III. Men's Suits and Overcoats, Women's Suits and Coats
STUDIO GIRL HOLLYWOOD, 3618 San Fernando Rd., Glendale 4, Calif. Cosmetics
SUCCESS PORTRAIT COMPANY, 1301 McCallie Ave., Chattanooga, Tenn. Portraits and Frames
TANNERS SHOE CO., 24 Forest St., Brockton 10, Mass. Shirts, Shoes
THOMAS TERRY STUDIOS, P.O. Box 536, Westfield, Mass. Greeting Cards
TILO ROOFING COMPANY, INC., 347 Longbrook Ave.,
TOPPS MANUFACTURING CO., 501 Main St., Rochester, Indiana Jackets, Shirts, Uniforms and Work Garments
TOWNECRAFT INDUSTRIES, INC., 521 Oritan Ave., Ridgefield, N. J. China, Cookware-Stainless Steel, Cutlery, Tableware-Stainless Steel
TOWN CHINA, 521 Oritan Ave., Ridgefield, N. J. China
TREMBLAY COSMETIC CO., 163 S. Lincoln, Spokane, Wash. Cosmetics
TUPPERWARE HOME PARTIES, INC., P.O. Box 2353, Orlando, Fla. Chemical Products, Household Specialties, Plastic Household Products
UNIFORM CORPORATION OF AMERICA, 118-122 E. 59th St., New York 22, N. Y
THE UNITED EDUCATORS, INC., Publishers House, Lake Bluff, III. Subscription Book Publishers
UNIVERSAL UNIFORM CO., Van Wert, Ohio Jackets, Shirts, Uniforms and Work Garments
UPLAND UNIFORM CORP., 208 E. 23rd St., New York 10, N. Y
VIAVI PRODUCTS CO., 974 Raiston Ave., Belmont, Calif. Dietary Food Supplements, Hygienic Products, Medicinal Articles
VITA CRAFT CORPORATION, 632 W. 39th St., Kansas City 11, MoCookware-Aluminum, Cookware-Stainless Steel

Stainless Steel

WALK-EASY FOOT REST MFG. CO., 629 Delmonte Waw, St. Louis, Mo. Arch Supports, Pocketbooks, Sho	oes
THE WARD-STILSON CO., Anderson, Indiana Line	ens
THE J. R. WATKINS COMPANY, 150-178 Liberty St., Winona, Minn. Chemical Products, Cosmetics, Diet Food Supplements, Foods, Medicinal Articles, Pesticia	ary ies
WEAR-EVER ALUMINUM, INC., Wear-Ever Bldg., New Kensington, Pa	um
WEST BEND ALUMINUM CO., West Bend, Wisconsin Cookwa Aluminum, Cookware-Stainless St	re- eel
WESTMORLAND DIV., WEAR-EVER ALUMINUM, INC., Wear-Ever Bldg., New Kensington, Pa. Chi Tableware-Crystal Glassware, Tableware-Stainless St. Tableware-Sterling Si	001,
WETMORE & SUGDEN, INC., Fairport, N. Y. Greeting Ca	rds
THE WHITE INDUSTRIES, P.O. Box 536, Westfield, Mass. Greeting Ca	rds
WHITE'S QUAINT SHOP, P.O. Box 536, Westfield, Mass. Greeting Ca	rds
WILKNIT HOSIERY CO., Greenfield, Ohio Hos	ery
THE WILSON CHEMICAL CO., Cloverine Terrace, P.O. Box 190, Tyrone, Pa. Medicinal Artic	cles
WINONA MONUMENT CO., 172-174 W. Third St., Winona, Minn. Monume	
WOLFE PRINTING CO., 1728-30 Penn Ave., Pittsburgh 22, Pa. Greeting C:	ards
ZYLCO CUTLERY, Cutlery-Stainless Steel, S. 18 Union St., Spokane 63, Wash. Cut	lery

#### OTHER POSSIBILITIES FOR YOU

#### Franchises

Those thinking of going into business for themselves will want to consider franchises. This is a method whereby a manufacturer assigns a person the right to sell his product or services in a specified area.

The training and assistance offered via the franchising method is of inestimable value to the neophyte going into business for himself.

For news on current products and services available for franchise, subscribe to:

National Franchise Reports 333 N. Michigan Avenue Chicago, III. Modern Franchising 320 Fifth Ave. New York 1, N. Y.

Magazines

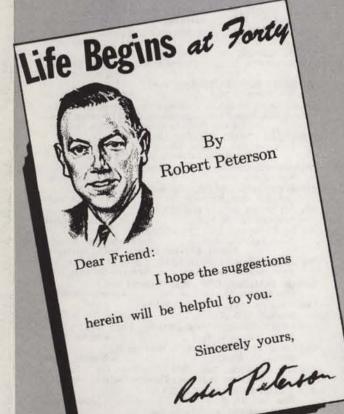
The following magazines will give you the names of hundreds of firms which are looking for people to distribute their wares:

Salesmans Opportunity Magazine 307 N. Dearborn St. Chicago, III. Successful Selling 350 Fifth Ave. New York 1, N. Y.

Specialty Salesman Magazine 307 N. Michigan Ave. Chicago, III.

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# 180 Firms Offering Sales Work to Older People



The firms listed herein are members of the National Association of Direct Selling Companies and subscribe to a code of fair dealing with the public. They will welcome your inquiry.

ADVANCE DISTRIBUTORS, INC., P.O. Box 7066, Orlando, Fla. Bibles
AMERICAN CERAMIC PRODUCTS, INC., 1825 Stanford St., Santa Monica, Calif. China
AMERICAN HOSIERY MILLS, 741-821 F. North St.
Indianapolis, Ind. Hosiery, Lingerie ALICE AMES, INC., 98 Business St., Boston 36, Mass. Bronzing Baby Shoes
ARMOR BRONZE & SILVER CO., INC., Fourth & West
ARTISTIC CARD PUBLISHING CORP., 1575 Lake St., Elmira, N. Y. Greeting Cards
AUDIOGRAPHIC, INC., 7-24 149th St., Whitestone 57, N. Y. Fire Warning Systems
AVON PRODUCTS, INC., 30 Rockefeller Plaza, New York 20, N. Y. Cosmetics, Pesticides
Rosebud Lane, Metropolis, III. Nursery Furniture
BEAUTY COUNSELORS, INC., 17108 Mack Ave., Grosse Pointe 24, Mich. Cosmetics, Dietary Food Supplements
BEAUTYMASTERS, INC., 2661-2663 West Grand Blvd., Detroit 8, Mich. Cosmetics
BEELINE FASHIONS, INC., 500 W. Irving Park Rd., Bensenville, III. Children's Wear, Hosiery, Knitwear, Lingerie, Sportswear
THE BERGER BROTHERS, 135 Derby Ave., New Haven 7, Conn. Foundation Garments
Cosmetics, Dietary Food Supplements, Foods, Greeting Cards, Hygienic Products Medicinal Articles Posticides
BLANCH-ETTE LINGERIE, 10236 So. Kedzie Ave., Evergreen Park, Chicago 42, III
Minneapolis, Minn. Shoes
BROWN BROTHERS COMPANY, 1000 Whalen Rd., Penfield Township, East Rochester, N. Y Nursery Stock-Seeds
WALLACE BROWN, INC., 11 East 26th St., New York 10, N. Y. Greeting Cards
THE C & D COMPANY, 106-110 Division Ave., Grand Rapids 2, Mich. Children's Wear, Dresses, Hosiery, Knitwear, Lingerie, Shirts, Sportswear
THE CARROLLTON MANUFACTURING CO., Carlton of Carrollton, North High St., Carrollton, Ohio Cookware-Stainless Steel
CENTURY METALCRAFT CORP., 2265 Westwood Blvd., Los Angeles 64, Calif. Cookware-Aluminum
CHALFONTE PRODUCTS CORP., 163 Pacific St., Brooklyn 1, N. Y. China
"CHEERFUL CARD CO." (Thomas Doran Co.), 12-20 Bank St., White Plains, N. Y. Greeting Cards
Boston 30. Mass. Greating Cards
CINDERELLA INTERNATIONAL CORP., Kissimmee, Fla. Brushes, Brooms, Mops, etc.; Chemical Products. Cosmetics
P. F. COLLIER & SON CORP., 640 5th Ave., New York 19, N. Y. Encyclopedias
COLT SHOE COMPANY, 657 Atlantic Ave., Boston 11, Mass. Arch Supports, Hosiery, Shoes

COMMERCIAL LABORATORIES, INC., (Radelle Division), Commercial Bldg., Newark, N. Y
COMMONWEALTH PUBLISHING CO., 542 So. Dearborn St., Chicago 5, III. Business Forms
F. E. COMPTON & COMPANY, 1000 N. Dearborn St.,
COPE COSMETICS INC 37 West 65th St
CORT COSMETICS, INC., 37 West 65th St., New York 23, N. Y. Cosmetics
COSMETIC LABORATORIES, INC., 2272 F. Jefferson Ave.,
SARAH COVENTRY, INC., Commercial Bldg., Newark, N. Y. Costume Jewelry
Didgefield M. J. Tableson Ch. J. J. Co.
CREATIVE CARD CO., 4401 W. Cermak Rd., Chicago 8, III.  CUTCO DIV., WEAR-EVER ALUMINUM, INC., Wear-Ever Bldg., New Kensington, Pa. Cutlery CYCLO MFG. CO., 3816 Dahlia Street., P.O. Box 2038, Denver 1, Colo. Slenderizing Equipment
CUTCO DIV., WEAR-EVER ALUMINUM, INC., Wear-Ever Bldg., New Kensington, Pa. Cutlery
CYCLO MFG. CO., 3816 Dahlia Street., P.O. Box 2038, Denver 1, Colo. Slenderizing Equipment
JOHN H. DANIEL COMPANY, P.O. Box 1189, Knoxville 1, Tenn. Men's Suits and Overcoats DOEHLA GREETING CARDS, INC., Nashua, N. H. Greeting Cards DONCASTER, West Court St., Box 189, Rutherfordton, N. C. Dresses
THE DOUBLE-WEAR SHOE CO., 315 E. Lake St., Minneapolis 8, Minn. Shoes
E. M. F. COMPANY, 1426 Wayburn Ave., Grosse Pointe Park 30, Mich. Cosmetics
THE EASTERLING COMPANY, INC., 330 S. Wells St., Chicago 6, III. China, Tableware-Stainless Steel.
EDUCATORS ASSOCIATION, INC., 307 Fifth Ave., New York 16, N. Y. Subscription Book Publishers
ELECTROLUX CORPORATION, 500 Fifth Ave., New York 18, N. Y. Vacuum Cleaners
ELMIRA GREETING CARD CO., 501 E. Clinton St.,
ELMIRA GREETING CARD CO., 501 E. Clinton St., Elmira, New York
Newark, N. Y. Costume Jewelry
EMPIRE CRAFTS CORP., Commercial Bidg., Newark, N. Y. China Nursery Stock-Seeds, Tableware-Silverplate, Tableware-Stainless Steel, Tableware-Sterling Silver
FAMILY RECORD PLAN, INC., 542 S. Broadway, Los Angeles 13 Calif
FAMILY RECORD PLAN, INC., 542 S. Broadway, Los Angeles 13, Calif.  FASHION FROCKS, INC., Textile Bldg.—4th & Elm Sts., Cincinnati 2, Ohio Children's Wear, Dresses, Hosiery, Lingerie, Shirts, Uniforms and Work Garments
J. C. FIELD & SONS, INC., Harrison & Throop Sts., Chicago 7, III. Men's Suits and Overcoats, Women's Suits and Coats
FIELD ENTERPRISES EDUCATIONAL CORP., Merchandise Mart Plaza, Chicago 54, III. Subscription Book Publishers
FINE ARTS STERLING SILVER CO., 12 S. 12th St., Philadelphia 7, Pa. China, Tableware-Silverplate, Tableware-Stainless Steel

JIM FOSTER CLOTHES, INC., 2250-52-54-56 S. Spaulding Ave., Chicago 23, III. Women's Suits and Coats

THE FULLER BRUSH CO., Fuller Park, Hartford 2, Conn. Brushes, Brooms, Mops, etc.; Chemical Products; Cosmetics; Dietary Food Supplements, Pesticides

FRIENDSHIP HOUSE, One Grace St., Lynchburg, Va. Costume Jewelry, Greeting Cards, Household Specialties, Religious Specialties
FULLER PRODUCTS CO., 2700 S. Wabash Ave., Chicago 16, III. Cosmetics, Foods
GENERAL CARD COMPANY, 1300 W. Jackson Blvd., Chicago 7, III. Greeting Cards
J. W. GIBSON CO., 427 E. Washington St., Indianapolis 6, Ind. Chemical Products; Cosmetics; Dietary Food Supplements; Foods; Medicinal Articles; Oils, Paints and Varnishes, Pesticides
W. Z. GIBSON, INC., 500 S. Throop St., Chicago 7, III. Men's Suits and Overcoats, Women's Suits and Coats
THE GRAND UNION COMPANY, 100 Broadway, East Patterson, N. J. Cosmetics, Dietary Food Supplements, Foods
GREETINGS UNLIMITED, Finch BldgPark Square, St. Paul 1, Minn. Cosmetics, Greeting Cards, Household Specialties
HANOVER FINE CHINA, INC., Commercial Bldg., Newark, N. Y
HEALTH-MOR, INC., 203 N. Wabash Ave., Chicago 1, III
HEDENKAMP & CO., INC., 361 Broadway, New York 13, N. Y. Greeting Cards
HIGHLIGHTS FOR CHILDREN, INC., 37 E. Long St., Columbus, Ohio Educational Materials
J. I. HOLCOMB MFG. CO., 1601 Barth Ave., Indianapolis 7, Ind. Cosmetics
HOME DECORATORS, INC., Commercial Bldg., Newark, N. Y
HOOVER MFG. & SALES CO., 251 West 19th St., New York 11, N. Y Uniforms and Work Garments
THE HOPE CHEST COMPANY, INC., 8100 Wayzata Blvd., Minneapolis 2, Minn. China, Linens, Plastic Dinnerware, Tableware-Stainless Steel, Tableware-Silverplate
THE HOUSE OF HOLLYWOOD, 777 East Gage Ave., Los Angeles 1, Calif. Cosmetics
HOUSE OF PLASTICS, Avon Conn Gifts, Gadgets & Notions; Household Specialties; Plastic Household Products, Toys
THE HOUSE OF STUART, INC., Commercial Bldg., Newark, N. Y. Cosmetics
INTERSTATE UTILITIES CORP., 593 Market St., San Francisco 5, Calif. Blankets, China, Cookware- Aluminum, Household Furnishings, Tableware-Silverplate
JEWELS BY STARCREST, 14319 Mack Ave., Detroit 15, Mich. Costume Jewelry
JEWEL TEA COMPANY, INC., 1955 W. North Ave., Melrose Park, III. Cosmetics, Dietary Food Supplements, Foods
JUDY-LEE JEWELS, 10226-10236 S. Kedzie Ave., Chicago 42, III
THE KITCHEN CRAFT CO. (West Bend Aluminum Co.), West Bend, Wisconsin Cookware-Aluminum

KNAPP BROTHERS SHOE MANUFACTURING CORP. 173 Sparks St., Brockton 61, Mass. Shoes
KNIGHT & BOSTWICK, INC., Commercial Bldg., Newark, N. Y
THE KRISTEE PRODUCTS CO., 44 N. Summit St., Akron Ohio Automobile Accessories, Household Specialties
LEHN & FINK PRODUCTS, 445 Park Ave., New York 22, N. Y. Cosmetics
THE LEONARD CUSTOM TAILORS CO., Textile Bldg., Cincinnati 2, OhioMen's Suits and Overcoats, Military Uniforms for Men and Women, Women's Suits and Coats
LUCKY HEART LABORATORIES, INC., 388-400 Mulberry, Memphis, Tenn. Cosmetics
LUSTRE CRAFT DIV., WEST BEND ALUMINUM CO.,
MAICO ELECTRONICS INC., 21 N. 3rd St., Minneapolis Minn. Hearing Aids
MAICO ELECTRONICS INC., 21 N. 3rd St., Minneapolis Minn. Hearing Aids MASON SHOE MFG. CO., Chippewa Falls, Wisconsin Hosiery, Jackets, Raincoats, Shoes
Chicago, III. Men's Suits and Overcoats, Women's
MATCH CORPORATION OF AMERICA, 3433 West 48th Place, Chicago 32, III. Book Matches
MERLITE INDUSTRIES, INC., 114 E. 32nd St.,
MERLITE INDUSTRIES, INC., 114 E. 32nd St., New York 16, N. Y.  MIDWEST CARD COMPANY, 1113 Washington Ave., St. Louis 1, Mo.  Greeting Cards
MINNESOTA WOOLEN CO., 21 W. Superior St., Duluth, Minn. Blankets, Children's Wear, Dresses, Hosiery, Knitwear, Lingerie, Uniforms and Work Garments
MIRACLE MAID DIVISION, WEST BEND ALUMINUM CO.,
WILLIAM C. MOORE & CO., INC., Commercial Bldg., Newark, N. Y. Nursery Stock-Seeds MOORMAN MFG. COMPANY, Quincy, III. Animal Preparations,
Pesticides
MUNSELL'S MINERAL PRODUCTS CO., 2719 Vine St., Station C-Box 85, Lincoln, Neb. Dietary Food Supplements
MYTINGER & CASSELBERRY, INC., 1724 Santa Fe Ave., Long Beach 13, Calif. Cosmetics, Dietary Food Supplements
NATIONAL LABORATORIES INC., 4934 Lewis Ave., Toledo, Ohio
NATIONAL PRESS, INC., 1617 Lakeside Ave., North Chicago, III. Advertising Specialties, Book Matches, Business Forms, Calendars, Household Specialties, Standardized Printing
NEW ENGLAND ART PUBLISHERS, 10 Railroad St., North Abington, Mass. Greeting Cards
PAUL D. NEWTON & CO., INC., Commercial Bldg., Newark, N. Y. Cosmetics
OLAN MILLS, INC., P.O. Box 391, Chattanooga, Tenn. Portraits and Frames
OLAN MILLS, INC., 1707 Young St., Dallas, Tex. Portraits, and Frames
OLAN MILLS, INC., E. Columbia St., Springfield, Ohio Portraits and Frames
OLSON RUG CO., 2800 N. Crawford., Chicago 41, III. Rugs and Carpets

## Where Should you Live in Florida?

Most anyplace. You'll find people happily retired from up north living in every nook and cranny of this sunny state. To find the locale that suits you best, take an auto trip and really see the state from border to tip before making a decision. Drive down the east coast all the way to Key West. Then drive up the west coast. Then zig-zag through the inland areas and get a clear picture of what the state offers.

# Is the Climate Really Good?

It really is - most of the time. Even Florida's critics must admit that this state probably has the best year-round climate of any state in the union - excluding Hawaii. The average January temperature ranges from about 52 degrees in the northwestern part to 69 degrees at the Southern tip at Miami.

Many people fear that summers will be too hot. Yet the average annual temperature for July and August throughout the state is 82 degrees. There are actually fewer days in Florida when the temperature goes above 95 degrees than in Chicago and New York.

Because Florida is surrounded on three sides by water there are usually sea breezes which caress the state winter and summer and keep it from getting unbearably warm.

## Rent, Build, or Buy?

I think the average person who has decided to live in Florida should build his own home, or buy one in a well-developed neighborhood. Owning a well-constructed home not only provides a comfortable feeling of security but provides a hedge against inflation and encourages the owner to putter and keep busy at home improvement tasks.

If you buy a home, make sure it has been built by a reputable builder, that it's near a shopping center, and that it's near the homes of other people you will enjoy knowing. Make sure you can get clear title to it, that the lots have been platted, that streets have been laid out, that water mains and sewage facilities are in, and that public utilities are readily available. Also inquire about assessments which may be contemplated for community improvements.

Talk with as many people as possible who live in the area and get their candid and informed opinions before making your final decision on buying a house.

#### Tax Considerations

Real estate taxes are unusually low in Florida thanks to the state constitution which provides that the first \$5,000 of assessed valuation of an owner-occupied homestead is exempt from taxation.

There is a sales tax of 3%, but there are no state inheritance taxes and no state income taxes.

## Why do Some People Fail to Adjust?

Whenever people retire they face a great change in their way of life. Unless they have developed new interests and pursuits to substitute for their previous work they are sure to find time hanging heavily on their hands.

Folks retiring to Florida must be prepared to learn new uses for leisure time. They must develop hobbies which will stimulate their interest. They must be willing to cultivate new friends to replace those they may be leaving in hometown communities. They must join organizations and volunteer for committees so that they will have opportunities to be useful and make new contacts.

Most retired people, of course, desire friendship, companionship, and social activity. And anyone who makes a good appearance and shows his good will toward others is sure to collect as many friends in Florida as he had in his previous community.

## How do People Spend Their Time?

The things to do in Florida are so wellknown that it is almost trite to enumerate them. Suffice to say, Florida offers opportunities for nearly every sport and pleasure except mountain climbing.

Perhaps most appealing is the water. The state has hundreds of fresh water lakes which offer boating, swimming, and fishing.

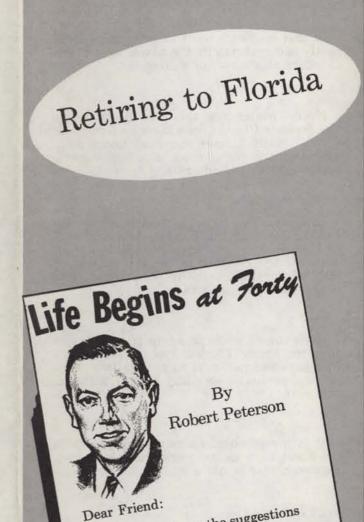
Then there are hundreds of miles of sandy white beaches - probably the finest in the world - where retirees can relax in the sun. swim during the winter and summer, and get their quota of exercise. Salt water fishing is also very popular.

Many Floridians find their greatest joy in gardening. Flowers and shrubs grow rapidly, and the climate permits those with a green thumb to experiment with exotic, tropical plantings of great beauty.

Most larger communities offer public golf courses, social clubs, and recreation halls and grounds geared to the special interests of retired men and women. There are also many spectator diversions, such as horseracing, jai ali, and baseball, plus dramatic and cultural offerings.

As we said, some who move to Florida in retirement may be disappointed. But I honestly believe that 98% of those who retire to this state eventually become its most enthusiastic supporters.

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I hope the suggestions

Sincerely yours,
Robert Paterson

herein will be helpful to you.

# Retiring to Florida

In this booklet I want to summarize compactly and realistically the advantages Florida offers as a state for retirement.

Every winter for the past dozen years I've flown to Florida for a three or four week stay. Usually I leave the East Coast on a gray, wintry morn when the landscape is covered with ice and snow.

In what seems to be no time at all we are looking down at the Florida coastline with its blue sea and powdery white beaches. Soon our eyes are reveling in the rich greens of tropical vegetation, candy pink homes, and sunny bays and harbors.

Each time I make this trip from a frosty clime to sunny Florida I'm reminded how fortunate our nation is to possess this semitropical peninsula so richly blessed with sun and surf.

It is my personal opinion that Florida is the finest area in the world for retirement. However, this is not a unanimous opinion.

# Florida's Critics

Many people are openly critical of Florida. I've talked with quite a few men and women who have left Florida in disgust citing such complaints as the following: "I couldn't stand the mosquitos and insects." "We bought a home so poorly constructed it was unsuitable for human habitation." "We got tired of seeing so many old people." "We couldn't find any part-time work." "We got bored to death."

What about the bugs and insects? Most of those who complain have probably been unlucky in living near undrained, swampy land. It's my observation that in most areas of Florida there are no more mosquitos or other insects than one normally finds in other states during the summer season.

While some elders have been victims of shyster building firms who have sold them poorly constructed homes, it must be remembered that this can happen anywhere. The buyer of a home should always check the reputation of the builder and examine the dwelling carefully before signing on the dotted line.

Those who complain that there are too many old people in Florida probably aren't aware that there are seven states in the nation (headed by Iowa) which have a higher percentage of elders than does Florida.

Those who complain about the lack of part-time work should remember that Florida does not promise employment for elders. Most brochures put out by the state warn folks that it is extremely difficult for those along in years to find work and that they should not come with the hope of finding employment.

Those who get bored in Florida are usually those who get bored anyplace or who have made no effort to take up civic, church, and social activities without which almost anyone retired is sure to become unhappy and restless.

#### Most People Like Florida

In my experience — having interviewed hundreds of men and women who have retired to Florida — the great majority of those who move here are ultimately very pleased with their decision and have few complaints.

#### Living Costs

It is often said that retired people can live better on less money in Florida than just about anywhere else. The state officially recommends that a couple have an income of at least \$200 monthly plus their home before settling in Florida. Yet it is a fact that thousands of retirees there are getting by for less.

If you settle in one of the smaller towns or villages away from the popular resort areas it is often possible to find cozy, attractive homes for as little as \$6,000, and apartments renting for perhaps \$40 monthly. The lower housing costs stem from the fact that so many people want to live in Florida that labor is plentiful and thus somewhat less expensive than in most other states.

There are many "Retirement Hotels" in the state where people can live for about \$100 monthly per person — including three meals daily.

The state also has hundreds of attractive mobile home and trailer parks. At most of these you can park your mobile home or trailer on a permanent or semi-permanent basis for one dollar a day — including all utilities.

Groceries cost about the same in Florida as elsewhere. But many elders stretch their pensions by growing fruits, vegetables, and chickens in their backyards, and by making fish — which they catch themselves — an important item in their diets.

Fuel costs are virtually non-existent and this is a great saving considering what it costs to heat a home in a cold climate.

#### Medical Bills

Many retired people will attest that they have fewer medical bills in Florida, simply because they have fewer colds and because the mild climate seems to discourage aches, pains, and respiratory ills.

# Do People Live Longer in Florida?

Apparently so. In the U. S. as a whole, the average male at the age of 60 can expect to live an average of 15.9 more years, while the average female at that age can expect to live another 19.0 years.

However, statistics provided by the Retirement Department, Florida Development Commission, Tallahassee, Fla., show that at 60 a male Floridian has a life expectancy of 16.9 years, and a female Floridian at that age has a life expectancy of 20.5 more years.

The statistics also show that Florida has a slightly lower incidence than the U. S. in general with reference to the following five major diseases: heart disease, cancer, tuberculosis, arteriosclerosis, and diabetes.

You should have seen the members pitch in. This was their club and they were determined to make it click. They covered the floor with bright linoleum tiles, papered the dingy walls with cheerful wallpaper, painted the battered woodwork with fresh paint, installed a gas stove, and turned the front window into an attractive display of members' handcrafts which were available for sale to the public.

There was a grand opening of the clubhouse which attracted several hundred people, and ever since this clubhouse has been an important center in the community.

It's open every day from one until five in the afternoon, with rotating committees to take charge of the premises and plan special programs.

Dues and expenses are kept to a minimum, and extra funds are raised through an annual fund drive and by holding occasional chili suppers and canasta parties.

Several of the members who liked to write launched a weekly mimeographed newsletter listing personal notes about members and community events of interest to senior citizens.

The Program Committee presented at least one special program a week. Speakers were obtained from a number of different sources. Colorful citizens, local people with hobbies, and faculty members of a nearby college were invited to present programs. Here are some of the subjects presented:

Demonstration of pottery-making

Illustrated talk on modern art

Exhibit on Rug Weaving

Slides of the Holy Land

Movies on Hawaii

Lecture on the Civil War

Demonstration of Oil Painting

Demonstration of Jewelry-Making

Talk on Weather Predicting

Talk on How to Raise Gladioli

Talk on Money-making Hobbies

Talk on Caring for Your Health

Cooking Demonstration

Talk on Restoring Old Furniture

Playlet put on by High School Students

Playlet put on by Senior Citizens

Square Dance Demonstration

Science and Magic Demonstration

### Other Activities

Among the various programs presented by the club, the following activities were of particular interest:

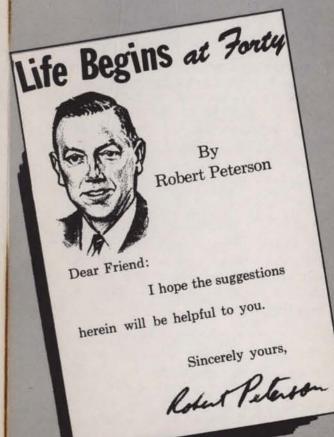
- (1) Discussion sessions, at which time the program chairman would bring up a current topic and members, who would be limited to two minutes at a time, would give their views
- (2) Craft classes conducted from time to time offering instruction in painting, bookbinding, sculpture, and leather craft
- (3) Book reviews presented of current best sellers by selected members of the club
- (4) Recreation, such as canasta, bridge, square dancing, and bridge
- (5) Charity projects, such as sewing and toymaking to provide gifts to needy children
- (6) Group trips occasionally by chartered bus to nearby points of interest

It is hoped that this resume of how one golden age club was founded may provide useful ideas to those about to start such a club in other communities. There are many different methods which may be followed in starting a club for seniors, and a different approach from the one described may be advisable depending on the circumstances.

Most golden age clubs are largely social and recreational in purpose. However, some have evolved a deeper purpose and, by offering educational programs and engaging in charitable projects members are stimulated to a greater sense of purpose and usefulness.

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How to Start a Golden Age Club



## How to Start a Golden Age Club

It's easy to start a golden age club. All you've got to do is

- (1) find a meeting place,
- (2) let older people in the area know about the time and place for the first meeting, and
- (3) help those who come to the first meeting elect officers and get the organization started.

Soon the new members of the club will be able to take over and operate the club themselves. This is as it should be, for a golden age club should be run by the members. They will take greater interest and find keener satisfaction if it's truly their club, rather than a club operated for them by younger people.

Of course, it is often helpful if there is a sponsoring group, such as a woman's club, a fraternal organization, or a church group. But actual administration and operation of the club should be in the hands of the members themselves.

Several years ago I helped launch a golden age club in my community, so I speak from experience when I say it's easy to do. Many people in my area had observed the need for such an organization. Ministers had particularly mentioned the boredom and inactivity

facing the elderly in their flocks. Here's what several of us did:

First, we went to the secretary of the local YMCA and asked if he'd provide a room to serve as a weekly meeting place for a group of older people. He was very cooperative and offered a large clubroom which he said was available each Tuesday afternoon from 1 until 4.

Second, we prepared a mimeographed notice which was mailed to community leaders — stating as follows:

"Attention—ministers, club chairmen, and others interested in senior citizens. A club for men and women of the community who are past 60 years of age is being started. The first meeting will be held next Tuesday at 1:00 pm at the YMCA. We will appreciate it if you will call this to the attention of all older people in your organization and urge them to attend. Free refreshments will be served."

Third, we visited the editor of the local paper and had him assign a reporter to write a story about the formation of the club. We also sent postcards to 100 older people of our acquaintance in the community telling them about the club which was being formed and inviting them to attend the first meeting.

# First Meeting is Held

The following Tuesday afternoon 32 senior citizens appeared at 1:00 pm at the YMCA.

I made a short talk outlining the purpose of the club for seniors, and then I asked each of those present to stand, introduce himself, and make a few remarks. During this period everyone became well acquainted and enthusiastic about formation of a club.

I asked if they would like to elect officers. They were all in favor, so an election was held. A fine gentleman of 72, a retired school teacher, was elected president. A vice president, secretary, and treasurer were also elected.

The new president took the floor and conducted a short business meeting at which the group decided to meet every Tuesday thereafter from 1 until 4 pm.

Following the meeting the YMCA served free coffee and doughnuts.

The following week the new club attracted an even larger turnout than on opening day, and it was soon apparent that there was a great need for such a club in the community. At this second meeting members discussed a name for their club.

After considering such possibilities as "The Elders, "The Plus-60 Club," "The Dun Work-un Club" and the "Live Long and Like it Club," they finally chose "Senior Citizens Club." To finance refreshments and other expenses, the members established dues of 25c per month.

The president also appointed the following committees:

Hospitality Committee, to greet guests and make those present feel at home.

Refreshment Committee, to prepare the refreshments following each meeting.

Program Committee, to plan something special for each meeting.

Visiting Committee, to arrange for members to call on any older people in the community known to be sick or bedridden.

Membership Committee, to invite older people in the community to join the club and to keep attendance records.

After several successful months, members began talking about the possibility of obtaining a clubhouse of their own so that they would have a place to go each day rather than just once a week.

A vacant store was found nearby which rented for \$100 a month. Members voted to double their dues and in this way raise part of the rent. Then members wrote letters to 100 leading citizens of the community inviting contributions to help finance a clubhouse for people 60 years of age and older.

Sure enough, sufficient donations were received to assure the clubhouse rental for the first year. Officers of the Senior Citizens Club then signed the lease on the store building and members began renovating the premises into a clubhouse.

- 5. Learn to do your own pressing, mending, and laundry.
- 6. Women should learn to alter clothing as a means of keeping in style at low cost. Follow the example of a wealthy woman of high style who bragged recently that her favorite hat is 40 years old "I just revitalize it each year with fresh fake flowers."

# III. Save Money on Travel

- 1. Learn to enjoy bus travel. It's the least expensive form of travel and many folks find it the most enjoyable way to see the country.
- 2. If you have an auto, get a small travel trailer to pull behind your car in which to cook your meals and sleep—thus saving the hotel and restaurant costs which account for the bulk of usual travel costs.
- 3. Watch for "Share the Ride" ads in your paper. Many drivers are glad to take others along on trips to share expenses.
- 4. When traveling stay at guest houses rather than at hotels and motels. You can usually get a clean, quiet room in a guest house for as little as \$3 a night.
- 5. If you own a car, consider disposing of it and using rental cars. One retired couple computed that their auto—replaced every 3 years—cost them an average of \$900 a year even though it sat in the garage most of the

time. They found that by using rental cars and cabs they could do just as much traveling as previously and save several hundred dollars a year.

6. Always do your traveling during the off season so as to enjoy lower rates and less congestion.

#### IV. Get a Part-time Job

- Anyone who can still get around can find a part-time job somewhere in his community

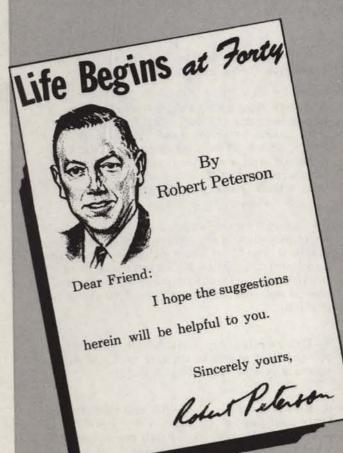
   if he looks hard enough. Write for our booklet "Employment Tips for Older People."
- 2. Let folks know you're available to babysit, serve as a companion, or care for dogs, cats, and other pets while their owners are away.
- 3. See if you have a skill that you could turn into cash. Perhaps you could give French lessons, teach piano, or refinish furniture.
- 4. If you drive a car, offer to take people on short trips for a small fee.
- 5. Operate a greeting card or magazine subscription office in your home.
- 6. Take up a profitable hobby which will bring in an occasional dollar. Write for our booklet "35 Ways to Make Money at Home."

# V. Other Dollar-Stretchers

- 1. Rent out a room or apartment in your home.
- 2. Sell your home and move to a small apartment.
- 3. Consider moving to a retirement hotel where you can get board and room for under \$125 a month.
- 4. Move to a less-expensive area. Rents, food costs, and taxes are almost always lower in small towns than in big ones. Living costs are lower in the deep South and in Florida than just about anywhere else in the U.S.
- 5. Consider moving to a foreign country such as Mexico, Ireland, or Portugal where pensions go farther.
- 6. Make sure your retirement nest egg is invested in such a way that you are getting a maximum return consistent with safety. Ask your broker for investment advice.
- 7. If you have no direct heirs, consider putting your nest egg into an annuity which will pay you much higher lifetime income than you can get from interest or dividends.

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# Tips on Stretching Retirement Income



# Stretching Retirement Income

#### I. Save Money on Food

- 1. Make it a game to watch the ads and see where you can get the best buys on all food items you buy.
- 2. Avoid packaged, ready-to-eat kinds of food. They usually cost about four times the cost of the raw ingredients.
- 3. Cooked, whole-grain cereals are inexpensive and nutritious. Give oatmeal, cornmeal, and cream of wheat a prominent place on your menu.
- 4. Cut down on meats, which are the most expensive items in food budgets.
- 5. Learn how to make good stews from inexpensive cuts of beef, veal, lamb, and mutton. Learn to enjoy beef, pork, and lamb livers which, if cooked properly, can be as delicious and nutritious as expensive calf's liver. Eat more fish — especially canned tuna which is inexpensive and wholesome.
- 6. Consider switching to a predominately vegetable diet. Many elders have become vegetarians and find they enjoy better health and lower food bills. Fresh vegetables, which provide all nutrients necessary for the body, should not cost you more than five cents per portion.
- 7. Use non-fat dry milk which costs about one-third as much as regular milk yet offers essentially the same food values.
- 8. Boil potatoes in the skins and then refrigerate and use as required. Vary your use of potatoes with rice, spaghetti, macaroni, and noodles.

- 9. Use margarine instead of butter. Better yet, eliminate as many animal fat products as possible from your diet as a health precaution.
- 10. Learn how to make gravies and sauces which are inexpensive but which pep up any meal and add rich, tangy flavors.
- 11. Learn how to make your own soups, chili, breads, biscuits, and cookies.
- 12. Use all your leftovers, bearing in mind that they sometimes taste better than the original food.
- 13. If you live in the suburbs, try growing some of your own food such as chickens and vegetables.
- 14. Learn to preserve fruits, vegetables, and meats. This way you can stock up when you have a chance to buy these fresh foods in quantity at low prices.

# Eating on \$20 a month

Olaf Hanson, 75, of Duluth, Minn., is a retired chef. He spent a full year developing a food plan for eating on as little as \$20 monthly. During that 12-month period of personal research he never once spent more than \$20 for food. Yet he says he enjoyed the experience, maintained his health in fine form, and retained the same weight which he had when he began the experiment. His basic daily diet follows:

Fresh or stewed fruit Cooked cereal One egg 5 oz. of fresh meat 1 oz. butter 2 fresh vegetables 1 qt. nonfat dry milk Bread, dessert, cookies, coffee Even more remarkable is the case of Morris Morgenstern, millionaire banker in New York who spends just 35¢ a day for food.

"It all started years ago when I noticed I was getting fat and often felt uncomfortable after the big meals I was accustomed to eating," said this generous octogenarian whose philanthropy is well-known.

"So I began testing to see how much and what kinds of food my body actually required to operate efficiently. It was an experiment which continues to fascinate me for I find I live healthily and contentedly on about 35¢ worth of food daily.

"For breakfast I generally have the juice of three fresh oranges and a cup of Sanka. For lunch I may have a quarter can of tuna fish, one half cup of cottage cheese and some crackers, and one cup of Sanka.

"For dinner I typically have a small baked potato, one poached egg, one half piece of toast, and corn flakes with skim milk.

"It's sort of a game with me," he concluded with a smile, "and don't think I don't enjoy food. I enjoy every morsel and whenever possible add spices, chopped onions and soup flavorings to add taste.

"I also vary the items and may substitute some fresh tomatoes, canned peas, soups or fruits for the items mentioned. And once a week I may treat myself to a small broiled steak or piece of fish.

"I really think most older people eat too much and would be healthier and feel better if they cut down on their food intake."

## Golden Age Cookbook

The world's first cookbook for older people contains a number of tips on cutting food costs. "With no more cooking facilities than an electric hot plate," declares author Phyllis MacDonald, "tasty, inexpensive meals can be yours." She points out that folks who live in rooms or tiny apartments can save a good deal of money by preparing their own food in preference to eating in restaurants. "And you may get better food in the bargain."

(To obtain the "Golden Age Cookbook," send \$2.95 to Doubleday Publishers, 655 Fifth Ave., New York, N. Y.)

#### II. Save Money on Clothes

- 1. Watch the ads and buy your clothes out of season. Buy winter clothes at clearance sales in March and April, and buy spring and summer togs in August and September.
- 2. Many style experts have noted that with careful shopping you can buy a good conservative coat or suit on sale for perhaps \$40 which, if given light wear and proper care, can look neat and respectable for five years. This amortizes to less than three cents a day—which is within anyone's budget.
- 3. Take good care of your clothes so they retain their freshness without so many trips to the laundry and cleaners. Hang clothes up neatly after use. And keep some home cleaning fluid on hand to remove spots.
- 4. If you're on a tight budget, don't hesitate slipping into thrift shops occasionally and picking up slightly-used clothing at a fraction of its original cost.



2. Knee kiss. Lying on back, grasp left knee with both hands and — raising your head at the same time — try to kiss the kneecap. Then try it with your right knee.



3. Push ups. Lie on stomach and with hands under your chest raise yourself slowly off the floor, keeping the body straight.

4. Finger touch. Stand erect and bend over and touch the floor with your fingers keeping your legs straight.





 Knee kick. With hands on hips, jump up and down lifting each knee as high as possible.

# Exercise Seen As Key To Longevity

We hear a lot about the wisdom of older people. And since my newspaper column is the recipient of considerable mail each week from senior scribes I'm glad to pass along occasional wisps of elder wisdom.

One of my correspondents is P. W. Hodkinson, 85, of St. Petersburg, Fla. Along with many elders he has a crusade. His is a firm belief in the importance of regular exercise as a means of living longer, healthier lives.

Although he claims he is uneducated and untutored, his handwritten letters indicate considerable competence.

"I am very concerned," he writes, "about the great number of intelligent minds which pass on before their time. What advantage is it to a young man to enter college and learn how to earn a gracious living without manual labor . . . and then die in his prime because he has been deprived by his occupation of the muscular effort so essential in sustaining health and life?

"After considering the untimely deaths of countless brilliant men in their 30's, 40's, and 50's—deaths which rob society of so much knowledge and creative genius—I've come to the solid conclusion that atrophy is the chief killer of modern times.

"Mark well this word atrophy. Most medics will confess they have campaigned against the atrophy which results from sedentary living and produces deterioration of muscles and tissues. But even medics don't practice what they preach, for their longevity is no better than that of the general populace.

"When will people learn that the human body is a delicate, intricate, yet powerful formulation consisting of flesh, blood, nerves, and muscles — the muscles controlling the whole mass! Marvelous as it is, the body cannot and will not withstand disuse, idleness, or loafing for periods of too great a length.

"When will people learn that it takes up to two hours daily of active muscular activity to replace the muscular energy lost during eight hours of sedentary work?

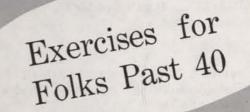
"Thousands of people in the prime, including such recent well-known figures as Max Baer and Mario Lanza, die annually not because of any vicious germ or virus but simply because they stopped exercising regularly and traded physicial training for the dining table, armchair, and motor car.

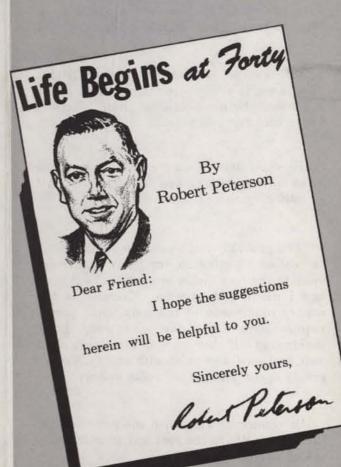
"As an old man it's my hobby to talk to people. I've talked to probably 3,000 old-timers and, astonishing as it may seem, some 90 per cent of them are troubled with some ailment or disease and must take drugs, tranquilizers, vitamins, or tonics.

"I contend this isn't normal—surely nature intended the human body to be essentially healthy throughout its life span. We can only conclude that modern man circumvents nature's intent by falling victim to the wheel, chair, and labor-saving devices which rob him of the exercise needed to keep him healthy and alive."

Dr. Paul Dudley White, eminent heart specialist, is perhaps the foremost medical exponent of the belief that people should prod themselves if necessary to get more regular exercise.

"There's little doubt," he has said, "but that sedentary living causes much of the ill health and lack of vigor facing thousands of older people. We must urge folks to use their muscles every day . . . taking exercises, bicycling, swimming, or walking . . . it may mean the difference between life and death."





# Values of Exercising

Quite a few years ago when I was approaching 40, I began wondering what was happening to me.

I seemed to have no energy. I felt tired all the time. And during the winter I had one cold after another.

Then I happened to interview that well-known commentator H. V. Kaltenborn on his 80th birthday. When we got around to the topic of health, I asked how he felt.

"I feel great," he replied enthusiastically. "I was up at seven this morning and had a brisk walk before breakfast. And I haven't had a cold for two years."

His reply astonished me. So I asked how he could have energy and resistance which I — half his age — seemed to lack.

"You probably don't get enough exercise," he replied. "I attribute my health and long-evity to the fact that when I was about your age I discovered exercise. Exercise is the master conditioner of the body. Most people require some every day — a good, brisk shaking up—if they want to keep well, sleep well, feel good, and pulse with energy. You've got to spend energy to create energy."

His comments awakened me for the first time in my life to the real and practical values of exercise. In the ensuing years I have become a staunch advocate of exercise. I have found that Kaltenborn's views are supported by most physicians and physiologists, as well as by most healthy older people.

Whenever I interview anyone in his 80's or 90's I always ask for his views on exercise. And almost invariably the person answers that he has always been physicially active. Even though he may not have made a conscious effort to exercise, the chances are that his work and pattern of life have given him a daily dose of healthful exercise.

Thus, I have come to the conclusion that many of the traditional ills of old age could be prevented if people began following a daily regimen of exercise which they would pursue regularly throughout the balance of their lives.

One of our greatest enemies is modern sedentary life. We no longer have to use our backs and muscles in earning a living. We no longer have to walk to work or to the grocery store. City life offers few opportunities to hoe potatoes, shovel snow, or pick strawberries. Consequently, it is necessary for us to make a conscious effort to get more exercise. We must devise little tricks and ruses to prod us into using our muscles. Unless we get sufficient exercise our muscles will grow flabby, our circulation will become sluggish, wastes will accumulate in our bodies, and our organs will become vulnerable to disease.

# An Exercising Program

Many people have asked me what exercising techniques I follow and recommend. And I'm glad to pass along the following suggestions:\*

- 1. Get a pedometer which registers how many miles a day you walk. Set yourself a goal of walking at least three miles a day.
- 2. Figure out a way of forcing yourself to walk about a mile each morning on your way to work, and a mile home. If you must drive to work, park your car about a mile from the office or plant and walk the remaining distance. Or if you must take the bus or train, ride part of the way and walk the rest.
- 3. Try to get an office on the second or third floor so that you can always walk up and down. If you work on a higher floor, walk up the first three floors and then take the elevator. Stairclimbing is excellent exercise once you become accustomed to it.
- 4. Never take a car, bus, or taxi when you're going just a short distance.
- 5. Whip up an interest in at least one physical sport, such as bowling, swimming, hiking, tennis, or golf.
- 6. Take an exercise break instead of a coffee break. A brisk five minute walk around the block will make you feel more refreshed then sitting at your desk drinking a cup of coffee.

7. Invest in one or two different exercising devices. Here are three I use:



Skip rope. Boxers will tell you this builds up arms, chest, and legs. I have a skip rope hanging in my garage and try to skip a few minutes daily.

Picas. This ingenious English exerciser is the finest device I've found for exercising the arms, chest, and abdominal muscles. Can be ordered at any sport shop or send \$16.95 to Picas, 413 E. 3rd St., Tucson, Arizona. I keep a set of Picas in my office and use them a few minutes daily.

Bicycle Exerciser. I prefer the kind without a motor. Order one at any sport shop. I keep mine in my bathroom at home and use it a few minutes daily.



8. Get into the habit of doing some setting up exercises every morning and evening. Here are half a dozen of the most popular ones:

1. Leg Lift. Lie on back and slowly lift each leg as high as possible and then lower it. Then lift both legs.

<sup>\*</sup>If you have any physical impairments you may wish to check with your physician before adopting any of these suggestions.

- 19. You have a wealth of experience which permits you to judge and evaluate the political, economic, and social scene in a truer perspective than can younger people.
- 20. You have learned to find more satisfaction in a good cup of coffee enjoyed with an old friend, than in an entire evening of riotous partying.

# Cicero Praises Old Age

Probably the greatest work in the literature of old age is *De Senectute*, which means "Of Old Age." It was written by Cicero, the master statesman orator of Rome who lived more than 2,000 years ago.

If you find it difficult to accept the idea of growing old, I hope you'll trot to your library and get a copy of Cicero's essay. It's short and readable and will give you an entirely new and inspiring attitude toward old age.

In this essay Cicero lists the four complaints which are most commonly raised against growing old:

- "1. It withdraws us from active pursuits.
- 2. It weakens the mind and body.
- 3. It deprives us of physical pleasures.
- 4. It brings us to the threshold of death.

Then with remarkable logic Cicero discusses these compaints in detail and points out why each is really without basis. Here are some highlights of his reasoning. "1. It withdraws us from active pursuits." Cicero points out that here we are talking simply of withdrawal from heavy physical tasks. He points out that we may still pursue intellectual activities no matter how aged we become.

"Who is better," he asks, "the crewman who climbs the masts and runs the pumps, or the old pilot who sits quietly at the tiller?" The pilot of course. He says it is not by muscle speed or physical dexterity that great things are achieved, but by experience, judgment, and character. In these qualities, he claims, old age is not poorer but richer.

"2. It weakens the mind and body." Cicero comments first on the mental aspects, mentioning numerous aged lawyers, pontiffs, and judges who bear witness to the fact that age does not necessarily cause a weakening of the mind. As for the body, he points out that an old man does not need the strength of youth any more than a young man needs the strength of an elephant. He says that such strength as a man has he should use, and that whatever he does should be in proportion to his strength.

He asserts that the total loss of strength in old age is more often chargeable to the dissipations of youth than to any fault of old age.

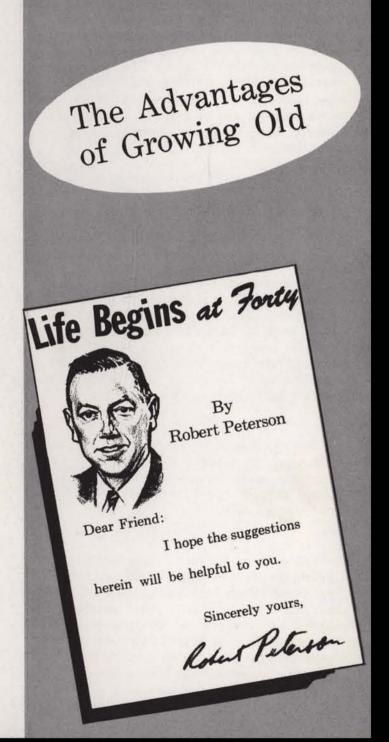
"Is strength really so excellent a quality? None of us has the strength of a horse, but are horses for that reason more excellent than men?"

He says we may grant that old age is devoid of great physical strength. But we can take pleasure from the fact that none is expected of it.

"3. It deprives us of physical pleasures." In commenting on this, Cicero says, "Oh glorious boon of age, if it does indeed free us from youth's most vicious fault." He says the fact that old age feels but occasional longing for sensual pleasure is no cause for reproach but rather is ground for the highest praise. "True," he says, "pleasure's tingling may not be so great. Yet Nature in her wisdom has compensated for this since the yearning for pleasure is not so great. And nothing troubles us for which we do not yearn."

"4. It brings us to the threshold of death." Cicero says death should be held of no account for it brings only two alternatives. "Either it utterly annihilates the person and his soul, or it conducts the soul to someplace where it will live forever. What then shall a good man fear if after death he is destined to be either (a) not unhappy, or (b) happy?"

Cicero says we need not be apprehensive about death for we have all experienced it as we endured the death of our infancy, the death of our childhood, the death of our adolescence, and the death of our middle age. Then he mentions his son who died as a boy. The son hoped for a long life but his hopes were unfulfilled. "The old person," concludes Cicero, "is more successful than the young person for what youth merely hopes for the older person has triumphantly attained!"



# Advantages of Growing Old

Many people assume that old age is sad, depressing, and unattractive. They ruin what could be a most rewarding period of life by embracing the ancient stereotype which insists that old age is merely a tattered and shabby remnant of an otherwise satisfactory life.

But they're wrong. Growing old offers many advantages which, in my opinion, far outweigh the advantages of being young.

Of course old age has some demerits. There's no denying that many people become less physically attractive due to thinning locks, wrinkled skin, and a sagging physique. It's also true that with age we normally lose some of our physical resiliency, we lose many of our old friends, and we may contract any of several debilitating diseases.

But let's look at the other side of the ledger. Here are some of the inescapable advantages which accrue to those of us fortunate enough to pass through the portals of retirement and old age.

1. You can experience a sense of triumph. Young people hope to grow old but they've got a host of hazards ahead of them and may not live to see their later years materialize. Every day we read in the papers about youngsters who are killed in accidents. Older people, on the other hand, have hurdled the hazards successfully and have arrived safely in the promised land of later life.

- 2. You can be lazy. Our culture frowns on younger people who don't work. We read avidly about playboys and the idle rich, but we don't really respect them. Older people, however, can be as lazy as hound dogs and no one will criticize them. Society likes to see seniors lazing in lawn chairs enjoying their leisure.
- 3. You receive an assured income. Most retirees have an assured income for the rest of their lives. And they don't need to work for it. Of course it may not be much. But it's enough to buy their bed, board, and a few pleasures. There are millions of people in other parts of the world who would consider themselves princes if they had the comforts and income of the average American oldster.
- 4. You have plenty of leisure time. Time, of course, is money and if you go along with this philosophy you'll realize just how rich retirees really are.
- 5. You can do what you want. For the first 20 years of a man's life he must go to school, and for the next 45 years or so he must keep his nose to the grindstone and support a family. But when he retirees the grindstone slows to a halt and he can at last do all those things he never had a chance to do before. And if he wants to continue working, he can find a job that he really enjoys without worrying about the remuneration. Retirees should derive pleasure from the fact that youngsters who are punching the time clock eye their freedom with no little envy.
- 6. You can enjoy special facilities. In the past decade there has been a boom in facili-

ties for retirees. There are special housing developments and day centers for older people. And in many cities there are handcraft shops, golden age groups, hobby shows, and travel clubs exclusively for older people.

- 7. You get special considerations. Retirees get a break on income taxes. In some states, such as New Jersey, they get a special exemption on real estate taxes. And in some communities they can attend the movies for half price and ride buses at reduced rates.
- 8. You can travel extensively. Prior to retiring you were probably limited to a two-week vacation. But when you retire you can wander as you wish. If you've got a car and enough money for gas, groceries, and a travel trailer, you can see every state in the nation and all the great tourist attractions of the continent for little more than it would cost to stay at home. What's more, you can travel when you want instead of when the boss wants you to. Thus you can spend the cold months in Florida and the hot months in Maine if you wish.
- 9. You regain your independence. When people are still pursuing their careers there is a tendency to try and out-do the neighbors as one climbs the ladder of success. But with maturity comes a more stable set of values which encourages you to be yourself and please yourself.
- 10. You can can enjoy your grandchildren often with a keener sense of affection, satisfaction, and independence than you experienced in raising your own children.

- 11. You can share more experiences with your mate. When a man is working his career is quite separate from his wife's. But when he retires they can spend their days together.
- You can start a small business and enjoy it without feeling it must become a booming success.
- 13. You can stay up late visiting with friends or watching the late, late show on TV, without worrying that you'll be blearyeyed on the job the next day.
- 14. You can view with a certain detached humor the foibles of the younger generation as they wildly seek gratification of such youthful needs as speed, sex, and self-importance.
- 15. You can experiment with living in a new area. Everyone dreams occasionally of moving to a new locale, and this dream can come true in retirement.
- 16. You can avoid noisy, jostling crowds on buses and in shops. When you retire you can travel and shop during the uncrowded hours.
- 17. You can take time to do the enticing little things which can be so enjoyable, such as browsing in antique shops, pausing to watch children at play, and observing pigeons strutting through the ritual of their mating dances.
- 18. You can spend afternoons in libraries getting acquainted with topics which have long fascinated you, such as Egypt, Astronomy, and the Civil War.

- 58. Plan a foreign dinner at least once a month, featuring a food such as Pizza Pie, Chow Mein, Wiener Schnitzel, or Smorgasbord.
- 59. Telephone any factories in your area and ask if you can take a guided tour through their premises.
- Enroll for an adult education course in some subject which interests you at your local library, YMCA, or college.
- 61. Plan "surprise trips" in which one member of your family or group plans a trip and makes all arrangements keeping the destination a secret until your arrival.
- 62. Read some great books which you've never gotten around to reading, such as the Bible, War and Peace, or The Decline and Fall of the Roman Empire.
- 63. If you've never dabbled in the stock market, go to a brokerage office, watch the ticker tape, learn the ropes, and perhaps invest in a share of stock.
- 64. Set yourself some desirable goals and then work toward them, such as losing ten pounds or saving \$100 for a vacation trip.
- 65. Write a friendly letter to some distinguished public figure whom you admire but have never personally met such as the Mayor of your town, the Governor of your state, or a television personality. Ask if you can have the pleasure of calling on them and meeting them personally.

#### Don't Miss the Plums of Life

It's a sad fact that a lot of people miss the boat when it comes to satisfaction. They plod along through life with a dull awareness that something is missing. But they're largely oblivious to the treats which dangle within reach like sugar plums on an oldfashioned Christmas tree.

They need to wise up to our planet's pleasures, including the thrill of flying and looking down on the glittering lights of a great city at night. They should know the delight of sailboating in a stiff breeze, the challenge of mountain climbing, and the succulence of broiled lobster.

They should experience the crackling vigor of a Western rodeo, the majesty of a stirring symphony concert, and the quiet restfulness of a weekend in the mountains.

They should know something of the excitement of a major league baseball game, the dazzle of a spectacular ice show, the grandeur of grand opera, and the adventure of deep sea fishing.

They should try folk-singing and spiritualism, ice skating and shuffleboard, Shakespeare and skin-diving.

They should know what it's like to cook their meals over an open fire and put up for the night in a sleeping bag under the stars. They should know what goes on in a coal mine, an automobile assembly plant, a cattle ranch, and a brewery.

They should make a point of learning to square dance, running for office, tasting fresh maple sugar, seeing a Passion play, and getting to know a dozen people of other races and religions.

They should experience the wonderful freedom of piloting their own car on a leisurely drive across the continent. And they should visit every one of the national parks and monuments and take a cruise on the principal lakes and rivers.

If they live in a warm climate they should spend a few winter months up north in the ice and snow, and if they live in a cold climate they should know the balmy joys of tropical climes in midwinter. If they're city dwellers they should know what it's like to live in the country.

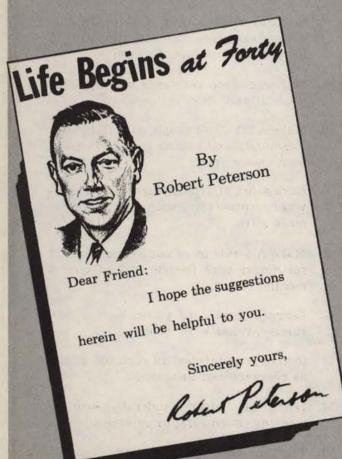
If they're rich they should spend a few days in the slums so they'll appreciate their money. And if they're poor they should save their pennies and spend a couple of days at a luxury hotel so they'll know how the other half lives.

They should get acquainted with the sea and know the tantalizing tranquility of an ocean voyage. They should have an honest awe of the universe, a smattering of facts about the history of man, and an opinion or two about modern art, socialism, and the conquest of space.

OF COURSE it's quite possible to journey through life without sampling a single one of these plums. A lot of people do. But if you're interested in tapping the fullness of living you'll want to experience the richness and variety of the treats within your reach.

Copyright, Robert Peterson

of Finding More Fun in Retirement



# 65 Ways of Finding More Fun in Retirement

- 1. Organize a weekly discussion group.
- 2. Learn to play a musical instrument.
- 3. Write the history of your family.
- 4. Write the story of your life.
- 5. Write a history of your hometown.
- Memorize some humorous pieces to recite at parties and gatherings.
- Rediscover the joys of music making by getting neighbors together now and then for musical evenings.
- 8. Organize some chartered bus trips for yourself and other retirees.
- 9. Make a list of all people past 65 in your community and call on each of them at least once a year.
- Keep a list of friends birthdays and always surprise them with cards or homemade gifts.
- Make it a rule to go out to a restaurant for dinner with friends at least once a month.
- Learn a good card game, such as gin rummy, canasta, or bridge.
- Revive your interest in such old games as checkers and anagrams.
- 14. Learn an indoor handcraft, such as weaving, woodwork, or ceramics.
- 15. Try your hand at oil painting

- 16. Develop a good outdoor sport such as golf, fishing, or shuffleboard.
- Invite someone to your home for a meal at least once a month.
- Learn to dance and organize a monthly senior hop in your community.
- 19. Go to a good movie once a week.
- Get more fun out of TV and radio by tuning in only the better shows.
- 21. Watch the newspaper for announcements of lectures and concerts.
- 22. Go to church every Sunday, both for a spiritual uplift and to meet friends.
- Read at least two newspapers daily, and write a letter to an editor at least once a year.
- Read at least one new book each week and offer to review a book sometime befor a local club.
- 25. Make it a rule to go someplace every day where you meet new people.
- 26. Subscribe to several new magazines.
- 27. Write a letter every day to someone.
- 28. Cultivate an interest in nature by trying bird watching or rock hunting.
- 29. Leaf through your cookbook and cook an unusual new dish every week.
- 30. Go through your possessions and make various bequests now while you're still around to share the recipients pleasure.
- 31. Celebrate every holiday with someone.

- 32. Join every golden age club in your community.
- 33. On sunny days get a friend and go window shopping.
- 34. Discover the pleasure of having a pet—a cat, dog, or bird.
- 35. Go to local social agencies and offer to serve as a "friendly visitor" to shut-ins.
- 36. Buy some unusual seeds and enjoy gardening—even if it's only in pots.
- 37. Learn how to take good snapshots and become official photographer of your friends.
- 38. Select a specific charity to which you give some time every week.
- 39. Collect something such as stamps, guns, or autographs.
- 40. Develop a short lively talk on some current topic and let clubs know you're available as a speaker.
- 41. Discover the fun of toymaking for children in your community.
- 42. Plan an outdoor picnic monthly in warm weather.
- 43. Hold a costume party at least once a year.
- 44. Study interior decoration and redecorate your entire home.
- Get well-acquainted with libraries and museums in your community.

- 46. Join or form an amateur drama club.
- Organize an occasional amateur talent contest among senior citizens in your neighborhood.
- Select some historical figure such as Lincoln or Napoleon and become an expert.
- 49. Shop in new stores and cities occasionally. Don't get in a rut by always patronizing the same ones.
- 50. Take an out-of-town trip every month—even if it's just a bus ride to the next town.
- 51. Make it a rule to go to the state fair every year.
- 52. Go to an amusement park once a year to make sure you don't lose the thrill of riding on a ferris wheel.
- 53. If you live in the city, spend a few days a year at some quiet farm or inn in the country.
- 54. If you live in the country, spend a few days a year in the heart of a bustling city.
- 55. Take a trip every autumn to an area where you can enjoy the beauty of colorful foliage.
- Invite a friend to accompany you on a hike and picnic at least once a year.
- 57. Make it a rule to go to all dog shows, cat shows, and art shows held in your area.

- 41. Repairing things: furniture, typewriters, china.
- 42. Scholarly Research: studying Civil War, French History.
- 43. Making Models, such as airplane models, ship models, churches.
- 44. Entering Contests
- 45. Silversmithing
- 46. Writing: short stories, poetry, local news items.
- 47. Drama: reading plays, working in theater groups.

- 48. Making Artistic Objects: flowers, decorations.
- 49. Corresponding with Others
- 50. Dancing



# Husband and Wife Pursue Separate Hobbies

I doubt if there's another couple in the country to rival the Riley Latimers of Independence, Missouri, for colorful retirement hobbies. He raises birds and has more than 500 pink, green, yellow, and blue parakeets. And his wife has a collection of 150 antique dolls outfitted in rich silks and satins.

"When we were married," said Mrs. Latimer, a grandmother in her 60's with neat, swept-back black hair, "we decided to work hard, save our money, and see if we couldn't retire at 55 and spend the rest of our lives doing exactly what we wanted.

"Riley used to work as a road overseer under Harry Truman when he was county judge. Then we ran a restaurant, a store, and half a dozen other businesses. Sure enough, some ten years ago we felt we had accumulated enough money to retire.

"We went to Florida that year and happened to see some parakeets for sale. I bought one and he made such a hit with my husband that by the time we got home Riley had 14 birds in cages in the back seat of the car. He began reading everything he could find about parakeets, or budgerigars as they are correctly called. He talked with bird breeders, joined bird clubs, and began entering shows. In the past ten years he's won nearly 50 trophies for his show birds.

"I could never get excited about birds," continued Mrs. Latimer, "but a few years ago I developed a heart condition and the doctor told me I'd have to slow down. I found myself brooding about my problems and I realized I needed something to occupy my mind.

"One day I saw some antique dolls which a friend had inherited. They were so quaint and beautifully constructed that I got the bug. In the past several years I've collected 150 antique dolls — all made prior to 1900. I've joined the United Federation of Doll Clubs and have made dozens of friends through my dolls.

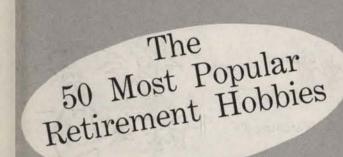
"A day never passes but that someone comes by to see my dolls or Riley's birds," she concluded. "School teachers often bring entire classes. Riley makes several hundred dollars a year selling birds, and my doll collection keeps increasing in value. So it gives us a pleasant feeling knowing that our hobbies are not only pleasurable but profitable, too."

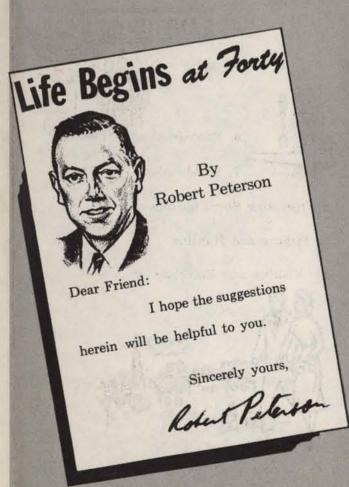
RETIREES WHO are restless and bored with leisure time should take a cue from the Latimers. While birds and dolls may not be your cup of tea, there are hundreds of pursuits which can be taken aboard in later years as a means of enriching leisure hours and supplementing income.

#### OPSIMATHY

Opsimathy deserves a place in our vocabularies. It can be found in the larger dictionaries and means, "Education obtained late in life." Retirees need to be encouraged to pursue opsimathy for this can be the decisive factor in determining whether their later years are bright or boring.

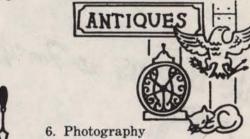
Many older people have no retirement hobbies and assume they are too old to acquire one. But they need to be reminded that it is possible to learn new tricks at any age — provided one expends a little effort. And it doesn't necessarily mean going back to school — although thousands of folks past 60 are enrolled in schools and colleges. It may simply mean taking up some subject — such as Civil War history or furniture restoring — and pursuing it on your own as a means of enriching the spirit and making you a more interesting and vital person.





# The Most Popular Retirement Hobbies

- 1. Reading
- 2. Traveling
- 3. Watching TV
- 4. Listening to the radio
- 5. Collecting: books, antiques, china, coins, stamps.



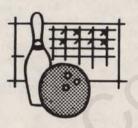
- 7. Woodworking
- 8. Operating Small businesses
- 9. Fishing and Hunting
- 10. Visiting and Entertaining



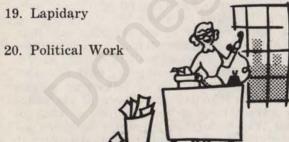
- 11. Golf
- 12. Card Playing
- 13. Shuffleboard
- 14. Metal Crafting



- 15. Boating
- 16. Bowling



- 17. Part-time Employment
- 18. Civic Work and Social Work







- 21. Weaving
- 22. Sewing: rug-making, knitting, dressmaking.



- 25. Oil and Watercolor Painting
- 26. Ceramics and Sculpture

23. Raising Flowers 24. Leather Crafting

27. Nature Studies: bird studies, game preservation, astronomy.



- 28. Raising Pets: dogs, cats, birds, fish, hamsters.
- 29. Home Remodeling and Interior Decoration.



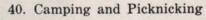
30. Jewelry Crafting



- 31. Music
- 32. Religious Work
- 33. Genealogy



- 34. Going Back to School
- 35. Landscape Gardening
- 36. Cooking
- 37. Joining Clubs
- 38. Wood Carving
- 39. Rocks and Geology Studies





A. You can come by ship during the offseason, tourist class, for just \$200. Or you can fly to Shannon or Dublin for about \$250. So you see it's not much more expensive than going from the East Coast to the West Coast in the U.S.

Q. Should a person come for a personal visit before actually making plans to retire to Ireland?

A. Oh yes, I think you should always look before you leap. It's best to come for a vacation and look around and get acquainted. That's what most folks do before deciding to retire here. Then they know what to expect.

Q. Where can a person write for more information about Ireland and arrangements to be made in retiring there?

A. You can write the Irish Embassy in Washington D.C., or check with the Irish Consulate offices: 33 East 50th Street in New York; 200 Berkeley Street in Boston; 400 N. Michigan Ave. in Chicago; or 681 Market Street in San Francisco.

For regular tourist and resort brochures write to Ireland House, 33 East 50th Street in New York.

If you wish to write directly to Ireland, contact the Department of External Affairs, Iveagh House, Stephen's Green, Dublin, Ireland.

#### An interview with Robert Briscoe

When I lunched recently with Robert Briscoe, Lord Mayor of Dublin, Ireland, I was astonished to learn that 18,000 Americans have retired to Ireland.

"They're getting a lot more mileage out of their pensions by living over there," said this darkeyed son of Erin with his gray black hair and kindly graces.

"Of course, most of them have an Irish background, plus friends and relatives in the old country. But some are just adventurous elders who have succumbed to the stories all Irishmen tell of the beauties of the Emerald Isle — and which are only slightly exaggerated."

I asked about the advantages of retiring to Ireland. "I'd say the chief advantage is the lower cost of living. Americans with social security and some savings are considered mighty well off.

"Many retirees also like the fact that Ireland is so close to the European continent. They can take vacations to Paris and London for about what it costs a New Yorker to go to Pittsburgh.

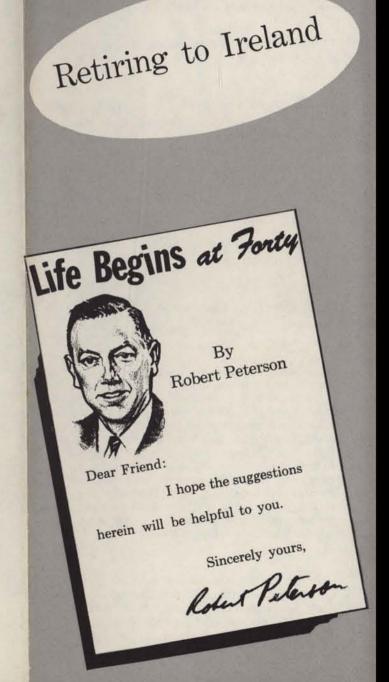
"We've got a mild climate. It's extremely rare for the temperature to drop as low as freezing. And Summers it rarely get above 75. It's essentially the same climate as England's — a bit damp but that's a blessing when you see what the moisture does for our grass, trees, shrubs, and flowers.

"We have good hospitals with medical charges pegged to what people can pay. But we don't have golden age clubs or day centers for older people. We don't seem to need them because our towns are small and people get to know each other quickly.

"There's plenty of friendly companionship for older people because a high percentage of our population is in advanced years. This is because so many of our young people emigrate to countries offering brighter employment opportunities."

Briscoe himself is going on 70. "I never want to retire," he said. "I get too much satisfaction out of working. I travel a lot and enjoy talking. They call me a good-will ambassador for Ireland. But essentially I'm a manufacturer of cotton goods.

"I'm not saying my country is the perfect place for retirement," he concluded without a trace of blarney, "but I've visited with older people around the world and can truthfully say I've never seen retired people who seem any more content than those with a trace of Irish ancestry who have come to live out their years on Irish soil."



So many people have inquired about retiring to the Emerald Isle that I decided to put some questions to the Hon. Robert Briscoe who has been called "Mr. Ireland":

- Q. Mr. Briscoe, have many Americans retired to Ireland?
- A. Thousand and thousands of them. Every year between 5 and 6,000 come and retire on our emerald shores.
- Q. Can Americans continue to receive their social security if they retire to Ireland?
- A. Oh yes, this is what permits them to live so comfortably here.
- Q. What are the advantages of retiring to Ireland?
- A. Well, it depends on what you are looking for. If you want a quiet, restful kind of retirement Ireland is ideal. The climate is relaxing and the general tenor of life is placid. Elsewhere people may be perturbed by the atom bomb and war scares. But in Ireland folks take things as they come and would rather pray than let themselves in for a psychosis. Our people seem to have a sound mental balance and real faith in the Almighty. Oh, some of them get hot under the collar and fume about things. But on the whole they're pretty relaxed.

Some Americans who come here prefer a quiet, secluded place in the country. Fortunately one is never far away from a town or friends. You can get to Dublin city centre from most suburban areas in less than half

an hour. Whether you live in the town or country you can have all the modern aids to living, such as refrigerators, electricity, and television. Most houses are heated by coal, turf (peat), gas, or electricity. Many Americans find the climate rather damp in the winter and install central heating.

- Q. Would a retired couple from the U.S. have any trouble getting acquainted and making new friends?
- A. Not if they are friendly themselves. All you've got to do is smile and say "hello" and introduce yourselves. I really mean it when I say the Irish are among the friendliest people on earth. They're delighted to help strangers and make things easy for them. In fact, I'd say the Irish are particularly friendly toward U.S. citizens who choose to retire to our country provided, of course, that the said citizens are modest and friendly and don't put on airs and show a superiority complex.

The Irish people have not got the moneygrubbing urge, and as a result they have time for social, religious, and community activities. They are generous and kind and proud of the Irish spirit of hospitality which is so spontaneous. It is probably their expression of a deep religious feeling which embraces all men with charity.

- Q. What are the costs of housing for people retiring to Ireland?
- A. Costs are generally much lower than in the U.S. The normal family house has 3 or 4 bedrooms, kitchen, bath, dining room, sitting room, and an electrical and gas system. In most areas a nice house like this would cost \$5 or \$6,000 Of course the price might go up as high as \$12,000 if it were in a more expensive neighborhood. Rentals are also in-

expensive by U.S. standards. You can rent an unfurnished house for from \$40 to \$100 a month. That's for a 3 or 4 bedroom house. A nice two bedroom apartment with kitchenette and bath can be had for about \$30 a month.

- Q. What about food costs?
- A. They run a little lower than in the U.S., except for canned goods which may cost a little more. For instance, I checked the market the other day and found sirloin steak selling at 50c a pound, fish at 42c a pound, milk at 12c a quart, sugar 8c a pound, butter at 57c a pound, and a 14 lb. bag of potatoes for 60c.
- Q. What about clothing?
- A. Clothing generally costs less here than in the U.S. You can buy fine woolens and tweeds for both men and women. And we also have shoes of very good quality. I'd say that a good quality readymade suit for a man would cost from \$28 to \$40. And a woman could find a good readymade Irish tweed suit for from \$14 to \$34.
- Q. What is the average wage of a semi-skilled workman with a wife and children to support?
- A. From \$30 to \$35 a week. Executive type workers get from \$1,400 to \$2,800 a year. From this you'll note that our wage structure is much lower than that in the U.S.
- Q. How much monthly income would a retired couple of moderate means require to live comfortably in Ireland in their old age?

- A. I'd say that a retired couple, living on a good middle-class Irish standard, could get by quite comfortably on \$100 per month plus their rent.
- Q. What about the climate?
- A. Our temperature seldom drops below 40 or goes above 75. Snowfalls and frost are extremely rare. Winters tend to be a bit squally and rainy mainly a soft kind of rain which Texas visitors seem to like. The climate is particularly fine from April to October.
- Q. What if a person gets sick are there good doctors and hospitals?
- A. Yes, we've got complete medical facilities and pretty good ones, too. Fees and hospital charges are very reasonable compared to U.S. charges. The average doctor charges about \$1.25 for an office consultation. Hospitals charge from \$21 to \$28 dollars a week for bed, meals, and nursing service. Nursing care in Irish hospitals is considered to be of a high standard.
- Q. Is there any chance of retired people in Ireland finding a little part-time work?
- A. Most people who retire here seem to be content to live without work. But one hears of older people now and then who find little jobs. If a person has some special skill or a hand craft he can usually find something to do to bring in a little extra income.
- Q. What's the lowest one-way fare to Ireland from New York?

Dear Reader: Mutual Funds permit you to buy shares in a fund holding a great variety of stocks in a super investment program nursed by full-time financial specialists. With mutual funds you enjoy greater investment safety than when you own stocks in just a few companies. Many, of course, feel more secure with their money in federally-insured bank savings, government bonds, or retirement policies with fixed benefits issued by big insurance companies. But no investment offering fixed returns can cope with inflation. With mutual funds your investment tends to rise along with rising costs of living.

If you wish further information about mutual funds, write to the Investment Company Institute, 61 Broadway, New York 6, N.Y., which can also supply you with names of all member mutual fund companies. Below are names and addresses of some of the oldest and largest mutual funds which are members of the institute. Kindest regards,

Robert Peterson, "Life Begins at Forty"

	Ten of the Oldest		Ten of the Largest	
Year Founded			Assets in Millions	
1904	Colonial Fund Inc (\$103 Million) 75 Federal Street Boston 10, Mass.	\$1,915	Investors Mutual Inc (1940) Investors Building Minneapolis 2, Minn.	
1923	Philadelphia Fund Inc (\$25 Million) 901 Market Street Wilmington, Del.	\$1,799	Mass. Investors Trust (1924) 200 Berkeley Street Boston 16, Mass.	
1924	Mass. Investors Trust(\$1,799 Million) 200 Berkeley St. Boston 16, Mass.	\$1,419	Wellington Fund Inc (1928) 1630 Locust Street Philadelphia 3, Pa.	
1924	State Street Investments (\$238 Million 140 Federal St. Boston 10, Mass.	)\$1,025	Investors Stock Fund (1945) Investors Building Minneapolis 2, Minn.	
1924	Wisconsin Fund (\$22 Million) 207 E. Michigan St. Milwaukee 2, Wisc.	\$ 815	Affiliated Fund (1934) 63 Wall Street New York 5, N.Y.	
1925	Incorporated Investors (\$327 Million) 200 Berkeley St. Boston 16, Mass.	\$ 732	Fundamental Investors (1932) Westminster-at-Parker Elizabeth 3, N.J.	
1926	Mutual Investment Fund (\$37 Million) 120 Wall Street New York 5 N.Y.	\$ 600	United Accumulative Fund (1940) 20 West 9th Street Kansas City 5, Mo.	
1928	Century Shares Trust (\$100 Million) 111 Devonshire St Boston 9, Mass.	\$ 486	Fidelity Fund Inc (1930 35 Congress St Boston 9, Mass.	
1928	Wellington Fund (\$1,419 Million) 1630 Locust St. Philadelphia 3, Pa.	\$ 455	Television-Electronics Fund (1948) 120 S. LaSalle St Chicago 3, Ill	
1928	Scudder, Stevens & Clark Fund(\$52 Mill) 10 Post Office Square Boston 9, Mass.	\$ 353	United Income Fund (1940) 20 West 9th St. Kansas City 5, Mo.	

Structo Arteraft Looms Freeport, Ill.

Purrington Looms (shown in photo) 39 Main Street Haydenville, Mass.

#### Costs

Weaving in its simplest form costs very little. Many beginners start by making place mats from cotton yarns. Rag rugs, too, cost very little as one can use discarded clothing and fabric remnants.

Weaving begins to run into money, however, when you start buying high quality woolen worsted yarns for fine rugs, suitings, or draperies. For instance, the actual yarn cost to make a fine woolen rug two feet by four feet in size may run \$30 or more.

But when you consider that the final product is an example of your craftsmanship and may be so well made and attractive that it will be used and cherished for generations, the cost becomes inconsequential.

Also, if you check the prices asked for comparable articles in the better stores, you will find costs of handwoven items made on your own loom reasonable in comparison.

In most cities there are local dry goods stores where you can buy weaving yarns. Or you may wish to contact directly some of these leading purveyors of yarns:

Charles Y. Butterworth Tulip & E. Susquehanna Avenue Philadelphia 25, Pa.

Contessa Yarns Ridgefield, Conn. Fibre Yarn Co., Inc. 840 Sixth Avenue New York 1, N. Y.

Yarn International P.O. Box 123 Islip, N. Y.

William Condon & Son 65 Queen St., Charlottetown Prince Edward's Island, Canada

D. K. Deyrmanjian 245 Fifth Avenue New York 16, N. Y.

Thomas Hodgson & Sons, Inc. Concord Worsted Mills Concord, N. H.

J. H. Clasgens Company Richmond, Ohio

Eureka Yarn Co., Inc. 109 West 24th Street New York 11, N. Y.

J. C. Yarn Co. 109-11 Spring Street New York, N. Y.

Frederick Fawcett Inc. (linen) 129 South Street Boston 11, Mass.

# Designs

Weaving offers unlimited design opportunities. There are many fine classical and traditional designs which may be followed. You may also wish to experiment with abstractions and free form designs, which are currently very popular and permit the individual to give free rein to his creative imagination.

#### Aid to Health

Weaving is not only satisfying for both men and women, but it can be enormously healthful. It offers mild exercise of the legs (in operating the treadle) and of the arms and shoulders (in throwing the shuttle and pulling the beater). It is also recommended for those who suffer from worry and tension. Because the processes of weaving require full mental and physical concentration, the individual's mind is taken off personal problems.

#### Books

Among the many fine books on this subject are the following:

Handweaving for Pleasure & Profit by Harriette J. Brown Harper & Co., New York

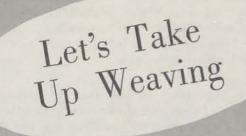
The Joy of Handweaving by Osma C. Gallinger Int'l. Textbook Co., Scranton, Pa.

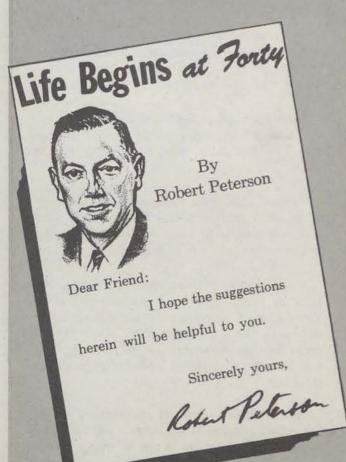
Rug Weaving for Everyone by Gallinger and Del Deo Bruce Publishers, Milwaukee, Wisc.

Handweaver's Workbook by Heather J. Thorpe Macmillan Co., New York

# Magazines:

For a one year's subscription to the only magazine (quarterly) of its kind in weaving, send \$5 to Handweaver & Craftsman, 246 Fifth Ave., New York 1, N. Y.





## Let's Take Up Weaving

In the village of 1,200 souls where I grew up there was but one woman who had a loom. It gave her considerable distinction and visitors would often drop in to watch as she sat at the loom and wove sturdy rag rugs in colorful, imaginative designs.

She gave most of her rugs as gifts to friends and members of her family. But there was a ready market for the occasional rug she would condescend to sell. Weaving was her avocation well into her 80's and in later years she often said the happiest moments of her life had been those spent at her loom.

Later, a retired businessman in the same community took up weaving and delighted his three children by gifting them with handwoven, wall-to-wall carpeting for their homes.

With these examples vivid in my memory, I'm tempted to recommend weaving whenever I hear of folks seeking a use for leisure time.

Parents should be reminded that weaving is an ideal craft for children at home who need something to keep restless minds and hands active and out of mischief.

Young people with an artistic and creative turn of mind should be reminded that a knowledge of weaving may provide splendid entree to the textile industry. Many textile firms use handweavers to prepare designs which will later be adapted for machine weaving.

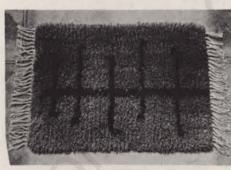
And those of us past 40 and seeking a useful outlet for creative energies should bear in mind that weaving is one of man's oldest

crafts and not only provides great personal satisfaction but may help us supplement income if the need should arise.

One of the most knowledgeable persons in the field of weaving is Mary Alice Smith. She was once a newspaper reporter and while doing some research in textiles saw the need for a magazine to serve the interests of the thousands of weavers here and abroad. So she founded the guarterly magazine "Handweaver & Craftsman."

Is it difficult to get started in weaving? "Not at all," said Miss Smith. "Some learn simply by studying books on weaving. But I guess the easiest way is to find someone in your area who knows weaving and will give you some lessons. The principles can be learned quickly, but it takes time to become rapid and skillful."

She went on to say that the most popular items made by weavers these days are wall decorations or tapestries, rugs, suitings for skirts and jackets, blankets, place mats, scarves, and handbags.



Thousands of weavers sell all or part of their output. Many display their products in their homes and invite folks in to see and to buy. Others arrange with specialty shops to carry their handwoven items. Displays of handwoven goods in tourist and resort centers attract eager customers—provided items are well made and attractively designed.

#### Schools

In most communities weaving classes are offered from time to time by the YWCA, art museums, adult education, and college extension programs. Those desiring to specialize in weaving may wish to attend schools and studios offering professional instruction, such as the following:

Penland School of Crafts Penland, N. C.

Craft Workshop Pi Beta Phi School Gatlinburg, Tenn.

Barnsdall Arts & Crafts Center 4800 Hollywood Blvd. Los Angeles 27, Calif.

January Loom Craft Studio 2024 Alexander Drive Escondido, Calif.

Yarn Depot 545 Sutter Street San Francisco, Calif.

Fletcher Farm Craft School Ludlow, Vermont

Craft Students League 840 Eighth Ave. New York, N. Y.

Arts & Crafts Program Riverside Church 120th St. & Riverside Drive New York, N. Y,

Brookfield Craft Center Brookfield Conn.

#### Looms

Many who take up weaving begin by buying a small table loom for \$20 or \$25. Others prefer floor looms from the very beginning.



Prices for floor looms start at about \$100, and may go as high as \$400 or \$500 depending on the size and quality. As interest grows, many weavers acquire several looms.

Table looms can be placed on any solid table and used with ease. Small floor looms require little more space and some can be folded — with the warp on, and stored easily. However, a loom is an attractive piece of furniture and many weavers like to have their loom in their bedroom or living room. Others keep their loom in the kitchen and get a lot of work done while waiting for the pots to boil.

With a loom in your home, you will always have a device at hand to help utilize leisure hours. Here are some of the leading manufacturers of looms:

Nilus Leclerc, Inc. L'Isletville 6 Quebec, Canada

Norwood Loom Company Baldwin, Mich.

Handcrafters 521 West Brown Street Waupun, Wisconsin

Dorset Looms South Dorset, Vermont

L. W. Macomber 166 Essex Street Saugus, Mass. Corporation up to \$10,000 per individual. As a result, savings up to this amount are as safe as the Government itself. You should be able to get at least 3% interest on your savings. If your present bank or savings-and-loan association doesn't pay this much, just shop around until you find one that does.

A couple who are serious about their program of personal security should vow when they open their savings account that (1) they're going to stick to a regular deposit plan, and (2) they're going to keep their fingers out of it.

The Kendalls decided to put the remaining \$4 of their weekly security stipend into savings, beginning right away. Ten years from now, when their home is paid for, they'll increase this amount to \$6 a week. If they follow this plan religiously, and if their boys work their way through college so their parents won't have to withdraw any funds for their boys' education, they'll have nearly \$10,000 by the time they reach sixty-five. At that time they can buy income-producing stock or an annuity with this lump sum which will pay them approximately \$50 a month as long as either of them lives.

#### Common Stocks

There's a very good reason for including some common stocks in your plan for personal security. First, appropriately selected common stocks can give you a better rate of return on your money than you are likely to get from other sources. Second, the stocks stand a good chance of increasing in value as time goes by. Third, if inflation hits and prices soar, the value of your stocks and the amount of your dividends can be expected to follow suit.

Many people are apprehensive about buying common stocks because they remember vividly the stock market crash of 1929. However, the stock market today is much safer than it was then. An important stabilizer is the U. S. Securities and Exchange Commission that now maintains close scrutiny and control over market operations.

What stocks should you select to provide you with retirement funds? It's best to sit down and talk it over with a reliable stockbroker. With his help, and after careful study on your own, select four or five high-grade "growth" stocks representing different lines of business. Be sure in your own mind that the firms (a) have a long-standing reputation for both soundness and progressiveness, and (b) manufacture goods or provide services for which there appears to be increasing demand.

Mutual-fund companies, especially those geared for growth, may also be considered by young people planning retirement finances. These companies own hundreds of different stocks so that when you buy a share of "mutual stock" you automatically spread your investment among the stocks of a great many corporations.

The Kendalls decided that ten years from now, when their home is paid for, they are going to start buying some common stocks. For the ensuing fifteen years, or until they reach sixty-five, they plan to put \$8 a week into four or five well-selected "growth" stocks and reinvest all dividends.

No competent broker will hazard a guess as to what a weekly investment of this amount might be worth at the end of fifteen years. It just isn't possible to predict what a stock will do in the future. About the only way of getting a rough idea of what your stock might be worth in the future is to check its past performance.

For instance, let's see how three reputable "growth" stocks—General Electric, General Motors, and Du Pont — performed over a fifteen-year period. The record discloses that if a person had invested \$8 a week in any one of these stocks beginning in 1940, and had reinvested the dividends, his nest egg in common stock fifteen years later would have been worth about \$30,000.

However, to be on the conservative side, let's say that the stock the Kendalls buy over a fifteen-year period is worth \$20,000 by the

time they retire. They could then reinvest the "growth" stock into "income-producing" stock under the guidance of a competent broker or investment counselor and could probably get dividends of at least 5½% or 6%, totaling about \$1,100 a year.

#### ADDING UP YOUR ASSETS

As seen from the foregoing, the Kendalls are planning to apportion their security investment in the following manner:

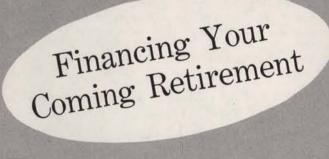
	Weekly Until	Weekly After
	Home Is	Home Is
	Paid For	Paid For
Insurance	\$6	\$6
Savings	4	6
Common stocks		8

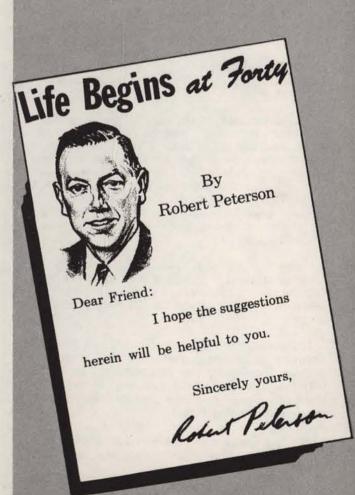
In exchange for their prudence in sowing these sums weekly beginning at the age of forty, the Kendalls will enjoy (a) life-insurance protection of \$12,000 effective at once, and (b) retirement assets something like this:

\$4,326 — approximate annual retirement income (\$190.50 monthly from Social Security; \$50 monthly from stock dividends or annuity purchased from savings; \$30 monthly from stock dividends or annuity purchased from cash value of life insurance; and an estimated \$90 monthly from stock dividends).

\$20,000 — \$30,000 — conservative estimate of nest egg consisting of common stocks. When you add to this a home paid for in full, it is clear that the Kendalls can look forward to entering the retirement years financially prepared to make old age the best of life for which the first was made.

The experience of the Kendalls shows how a family of moderate means can initiate a financial program of their own. Naturally, a family will be able to accumulate even greater personal security if they're in a higher-income group than the Kendalls, if they can save a higher percentage of their income, and if they get started at an earlier age.





#### How Young People Can Plan Their Retirement Finances\*

Ted Kendall is 40 years old. He makes about \$6,000 a year as a draftsmen in a small manufacturing firm. He owns a new Chevy, likes his work, loves his wife Betty, who's a year yonger than he, and swells with pride when he talks of Jimmy, 10, and Johnny, 12.

And he isn't putting aside a penny for his retirement years.

"Why should I?" he inquired. "I'm going to get Social Security when I retire. Anyway, retirement is a long way off."

Ted Kendall's attitude toward retirement is not unusual. Many youngish moderns assume that retirement will take care of itself.

Yet the primary rule for successful retirement is: make sound financial plans for the years ahead.

Social Security, in the form of Old Age and Survivors Insurance, will be forthcoming to most working Americans when they retire. Yet it's well to remember that the highest amount an individual can draw from this source is \$127.00 a month (or \$190.50 for a couple both of whom are 65). This maximum amount goes only to those whose earnings have been at least \$4800 annually over a period of time.

Company pension plans for employees cover considerably less than half the working population. The average company pension being paid today is only a little over \$1000 a year.

Instead of pinning all your hopes on Social Security or company pensions, it is wise to develop financial plans of your own. In that way you'll be personally prepared to supplement any funds you may receive from other sources when you retire.

\*This is a condensed version of an article by Robert Peterson which appeared in the Ladies' Home Journal. To get back to Ted Kendall, it seems that our discussion of retirement finances kindled his thinking. When I saw him later he said he wanted to set up a personal plan for his family security, and he wanted to sit down with me some evening and talk it over.

As Ted's circumstances (40 years old, \$6,000 income, wife and two children) are very similar to those of the average wage earner, it occurred to me that any plan appropriate for him would be of interest to a great many others. With this in mind, let's consider some of the items we discussed.

## MAKING PLANS FOR PERSONAL SECURITY

#### 1. Buying a Home

The primary step in your plan for personal security concerns housing. Buying a home that meets your needs and can be financed for not more than 25% of your income is the soundest investment a family can make. The earlier a couple start paying for a home, the sooner it will be theirs. It should be every couple's goal to arrive at retirement with a substantial home paid for down to the last doorknob. Why? Because the homeowner always has something to fall back on, since a house adequately covered by insurance is a solid financial asset. Even if a severe emergency arises and income is cut off, a home and garden will still maintain the owner. If necessary, he can rent a room or apartment or even the entire house as a means of obtaining needed funds.

Fortunately, the Kendalls are well on their way to owning a home. Ten years ago they bought a \$16,000 home. After making a down payment they began paying off the 20-year mortgage at the rate of \$80 a month—which includes property taxes and insurance.

# 2. Budgeting to Achieve Objectives

The second step involves setting up a written budget to help you achieve what you want in the years ahead. Without one, a family is destined to see the years pass with

nothing accumulating for future needs and pleasures. With a written budget a family will learn to trim and pare the nonessentials from their expenditures and to regard their allotment for personal security in the same essential category as their budgeted items for food, clothing, and shelter.

If you find your expenses are really heavy and, even with hawklike surveillance over expenses, you simply can't afford this item for security, the obvious solution is to find a way of bringing in a little more cash. Ingenious families manage to do this all the time—perhaps renting out a room, putting mom to work afternoons giving piano lessons, or finding pop a weekend job at the corner haberdashery.

The Kendalls spent several evenings setting up a strict budget and found that without jeopardizing their standard of living they could — and would — allot 10% of their take-home pay or about \$10.00 a week for personal security — and twice this amount later. They also wisely decided to stick to this percentage arrangement so that in the event their income rises they will increase their allotment for personal security accordingly.

# 3. Investing Your Security Funds

The third step is to invest your funds in such a way as to provide you and your family with sound protection and good future returns. Investments from which you may derive a retirement income include the following:

Annuities, Bank Savings, Bonds, Insurance, Mortgages, Mutual Funds, Real Estate, Stocks.

For purposes of simplification and general applicability, the averge small investor will probably be wise to stick with insurance, bank savings, and common stocks. As diversity is an important factor in making sound investments, it is recommended that the individual apportion his investments more or less equal-

ly among these three. Here are some points for consideration:

#### Insurance

Though I haven't the remotest connection with the insurance industry, it's evident to me, and to just about everybody in the field of retirement counseling, that insurance is a must for any family that depends on work for an income. The breadwinner must have insurance so there will be funds to keep the family going if he should pass out of the picture. It is less important that the wife be insured because in most cases she does not contribute dollarwise to the family income.

The big question is — how much insurance should the breadwinner carry? In my opinion, the amount should be equal to at least twice his annual salary. This should be adequate in most cases, because in the event of his death the family would receive not only the insurance but, assuming that he was fully covered under Social Security, would also receive survivors' benefits.

Two popular forms of life insurance are straight-life and family-income. The former pays the face amount of the policy in the event of the insured's death and also carries a cash value. The latter provides greater protection in the years of greatest dependency.

The Kendalls decided to put \$6 a week into insurance. For this amount they are buying a \$12,000 straight-life policy. If Ted lives, the policy will have a cash value of \$6,000 by the time he's 65. At that time he can, if he wishes, invest this money in "income producing" common stock which will pay  $5\frac{1}{2}$ % or 6% dividends, or about \$30 a month. Or, he might wish to buy an annuity with the money which will pay about \$30 a month as long as either Ted or his wife lives.

## Savings

Savings should play a role in your plan for personal security. They permit added diversity in your investments, complete safety, and cash reserves for emergencies. Savings accounts in accredited banking firms are now insured by the Federal Deposit Insurance

# 3. Call on Others for Help

Many older people are timid and embarrassed about asking for help when they need work. But they should be reminded that some of their best job leads may come from people of their acquaintance.

- Let your friends, neighbors, and acquaintances know that you are looking for work and would like their help.
- Make an appointment to talk with your minister, priest, or rabbi. Tell him about your problem and see if he can't direct you to someone who may be able to help you.
- Have a private talk with officers of clubs to which you belong and see if they can put you in touch with club members who may have job leads for you.

4. Improve Your Appearance and Morale:
Many job seekers become very depressed in spirit, and this affects both their attitude and their appearance. Remind yourself that you are lucky to be alive and convince yourself that there is a good job waiting for you somewhere.

- ☐ Try to look cheerful and optimistic.
- Make sure your appearance is neat, clean, conservative, and attractive.

- ☐ Walk briskly, speak firmly, and smile pleasantly.
- Avoid the temptation to talk too much.
- Be sure you have neat, typed copies of your employment record, showing your background, skills, and experience.
- Be willing to accept the fact that you may have to take a job of lesser stature and pay than your last one.
- □ Be persistent. It is a hard, cold fact that older people often have real difficulty finding suitable work. Harden yourself to being turned down. Bounce right back after each turn-down and take the view that the next interview will be more productive.
- ☐ Keep telling yourself that a door will open
  IF you knock on enough doors. There are
  hundreds of true case stories which prove
  that one may find his best job late in life.
  The following true story may give you
  inspiration:

"Life Begins at Forty"

# Carolyn Thiemer

Miss Thiemer was 60 when she was bluntly informed that her firm was retiring her immediately on a pension of \$88 a month.

She had worked as a bookkeeper and secretary for this firm for nearly 40 years and was heartbroken when they forced her to retire.

"I thought I had come to the end of the line," said Miss Thiemer. "I had very little money saved up and I knew I couldn't live on my pension.

"But a voice within told me that if I knocked on enough doors perhaps one would open and I could find a job despite my age."

During the following year she found two fairly good jobs, but she quit them both after a few months because she didn't care for the work. One was as a greenhouse attendant, and one was as a night nurses aide in a hospital.

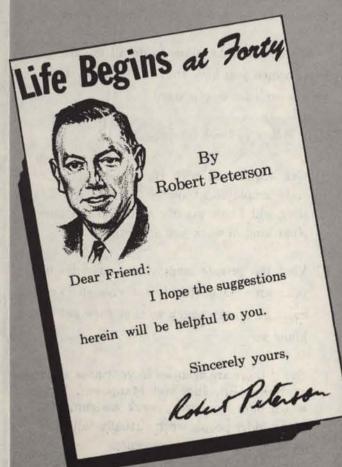
One day she got the idea of putting a card on the bulletin board in a medical building saying, "Mature woman wants work in physician's office." Within two days she had a job as a doctor's assistant, starting at \$50 a week.

During the past eight years she has had several raises and today at the age of 70 is getting the highest salary of her career. Her boss calls her, "The perfect assistant," and Miss Thiemer says, "I had to wait until I was past 60 to find my real niche. When I was forced to retire I thought my career was at an end. But actually my most rewarding career was ahead of me."

This true story, which is just one of many which could be cited, proves that job opportunities are not entirely bleak for those along in years. There are always doors which will open if we are optimistic and persistent in our knocking.

Copyright, Robert Peterson

# Employment Tips for Older People



# Employment Tips for Older People

Many older people complain that no one will hire them. But in many cases they haven't made an organized, persistent effort to find work.

This booklet will definitely help you find work. Study it carefully and plan a job campaign.

FIRST, take a pencil and go down the list of suggestions, checking the steps you have actually taken thus far in looking for work.

SECOND, make plans to do all the things listed which you have thus far failed to do in your search for employment.

# 1. Where to Look for Jobs

- Get acquainted with the people at your state employment office. Go regularly so they will know exactly who you are and what kind of work you are seeking.
- □ Visit the private employment agencies in your area. One visit is not enough. You must go often enough so that they get to know you.
- See if there are agencies in your area, such as Kelly Girl, Inc. and Manpower, Inc., which offer temporary work assignments. Many older people work virtually full-time on temporary job assignments.

- ☐ Follow up all "Help Wanted" ads in your paper. Also, insert "Situation Wanted" ads, describing the kind of work you are qualified to do.
- ☐ If there are job counselors in your area, talk with them and see if the fee they charge for helping one find work might be worthwhile.
- □ See if there's a "Forty-Plus Club" in your area. If there is none, consider starting one for folks past 40 who need work. These clubs operate under a plan in which each member works to help another member find a job.
- ☐ If you can't seem to find work in your chosen field, look for work in the following occupations which are usually open to people regardless of age—provided they can perform the job duties required:

Consultants Mechanics Gardeners Bookkeepers Deliverymen Typists Paperhangers Painters Carpenters Bartenders Beauticians Barbers Nurses Aides Repairmen Tailors Dressmakers Hotel Clerks Guards Store Clerks Seamstresses Tutors Watchmen Attendants Salesmen

Consider moving to another area. Much unemployment could be eliminated if people would be willing to move to new communities offering better job opportunities.

# 2. Broaden Your Qualifications

Many people can't find work because they haven't anything to offer that employers want. The way to get around this is to learn new skills and thus acquire new qualifications. Sometimes a short, inexpensive course in a school or college can provide an individual with training and skills which will open new employment doors. Here are some suggestions:

- □ Consider practical nursing. Both men and women are in great demand for nursing work. In most areas a practical nursing course takes a year of study, and tuition runs from \$50 to \$200. Most schools will accept students well past 40 years of age. Once you've got your certificate you can pursue your nursing career as long as you are able to navigate.
- □ Consider typing. It is often said that anyone who can type can always find work. Many people have learned typing after 60. It only takes 3 or 4 months of studious work at a business school, and once you have learned to type 40 or 50 words per minute you will have a job skill which is always in demand.

- □ Consider carpentry, paperhanging, and housepainting. These are extremely reliable skills for they are always in demand. Every community has homeowners who need people to do home improvements. If you have no experience, go to someone who does this kind of work and offer to apprentice at no pay for a few weeks to gain experience.
- ☐ Consider direct selling. There are hundreds of manufacturers who are only too glad to sell their products through older sales people. Many folks in their 40's, 50's 60's, and 70's have launched new and profitable careers selling books, cards, jewelry, magazines, vitamins, food supplements, hosiery, portraits, shoes, silverware, and housewares.
- Consider going into business for yourself. Every day people escape the age bias by starting pet shops, bookshops, coffee shops, flower shops, motels, guest houses, delicatessens, ice cream stands, and travel agencies.
- ☐ Order these boklets from "Life Begins at Forty":

"180 Firms Which Offer Sales Opportunities to Older People"

"Starting a Retirement Business"

"Choosing a New Career After 40"
"35 Ways to Make Money at Home"

Dear Friend:

A retirement hotel is usually a substantial old hostelry which hasn't been paying its way as a regular transient hotel, and which has been converted into a residential hotel for older people. In most cases the usual hotel services and frills have been reduced to a bare minimum in order to offer guests rock-bottom rates for room and board. Although these hotels generally offer no medical care or organized entertainment, many older people have found them a splendid, inexpensive solution to their housing problems.

Here's a random listing of such low-cost retirement hotels under \$125 monthly, including meals, as have come to my attention. As I have been able to visit only a few of these hotels I cannot vouch personally for the quality of all those listed. For that reason I strongly urge that you visit and inspect any hotel which interests you, before making plans to move. The rate shown is the lowest monthly rate per person, including room and three meals daily. This rate is usually based on annual occupancy and two persons to a room. For further information write directly to the hotel of your choice. Sincerely yours,

Robert Peterson Life Begins at Forty

		Park Hotel	\$115
Arkansas	Hot Springs	Hotel Banning	90
California	Banning	Hotel Fresno	120
"	Fresno	Hotel Commodore	120
"	Los Angeles	1203 W. 7th St	120
	2-1-14	Claridge Hotel	110
"	Oakland	Lakehurst Hotel	110
"	Oakland	17th & Jackson	120
	no di suda	Wissahickon Inn	100
"	Redlands	New Continental Hotel	200
	San Francisco	Ellis Street	120
	Carta Cour	Casa Del Rey Hotel	110
	Santa Cruz	Kingsbury Hotel	125
Connecticut	Waterbury	Palms Hotel	85
Florida	Apopka	Geneva Hotel	100
11	Daytona Beach	Princess Issena Hotel	100
11	Daytona Beach	Palm Crest Hotel	90
"	Haines City	Barlington Hotel	105
	Miami Miami Beach	Blackstone Hotel	100
"		Boulevard Hotel	85
	Miami Beach	Fleetwood Hotel	85
	Miami Beach	Floridian Hotel	90
u u		Helene Hotel	90
	Miami Beach	Monterey Hotel	80
"	Miami Beach	Wofford Beach Hotel	120
"	Miami Beach	New Smyrna Beach Hotel	100
"	New Smyrna Beach	The Casements	85
"	Ormond Beach	Ormond Hotel	85
"	Ormond Beach	Palm Beach Hotel	110
"	Palm Beach	Miramar Hotel	90
"	Sarasota	Gulfbreeze Hotel	110
"	Venice	MacArthur Beach Hotel	120
	Venice	Hayes Hotel	90
Illinois	Centralia	McFarlan Hotel	90
Indiana	Connersville	Congress Hotel	115
Maryland	Baltimore	Courtland Hall	125
Massachusetts	Middleboro	Weldon Hotel	90
"	Greenfield	Eventide Home	,,,
Michigan	Detroit	2643 Park Avenue	120
		Biloxi Hotel	100
Mississippi	Biloxi	Hotel Alverne	
Missouri	St Louis	1014 Locust	120
	total needs	Hotel Breslin	110
New Jersey	Asbury Park	El Portal Hotel	100
New Mexico	Raton	Hotel Kingsborough	100
New York	Gloversville	Princess Anne Hotel	110
North Carolina	Asheville		90
Oregon	Portland	Residential Taft Hotel	100
Pennsylvania	Glen Riddle	Riddle Manor	85
u	Media	Brookwood	85
	Philadelphia	Normandie Hotel	90
South Dakota	Milbank	St Hubert Hotel	90
Texas	Dallas	Ambassador Hotel	100
"	Port Arthur	Sabine Hotel	100
11	Mineral Wells	Carlsbad Club	100

### LIFE BEGINS AT FORTY

by Robert Peterson Reader Service Booklets

☐ Employment Tips for Older People ☐ Low Cost Retirement Hotels ☐ Financing Your Coming Retirement ☐ Starting a Retirement Business ☐ 35 Ways to Make Money at Home ☐ Tips on Stretching Retirement Income ☐ 180 Firms With Sales Jobs for Older People ☐ Some Leading Mutual Funds ☐ 100 Firms Offering Franchise Opportunities
RECREATION
<ul> <li>☐ How to Start a Golden Age Club</li> <li>☐ The Most Popular Retirement Hobbies</li> <li>☐ 10 Things Churches Should do for Older People</li> <li>☐ 65 Ways of Finding More Fun in Retirement</li> <li>☐ Let's Take Up Weaving</li> </ul>
TRAVEL
□ Low Cost Trips Around the World □ Retiring to Arizona □ Retiring to Florida □ Retiring to Mexico □ Retiring to Ireland □ Retiring to the Virgin Islands □ Starting a Travel Club for Older People □ Trailer Life in Retirement □ Trips to Include in Retirement Travels  HEALTH □ Avoiding a Heart Attack □ Home Care of Aged, Infirm Parents □ Basic Health Rules for Older People □ Exercises for Folks Past 40  GENERAL
☐ The Advantages of Growing Old ☐ Staying Attractive in Later Years ☐ Selecting a New Career After 40
DODEDT DETERSON
ROBERT PETERSON Dispatch Mailing Service 55 West 45th St., New York 36, N. Y.
☐ Please send me the booklets indicated above. I am enclosing 10¢ plus a stamped, self-addressed envelope, for each booklet totaling \$, to cover costs of printing and handling.  ☐ Please send complete set (postpaid) of 30 booklets for \$2.75.
Name
Street
City
Quantity Purchases: $100-499-8\phi$ per bklt. $500-1000-7\phi$ per bklt. $1000-2000-6\phi$ per bklt. $20015\phi$ per bklt.

AARP 711-14TH STREET, N. W. WASHINGTON, D. C. 20005

### Reader's Digest

REPRINT

### Dynamic Retirement Is Their Goal

How an indomitable 79year-old woman has helped thousands of older persons to achieve meaning and purpose in their lives

Condensed from EMPIRE
JEAN LIBMAN BLOCK



ONE of the youngest, fastestgrowing and most energetic organizations in the United States today is com-

posed of people who are technically on the shelf. The American Association of Retired Persons, although only five years old, has 500,000 members in 50 states and overseas.

Although AARP members range in age from 55 to past 100, they are so impressively dynamic that last summer they oversubscribed four 63-day, round-the-world trips by air. Thousands more of them have made

leisurely, budget-priced group tours of Europe, including the man who asked, "How late can we dance?"

Anyone 55 or over, retired or not, may join AARP. Dues are \$2 a year. Members past 65 can enjoy benefits such as special low-premium hospitalization and health policies, and the opportunity to buy drugs and hearing aids at a sharp discount. A California widow joined to buy her arthritis drugs cheaply. Six weeks later, to her own astonishment, she was sailing out of New York harbor on the *Queen Elizabeth*—fulfilling on the eve of her 86th birthday her lifetime dream: to see Venice. "I read an announcement in the

AARP magazine for this trip," she explained, "and paid up fast before my great-grandchildren could convince me that I was too old

to go."

AARP is unique in that it is run for and by America's senior citizens. What's more, it tackles the problems of a group ignored until now, the vast middle-income range of older people. There are nearly 18 million Americans 65 or older. Of these, 2,194,000 receive public assistance, and their plight is well known. At the other extreme, a lucky few thousand are rich and untroubled. In between are many millions-independent, self-reliant, proud, but worried. Their most pressing concerns are money, health, loneliness and loss of status. Some, demoralized by inactivity, have fallen into apathy.

"We have to stop making basket cases of our older people," says Dr. Ethel Percy Andrus, AARP's 79year-old president and founder. "They're our greatest resource of energy, talent and wisdom. It's AARP's job to give them direction and purpose and to put some spunk into those who need to get their lives

moving again."

Dr. Andrus, a redheaded, hazeleved former schoolteacher, launched her crusade for the aging nearly two decades ago when she retired as the first woman principal of a major California high school. Retired teachers' pensions in California were a scandal. Many drew as little as \$50 a month after decades of devoted service. Dr. Andrus, a woman with a notably low indignation point, got angry. She went to the legislature to protest, stirred up the local Retired Teachers Association, traveled to other states to find out how they financed pensions.

She quickly decided that retired teachers needed a national organization and began to discuss the subject at every opportunity. One day a friend in Albany, N.Y., handed her a dollar bill and said, "Ethel, here are my dues." As news of Dr. Andrus's proposal spread, the dollar bills poured in, and in 1947 the National Retired Teachers Association (forerunner of AARP and still flourishing as a sister organization) came into being.

At that time, the greatest threat to pensioners was a costly illness or accident. Little insurance protection was available; most health and accident policies were canceled when holders reached 65, or premiums

went up prohibitively.

Dr. Andrus laid siege to 42 insurance companies. "They thought I was a crank," she recalls, "especially when I told them I wanted a noncancelable, budget-priced group policy for retired teachers over 65, to be paid for by the month and with no physical examination. Some wouldn't see me; others showed me tables to prove they'd go broke if they wrote the policy I wanted. Their data came from studies based on people in veterans hospitals and general hospitals. 'But I've never been in a hospital,' I told them.

'Your trouble is that you don't meet healthy people."

After several years, Dr. Andrus met a broker who saw some sense in her proposal. Leonard Davis agreed to set up a pilot program with the Continental Casualty Co. in New York State and to make it available nationally after a year if the experiment worked.

The plan was a fantastic success. The retired teachers, who lived moderately, drove cautiously and enjoyed good medical care, proved excellent risks. The insurance company profited. NRTA membership surged. Non-teachers tried to bootleg the highly desirable coverage, prompting Dr. Andrus to ask herself, "Why not set up a national organization for retired non-teachers to make them eligible for group health insurance?"

In 1958 the American Association of Retired Persons was born. Today half of AARP's members are policyholders; 90 percent of NRTA's members are insured; \$19,-500,000 was paid in claims in 1962; and the same insurance companies that once laughed at Dr. Andrus now offer comparable over-65 group

policies to the public.

The rush of older people into AARP to secure insurance caused Dr. Andrus to do some fundamental thinking. Most organizations working with older citizens did things for them-things that too often led to trivial activities and childish games. "Why can't AARP offer senior Americans a chance to solve

their own problems of personal identity, recreation, travel, health protection and financial security?" asked Dr. Andrus. "Suddenly I realized I had been spared all these years to accomplish this purpose."

She began with a six-times-a-year magazine, Modern Maturity, edited closely to the needs of older readers. Each issue contains helpful articles about health, taxes, jobs; profiles of outstanding oldsters; rousing editorials and lively news items-Mrs. Mabel Young, 81, of East Lansing, Mich., rehearses five nights a week for her role in Hedda Gabler: Oscar Haugen, 70, a tractor operator, is off to Tunisia with the Peace Corps.

Spontaneously AARP members began to seek one another out and form local chapters. Soon AARP's mail ran past 1000 letters a week. Many wrote that they liked to travel but found the pace of tours too breakneck. The association hired a tour director in 1958 and set up, on a nonprofit basis, a jaunt through Europe that alternated a day of sight-seeing with a day of rest.

That first summer 280 members visited the Continent. The number almost doubled the next year. In

1963 it was over 4000.

The AARP pharmacy program grew out of members' complaints about the high cost of drugs. When Modern Maturity asked whether there would be interest in a discount drug service, the mail was overwhelming.

One woman wrote, "My income

is \$120 a month and my drug bill \$60. I have to give up either medication or eating." Another wrote, "My prescription is so expensive I can fill only half of it at one time." By August 1959 the drug service was under way, with special discount pharmacies in St. Petersburg, Fla., Long Beach, Calif., and Washington, D.C., and a mail-order headquarters in Washington, where 15 registered pharmacists fill 10,000 prescriptions a week at about one third off retail prices.

Last April a man from Florida wrote, "Why can't I find a place to meet friends for some intelligent conversation without being shoved into a jolly game of checkers?" The letter was passed around at AARP headquarters. Always a teacher at heart, Dr. Andrus said, "I think it's time to start our school."

The Institute of Lifetime Learning began last fall in Washington, D.C., and will be extended later to St. Petersburg and Long Beach. "So many of our older people," Dr. Andrus explains, "left school young or never had the chance to go to school at all. Now that they have time, they hunger for learning. We are tailoring our courses to their special needs, teaching public speaking, creative writing, typing, shorthand, oil painting, fashion design."

AARP keeps an ever-watchful eye on Congress. The provision of the current tax bill exempting an older person from capital-gains tax when he sells his home was an AARP proposal. The organization favors medical care for the aging under Social Security, but wants the program to be voluntary, not compulsory.

There are now more than 400 on the paid staff of AARP-NRTA. Most are over 55. All regard Dr. Andrus with a mingling of awe and affection, and associates 25 years her junior grow breathless keeping up with her as she travels up to 16,000 miles a month, flying to a Senate hearing in Washington, an international conference on aging in Copenhagen, a regional meeting in Salt Lake City. She never lets AARP stop growing. Recently, for example, she announced an international affiliate to serve older people all over the world and a stepped-up program of research into jobs, housing and nursing homes for the elderly.

Last April Dr. Andrus broke ground for the Dynamic Maturity Pavilion at the 1964 World's Fair. This was part of the intensely busy schedule by which Dr. Andrus acts out her insistent message to the increasing millions of long-lived Americans: "Aging is an achievement. The later years have meaning and purpose. Activity is life, and work is one's salvation."

Readers interested in learning more about AARP membership may write to Dr. Ethel Percy Andrus, AARP-NRTA, Dupont Circle Bldg., Washington, D.C. 20036.

in every part of the land ... in every cause of concern for the older person... AARP WORKS FOR YOU

**AARP** Represents You At Congressional Hearings

# Pressure Group The Aged, Probers Are Told The Aged, Probers Are By MIRIAM OTTENBERG Star Staff Writer A sweeman for more than half a million retired people said today a "growing to joder exploitation of the fundament of the state of the Securities and Exchangel mendations of strangers who half a million retired people of said today a "growing to joder exploitation of the fundament of the state of the National Association, recommended and investigation of the National Association, recommended and investigation of the fundament of the string strain is investigation of the fundament of the state of the said, "how the oldster where in the said, "how the oldster has a citizen to succeive the said, "how the oldster has a citizen to succeive the said, "how the oldster has a citizen to succeive the political opportunities of the political opportunities are subject to the political opportunities of the political opportunities of the political opportunities are subject to the political opportunities of the political opportunit

to prosecute the offenders of the Story to prosecute the offenders of the save themselves.

She included among the exploiters publishers who encourage oldsters to pay for the courage oldsters to pay for the courage of their life story;

promoters who send out decorated newspaper

WHAT ABOUT RETIREMENT?

The Association of the Kelleu

By FRANK CORRICK

3. Legislative activities.

Will seem the benefits of my wind seem to seem the concerning their purpose where may indicate its me many activities—A. AARP and activities—Is.

A AARP stands for American Aerican persons It is a AARP steret. AARP 406 E. Grand Avec. is not per soft of the month of the concerning their purpose in the concerning their purpose of thei

THE NEWS

### **Oldsters Condemn** Drug 'Gouge'

By MICHAEL O'NEILL Washington, Dec. 11 (NEWS

Spokesmen for 250,000 re-tired Americans today de-manded federal legislation to break the "unjust" marketing practices of big drug firms which force oldsters to pay "two to five times" too much for prescriptions.

They made the appeal to Senate price investigators after a small drug company charged that big manufacturers had been able to overcharge the public by \$750 million a year by "brainwashine" deserted.

**AARP Condemns** High Drug Prices

Chicago's AMERICAN

Life Begins at 40

AARP courses for mature men and women

The Indianapolis Star

Washington (NANA)

Back to School

Horizons unlimited is the outlook for old age.

Some 300 men and women, who are 55 years old and more, went back to school here last week. They attended first sessions of the newly formed institute of Lifetime Learning.

They are re-educating then

mic, enthusistic 79 years old. She looks 50.

MIRRORS OF WASHINGTON By DOROTHY McCARDLE

Horizons unlimited is the

selves in everything from typing to international affairs, from politics and government to art and from photography to restyling "old ladyish" clothes.

The institute was started here by the National Retired Teachers Association and the merican Association of Rered Persons. Both groups were founded and are now headed by Dr. Ethel Percy Andrus. Dr. Andrus is a dynamic, enthusistic 79 years old

She looks 50.

Fourteen courses are being given retired people over a 10-week period. The older folks can pick and choose what most interests the m, and they need no special educational background to enroll.

Many Elders

Dream of Europe Trip

By Robert Peterson

## ASBURY PARK EVENING PRESS New Formula — Dynamic Maturity Will you approach your 65th birthday with the same sense of expectation and happiness that you felt on your 21st? If the goals of two national organizations are achieved, the "image of aging" — the passive, static, limited view of our later years — will undergo a marked change. In 1965, according to government figures, 18.2 million people in the U.S. will be 65 or older; by 1980, the number is expected to reach 24.5 million. Will this increase be a problem of the rorganizations — the Re-lumer program is the participate in find-the AARP, and the "NRTA and ARP and the Goundary she are growing along with the years. Will this increase be a problem of the NRTA, AARP, and two pitals, local hospitals, nursing the restriction to the rorganizations in the field of age to the community that is fortung. The many services are less and less willing to let their brains and experience lie their brain and the major planners of the major plann

by 1980, the number is expected to reach 24.5 million.

Will this increase be a problem? "No," say members of the two leading organizations of older persons in the U. S.—the National Retired Teachers Association and its affiliated group, the American Association of Retired Persons.

In the work of Dr. Ethel Percy says the retired teacher, "is the pitals, local hospitals, nursing the Recent and Welfare tirement Research and

Aid in Solving Problem

According to William C. Fitch,
Executive Director of the NRTA
and AARP, a new philosophy
has developed among those who
have gained maturity; they are
saying, "If we as older citizens are creating a problem, then large of the creating a can do is at the caching, Dr. Andrus leads a teaching, Dr. Andrus leads a teaching leads a teach

Legislative representation. Local chapters which pro-vide stimulation, activity and interest.

"Image of Aging"

### Association Aids Retired Persons

David Jeffreys, national director of field operations, of the American Association of Retired Persons, outlined the group's services it members of the Sun City and Phoenix chapters in two meetings yesterday.

"Most of our services are designed to strengthen the income of large yesterday.

"Most of our services are designed to strengthen the income of the Phoenix meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meeting at the First the Phoenix chapters in two meetin

**AARP Pavilion Provides Showcase** 

For Older Persons

### Dynamic Maturity at Fair Herald OLDER FOLKS ARE TO HAVE OWN PAVILION The World's Fair will have tion in service combined under

its look into the future for the nation's youth, but it will also have for the first time a tribute to the elderly — the pavillion of "Dynamic Ma-

The pavillon is sponsored by the National Retired Teachers Association and the American Association of Retired Persons. The initials of these organizations are embossed on the sides aging.

of the building.
Each exhibit has been deachievements of older persons and particularly the philosophy, developed association founder, Dr. Ethel Percy Andrus, that centers on faith in the future, confidence in self, concern for others and active participa-

The exhibits will include turity." "Keys to Meaningful Retire-ment" presenting a keyment" presenting a key-shaped mirror reflecting the answers to questions asked from a push-button panel. There with a large kiosk of changing color pictures of achievements in the field of

In the middle of the pavilion is the Camera Obscura, signed to spotlight the a device that captures the panorama of the Fair. The services of the NRTA-AARI are featured and the highlights of the Associations nine regions are shown on wall panels beneath clocks that show the time around the

Pittsburgh Post-Gazette

## Useful Life Span To 100 Predicted

Geriatrics Expert Would Change Emphasis From Youth to Elders

One of the nation's leading experts on geriatrics, which pertains to the treatment of the aging, predicted here yesterday that man can soon look forward to a life expectancy of 100 years.

Dr. Edward L. Bortz, who addressed the closing uncheon of the National Retired Teachers Association and the American Association

of Retired Persons in the Pickoosevelt Hotel, said: "Medicine is well on the way to conquering the four major diseases that afflict those over 65." He listed these as heart and blood vessel diseases, cancer, arthritis and rheumatism, and mental ill-

Sees Control in 15 Years Dr. Bortz, past president of the American Medical Society and president of the medical staff of Lankenau Hospital, Philadelphia, said these diseases could be brought under control in the next ten to 15

He said that the emphasis DR. EDWARD L. BORTZ



Foresees longer life

## The Association of the Retired

National Leadership

THE OTHER EVENING I attended a bon voyage dinner in New York for 150 elders departing the following morning and the youldn't be patient persuasions of the patient persuasions of the nonprofit American Associatings its half million members (dues of \$2 a year) to the bers (dues of \$2 a year) to the law to a cost of \$2.2 and to a cost of \$2.2 and anticipation.

It was evident from their impending seven-week tour, daily per person, was for of decades of work, thrift, and anticipation.

Among those departing were the control of the provided in the provided in the group and our three sons, who was the second honey.

Another couple in the group are grown and married, was the Floyd Cottoms of the yhappen to be going? "We'd always dreamed of seeing Europe," said Cottom, 65, a grandfather and last month and whose hobby is ham radio. "My ancestry and anticipation. Work, thrift,
Among those departing were
the Frank Eldridges of Evanston, Ill., "We never really expected to see Europe," said
tached ex-insurance special
to the fact that he wears a
five, but not more than 10

miles daily.

"I retired two years and we joined this assortion which kept urging us get out and see something of our planet. We thought we were too old, but they told us and everything would be planned and leisurely."

His wife, who volves that she were they were they were the wear to the wear to the wear to the were too old, but they told us and everything would be with folks our age planned and leisurely." His wife, who volunteered that she was 75 and had recently taken up oil painting added, "We had our golde

moon."

Another couple in the group was the Floyd Cottoms of Terre Haute, Ind. How did they happen to be going?

"We'd always dreamed of seeing Europe," said Cottom, 65, a grandfather and ex-electrician who retired last month and whose hobby is ham radio. "My ancestry is English and my wife's is German, so we particularly wanted to see those countries. We're also eager to see Switzerland and Italy. **AARP Offers European Travel At Reduced Cost** 

### HOW TO STAY YOUNG

Retired schoolteacher is a 79-year-old dynamo, but she's no 'senior citizen'

By ARTHUR NORTH



Dr. Ethel Percy Andrus, "hardy perennial" at 79, travels 18,000 Art work for oldsters is luncheon topic of Dr. Andrus and



miles a month on behalf of her twin organizations NRTA-AARP. execs of the Famous Artists Schools, Westport, Conn.

Clockwise at table are art school's Rex Taylor; William Fitch, executive director, NRTA-AARP; G. Warfield Hobbs, ex-prexy National Council on Aging; Dr. Andrus, Dr. Robert Allen of Famous Artists Schools.

ONE REMARKABLE WOMAN'S determination to GROW old rather than simply GET old has become an inspirational life-force for more than half a million elderly persons through twin movements so successful in this country they're now going international.

The woman is Dr. Ethel Percy Andrus, a 79year-old retired California schoolteacher whose onetime pupils include Gen Jimmy Doolittle, the late singer Lawrence Tibbett, actors Robert Young and Robert Preston and former California Governor Goodwin Knight.

A graduate of the University of Chicago whose Ph.D. thesis at the University of Southern California dealt with the unique differences in the learning processes of boys and girls, Dr. Andrus is a second generation Californian, and in her own words, both "a hardy perennial," and "a rather rare bird."

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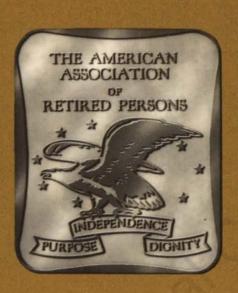
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Why
AARP
is so
important
to you

# The American Association of Retired Persons

AARP is the nation's leading non-profit organization for Mature Americans. Its one and only purpose is to serve all senior persons, to help them meet their problems more realistically, more economically, more successfully.

That is why AARP is so important to you. What AARP has done for more than 800,000 other Senior Americans, it can now do for you.



## The national fellowship that is AARP...

...was founded in 1958 under the leadership of Dr. Ethel Percy Andrus, its founder and president. Inspired by the success of the National Retired Teachers Association (NRTA) and its many services to its members and in answer to a flood of urgent requests throughout the nation, Dr. Andrus led the way to establishing AARP as a national organization open to all mature Americans 55 and over, whether retired or not.

AARP today plays an important part in American life... and in the lives of mature Americans. It can be' an important part of your life, too.

## AARP the practical answer

The national success that is AARP is solidly based on AARP's practical answers to the pressing problems of aging.

Whether you are retired or still employed, whether you are in sickness or health, whether you are rich or poor, whether you like to travel or to stay put ...whatever your circumstances or whatever your interests...AARP can be of great help to you.

What it has done for more than 800,000 others, it can do for you, too.



How has AARP done this? by helping you to help yourself...

### What AARP does for you

AARP's vast membership has been mobilized to place within your reach some of the necessities, yes, even comforts and luxuries of life. AARP stretches the purchasing power of reduced income or the limited pension dollar. An evergrowing array of services is available by you as an AARP member, each one researched and specially designed by leading experts in the field to fulfill your needs.

### AARP's publications

Upon joining, each member automatically receives a subscription to AARP's official publications, Modern Maturity and the AARP News Bulletin.

Modern Maturity, an illustrated full-color bi-monthly magazine, has something for everyone. Interested in jobs? health? hobbies? food? travel? sports? books? humor? legislation affecting older people? Just name it—Modern Maturity has it.

The AARP News Bulletin, published on alternate months, provides informative news of national developments, local association activities, and information of practical value to mature men and women.



## AARP's low-cost travel service



While other people travel at budget-straining expensive rates, thousands of AARP members are enjoying the opportunity to travel here and abroad — even Around-the-World — through the low-cost travel program of AARP, offering luxury comfort at all-inclusive budget prices, leisurely paced, and fully escorted by AARP's own Staff Tour Directors. The warm, "friendly" atmosphere of these tours adds to the travel enjoyment of AARP members.

## AARP's legislative program

In the halls of Congress, in the state legislatures, in public meetings and in conference rooms, AARP's officers and representatives present your views on all major issues concerning older individuals.

## AARP's money-saving hearing aid service

AARP has made arrangements with the nationally known Acousticon Hearing Aid Company for manufacturing, distributing and servicing AARP hearing aids. Members may choose from a selection of four different types of hearing aids, with the assurance of high quality, proven performance and, of course, a real saving in cost.

## AARP's outstanding health insurance plans

One of the most important services offered to AARP members 65 and over (all women 62 and over and all Social Security recipients 62 and over) is AARP's pioneering low-cost, high benefit group health insurance, issued under a special group policy by Continental Casualty Co. of Chicago, Illinois. The full range of in-hospital and out-of-hospital protection which AARP's Plans now provide is usually unavailable elsewhere, or available only at prohibitive cost.

Even if you have other insurance, you can supplement it with AARP insurance, because your AARP benefits are always paid to you in full, regardless of any insurance you may now carry.



## AARP's money-saving drug buying service



While other people pay regular prices for prescription drugs and medical supplies, AARP members obtain substantial savings on all drugs, prescriptions, vitamins, medical appliances, sick room supplies and health aids. All orders are sent to you promptly by mail—no postage or handling charges.

## Institute of Lifetime Learning

AARP's Institute of Lifetime Learning offers a full program of Educational courses, enabling members to make the most rewarding use of their mature years.

### Nursing home program

The Acacias, AARP's Nursing Home in Ojai, California, offers the most modern nursing and medical facilities... and serves as a model for other nursing homes throughout the country.

### Hospitality Houses in St. Petersburg, Fla., and Long Beach, Calif.

The Hospitality Houses provide visiting members with low-cost accommodations, plus information on local services and events in St. Petersburg, Florida and Long Beach, California. They are warm, gracious Centers where AARP members can greet and make friends. There are also walk-in, money-saving Drug Buying Services in both Hospitality Houses.

## AARP's consulting service and local chapters

AARP's renowned specialists serve as consultants to members and to private and government groups on pre-retirement and retirement programs, and on housing for the aging. For those interested, there are many local AARP chapters which work for local community welfare and acquaint members with the aims and services of the national organization.

### RETIREMENT RESEARCH & WELFARE ASSOCIATION

AARP aids this philanthropic and research organization to identify the needs of older persons, to act as a clearing house of information on the problems of older persons, and to support worthy projects in the field of aging.



"Dynamic Maturity"
Pavilion
at the New York
World's Fair

All of the numerous achievements of AARP and of its sister organization, the National Retired Teachers Association (NRTA), are displayed in our own pavilion at the New York World's Fair. This Pavilion, entitled "Dynamic Maturity," shows the entire world how much older persons can do for themselves, illustrating dramatically the various services offered to the more than 980,000 AARP and NRTA members.

This AARP Pavilion offers an unprecedented opportunity for older persons from all over the United States to share in the sense of pride in the accomplishments of the nation's largest nonprofit organization of mature persons. The "Dynamic Maturity" Pavilion also gives people from other lands an insight into the typically creative and zestful American attitude towards life . . . an attitude which does not suddenly cease after any particular birthday.

During 1965, members visiting the Fair can feel they are truly "at home" when they visit this magnificent Pavilion, embodying the ideals, achievements, plans and hopes of AARP.



so why not join AARP today and take advantage of AARP's many valuable services

If you are not already a member of AARP... in order to participate in the AARP Insurance Plan, you must join now by completing and mailing in this application with the enclosed insurance enrollment card. Please make your check or money order, for your two dollars annual membership dues, payable to "AARP."

### AMERICAN ASSOCIATION OF RETIRED PERSONS

National Headquarters Dupont Circle Building Washington, D.C. 20036

The nation's leading nonprofit organization for Older Americans.

You are eligible for membership if you are 55 and over, whether retired or not.

### Official Membership Application

I would like to join the American Association of Retired Persons (AARP). I am 55 years old or older.

Date of Birth\_

- \* I enclose \$2 for one year membership
- \* I enclose \$5 for three years membership

Name\_\_\_\_

Address\_\_\_\_\_\_City State Zip Code\_\_\_\_\_

Signature

\*For memberships outside the United States, the membership dues are \$3.00 for one year, or \$8.00 for three years.

3.65

I became a member of AARP because...

AARP

helps Senior Americans maintain lives of independence, dignity and purpose; AARP

multiplies my strength many thousandfold; AARP

+ helps me to help myself.



AMERICAN ASSOCIATION OF RETIRED PERSONS

National Headquarters: DUPONT CIRCLE BUILDING, WASHINGTON, D. C. 20036

### OFFICIAL ENROLLMENT CARD

AARP INSURANCE PLAN, 711-14th Street, N.W., Washington, D.C. 20005

PLEASE INDICATE ANY CHANGE IN NAME OR ADDRESS	Please enroll me in the \$100-A-Week All-Purpose Benefit Plan @ \$6.00 per month.  This plan may be taken ALONE, OR IN ADDITION TO any one of the plans listed below.
To insure spouse, complete below:  Also enroll  (PRINT NAME OF HUSBAND OR WIFE)  If you enroll your spouse, your total monthly premum will be double the amount of the plan or plans checked to the right	Plans in this section may be taken ALONE, OR IN ADDITION TO the \$100-A-Week All-Purpose Benefit Plan above. (Check only one Plan in this section) Please enroll me in the AARP Group Insurance Plan checked below.
am enclosing \$for my first month's October) premium as well as \$for additional months. (You may pay as many months in advance as you wish.) Insurance protec- tion begins October 1, 1965.	AARP Standard Protection Plan @ \$6.00 per month  AARP Out-of-Hospital Major Medical Plan @ \$7.50 per month  AARP Standard Protection Plan plus 365-Day In-Hospital Option @ \$10.00 per month
(SIGNATURE OF ENROLLEE)  If you now have any of the AARP Health Insurance Plans please write your present account number here.	AARP Out-of-Hospital Major Medical Plan with AARP Standard Protection Plan @ \$13.50 per month .  AARP Out-of-Hospital Major Medical Plan with AARP Standard Protection Plan plus 365-Day In-Hospital Option @ \$17.50 per

It is understood that all experience credits, if any, apportioned to the group policy, shall belong to the AARP Insurance Plan

### AARP INSURANCE PLAN

Underwritten by Continental Casualty Company, Chicago, Illinois

(Available to Residents of North Carolina and Mississippi through special Enrollment Card)

#### ENROLLMENT INSTRUCTIONS

- Complete the reverse side of this card and mail in enclosed envelope with at least the first month's insurance premium made payable to AARP Insurance Plan. You may pay as many months in advance as you wish.
- 2. All members who are 65 and over (all women 62 and over and all Social Security recipients 62 and over) may enroll for AARP insurance.
- 3. If husband or wife is to be insured:
  - a. Spouse must be insured under same plan as member.
  - b. Spouse does not have to pay additional membership dues and can be any age.

You must be a member of AARP to enroll in the AARP Insurance Plan

If you are not already a member you may send in your \$2.00 annual membership dues now, with this enrollment card or we will bill you separately for your \$2.00 annual membership dues.

You will be eligible immediately for all AARP membership benefits, and services including: ■ AARP low cost, money saving Drug Buying Service ■ AARP low cost, Travel Program ■ Subscriptions to MOD-FRN MATURITY and AARP News Bulletin

Enrollment card must be returned no later than September 30, 1965

Your insurance protection begins October 1, 1965

### American Association of Retired Persons

A NON-PROFIT ORGANIZATION

DUPONT CIRCLE BUILDING . FOURTH FLOOR . WASHINGTON, D. C. 20036 . DECATUR 2-7836

PRESIDENT
Ethel Percy Andrus

Dorothy M. Crippen

EXECUTIVE DIRECTOR
William C. Fitch

CONSULTANT AND COORDINATOR, NATIONAL SERVICES, Ruth O. Lana



Dear Member:

As a member fully insured under the AARP Health Insurance Program, you understand better than anyone else the importance of AARP health care protection and how important it is to keep your coverage in force. Medicare will not become operative until July 1, 1966 ...and that is almost a full year away. And even when Medicare becomes effective, it will provide for only part of your health needs.

There are many persons of your acquaintance -friends, neighbors, relatives -- who will need the
health care protection AARP can provide this year.
May we count on you again to place the enclosed information into such persons' hands? It would be a great
favor to them...and to you, too. For the more we grow
the greater the benefits for all of us.

Placing the enclosed materials in their hands might prove to be a real blessing. Any member 65 or over (Social Security recipients and women 62 or over) is eligible for AARP health care protection.

We have also enclosed a postage-paid, selfaddressed (green) card on which you may write the names of any persons you feel may benefit from membership in AARP. Complete information will be mailed to them as soon as your card is received.

### Why it is Important for Them to Enroll Now

Even though Medicare is on the way, there are three very important reasons why older persons should enroll for AARP health care protection NOW:

- 1. You need AARP protection right now since Medicare will not go into effect until July 1, 1966...and, at this writing, that is ten months from now. The latest bulletins from the Social Security Administration and studies of the Medicare law indicate that non-governmental health-care protection is as necessary now as it has always been. We'll let you know in plenty of time how to handle your coverage to derive the greatest benefits from Medicare.
- 2. By broadening and strengthening your AARP
  Health Insurance now, you will be eligible
  for the changeover to AARP "Coordinated-Care"
  which will go into effect simultaneously with
  Medicare on July 1, 1966. The AARP
  "Coordinated-Care" Program will cover those
  vital areas not covered by Medicare; and will
  build on the basic foundation provided by
  Medicare a comprehensive structure of health
  benefits for older persons.
- 3. AARP Health Insurance Plans, underwritten by Continental Casualty Company of Chicago, Illinois, are among the finest available for the money...and they are available NOW.

### AARP Health Insurance Plans Available NOW

We are making available to those who join our ranks our three (3) outstanding Group In-Hospital Plans and one (1) exceptional Out-of-Hospital Major Medical Plan. Complete details are to be found in the enclosed health insurance brochure.

We confine ourselves here to a mere listing of the plans available in the current enrollment:

- 1. New All-Purpose In-Hospital Benefit Plan
- 2. Standard Protection Plan with Extended Term In-Hospital Option
- 3. Out-of-Hospital Major Medical Plan

These health insurance plans are available automatically and without exception to every member 65 and over (Social Security recipients and women 62 and over) who enrolls at this time...and without regard to whether one is retired or still employed.

As you well know, AARP provides members many, many important services...all described in the enclosed booklet "Why AARP is So Important to You." But of all the services we provide members, perhaps one of the most important is AARP's Group Health Insurance, unquestionably among the finest available for older persons. We feel that way more than ever. And we know you feel that way too, from your own experience.

### Won't You Act Soon?

Our heartfelt thanks for undertaking this important mission among eligible friends, neighbors, or relatives. But there is no time to lose... so won't you act soon?

The Fall Enrollment will be open for a <u>limited</u> period only. The enrollment ends September 30, 1965. Insurance begins October 1, 1965.

So do not delay. We have enclosed with this letter a brochure describing AARP's various group health insurance plans. If you would like additional copies of this informative brochure to give to others, please drop us a line and we will be happy to forward additional materials.

Again, many thanks...and warmest regards.

Sincerely,

Ethel Percy Andrus President

EPA:X+Y

### HOW TO STAY YOUNG

Retired schoolteacher is a 79-year-old dynamo, but she's no 'senior citizen'

By ARTHUR NORTH



Dr. Ethel Percy Andrus, "hardy perennial" at 79, travels 18,000 Art work for oldsters is luncheon topic of Dr. Andrus and miles a month on behalf of her twin organizations NRTA-AARP.



execs of the Famous Artists Schools, Westport, Conn.

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THE BOARD OF DIRECTORS IS PLEASED TO INFORM YOU OF YOUR

### Eligibility for Membership

### American Association of Retired Persons

WITH ALL THE RIGHTS AND PRIVILEGES CONFERRED BY MEMBERSHIP IN THIS NATIONAL NON-PROFIT ASSOCIATION FOR SENIOR AMERICANS WHETHER YOU ARE RETIRED OR STILL EMPLOYED.

WASHINGTON, D. C.

in every part of the land ... in every cause of concern for the older person... AARP WORKS FOR YOU FAMILY FINANCE IDEAS

Over-55s Eligible for Substantial Cost Savings Benefits By BETTY YARMON

Itime for independent exploration and time to relax, and derion and time to relax, and derion and time to needs and

For Older Persons

Retirement Pavilion Draws Fair Crowds Dynamic Maturity at I

quite a few young people drawn in, but they also are interested.

For the first fime in the history of World Fairs, the un opportunity for all ages to get information on what retirem ment can mean to the individual and to his family.

Exhibits are sponsored by the American Association of tired Persons and the National Retired Teachers Associat nonprofit organizations with headquarters in Washington dynamic older people who act as receptionists and guides fo cally illustrate the aliveness, alertness and effectivness of older group with a definite purpose.

Young people ask for information for their parents and times even for grandparents. They take literature and ta ment blanks away with them. Some buy gift membership A man whose father-in-law has been retired for a go years was attracted by the travel plan.

"Dad loves to take trips but he has a hard time find

OLDER FOLKS ARE TO HAVE OWN PAVID

The exhibits will include

a tribute to the elderly—the pavilion of "Dynamic Maturity."

The pavilion is sponsored by the National Retired Teachers Association of Retired Persons. The initials of these organizations are embossed on the sides of the building.

Each exhibit has been desired in the sides of the building.

The exhibits will include "Keys to Meaningful Retirement" presenting a key-shaped mirror r-fleeting the answers to questions asked from a push-button panel. There with a large kiosk of changing color pictures of achievements in the field of aging.

In the middle of the pa-

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Each exhibit has been designed to spotlight the achievements of older persons and particularly the philosophy, developed by association founder, Dr. Ethel Percy Andrus, that centers on faith in the future. conon faith in the future, con-fidence in self, concern for show the time around the

THE NEWS Oldsters Condemn Drug 'Gouge'

By MICHAEL O'NEILL

**AARP Condemns** 

AARP Represents You At Congressional Hearings

The Aged, Probers Are Told Pressure Group L

Need Cited for Retirement Planning

AARP Offers

Many Elders

Dream of

Europe Trip

By Robert Peterson

Chicago's AMERICAN

Life Begins at 40

Courter EXPRESS placed in jobs, he Rtion SA Natio

Our Cultural Heritage

Unit Supports Rights of Elderly

By H. KATHERINE SMITH

By H. KATHERINE SMITH

By H. KATHERINE SMITH

for mature men and women

apolis Star MIRRORS OF WASHINGTON by DOROTHY McCARDLE Washington (NANA) Back to School

AARP Provides National Leadership

By HENRIETTE KISH

NEW YORK, Aug. 12—(WNS)—The Dynamic Matu vilion at the New York World's Fair hardly seems a magne young visitors. The name suggests something far in the for those under 35.

It is, therefore, a source of amazement that not one bu quite a few young people drawn in, but they also are inqui

years was attracted by the travel plan.

"Dad loves to take trips but he has a hard time find someone congenial to go along. Not too many people wa move at an older man's pace. A group of this kind, cater those 55 and over, will give him built-in traveling compani It will give my wife and me peace of mind about him."

A young housewife signed up for her father explaining:

"He is a retired judge, accustomed to authority and activity. Now he will be able to use some of his abilities to help the AARP chapter in our city. My mother can join him when she has time. But she won't have him underfoot all day.

"It will be good for both of them, and for me, too."

**AARP Creates New** "Image of Aging"

Will you approach your 65th birthday with the same sense of expectation and apprises of expectation and apprises of the solution to it. "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the continuation to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and apprises of the continuation to it." "This is the most exciting design of expectation and apprises of the solution to it." "This is the most exciting design of expectation and an experise of the expectation and its affiliation of the NRTA and experise of the solution to it." "The fact that the field of aging." It will give my wife an interest the expectation and the enrichment of extrement living and experises of the enrichment of extrement living and extended the enrichment of extended the enrichment of extended the enrichment of extended the enrichment of extended the enrichment

ASBURY PARK EVENING PRESS

New Formula—Dynamic N

It's Called 'Dynamic Retirement' By ELIZABETH WELLER

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The group, which defines its away the retirement.

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WE REALLY got a group.

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### You can help a relative or friend get AARP'S HEALTH INSURANCE PROTECTION \*

and share in the many benefits of membership in The American Association of Retired Persons

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## 1965 AARP Insurance Plan

## GROUP OUT-OF-HOSPITAL) HEALTH INSURANCE PLANS FOR EVERYONE 65 AND OVER

All women 62 and over as well as all Social Security recipients 62 and over are eligible.

FEATURING > The All-Purpose In-Hospital Benefit Plan > Out-of-Hospital Major Medical Plan



Sponsored and Supervised by

THE AMERICAN ASSOCIATION
OF RETIRED PERSONS
(a nonprofit organization)
WASHINGTON, D.C.

Under a special group

CONTINENTAL CASUALTY COMPANY CHICAGO, ILLINOIS

No AARP member will be rejected upon application for enrollment. EVERY MEMBER ACCEPTED

AUTOMATIC ACCEPTANCE PERIOD ENDS SEPTEMBER 30, 1965 Your protection begins Oct. 1, 1965 A WORD ABOUT MEDICARE

> see page one

## In 1965 older persons really know the importance of having AARP health care protection

This year older persons are more aware of the need for health care protection than ever before. For this they can be grateful to the daily reports from Congress as it worked to develop the Medicare Program.

But for the actual protection they need this year, as well as for maximum protection after Medicare goes into effect, older persons, as in the past, can do no better than to turn to the American Association of Retired Persons (AARP), the nation's leading nonprofit organization of older persons, whether retired or still employed. While AARP provides many important services and activities for its members, one of its most important contributions is the provision of low-cost Group Health Insurance specially designed to meet the needs of its members. Since 1958, our investigations have shown that AARP has led the way in providing low-cost Group Health Insurance Plans that are unique and generally not obtainable elsewhere. Hundreds of thousands of our insured members face the future with greater security and confidence, thanks to the mantle of protection the AARP Group Health Insurance Program provides.

This brochure describes the various AARP Group Health Insurance Plans. It is in your best interest . . . now and for the future . . . to enroll for AARP protection NOW!

- 1. Because Medicare is on the way . . . but . . . according to government bulletins, there will be no protection under Medicare until July 1, 1966 at the very earliest. Some provisions will not become operative until January 1, 1967. We'll let you know in plenty of time what changes, if any, to make in your AARP coverage to derive the greatest benefits from Medicare.
- 2. Because we intend to make available to our insured members and their spouses "Coordinated-Care\*" once Medicare becomes operative. By enrolling for AARP health care protection now, you will be eligible for the changeover to "Coordinated-Care" which, with Medicare, will afford AARP members the finest and broadest health care protection ever made available to older persons.
- 3. Because AARP Health Insurance Plans are among the finest available for the money . . . and they are available when you need them, NOW . . . and under the "Coordinated-Care" Program will continue to be available to supplement your Medicare protection.

These are the reasons why we say that this year older persons really know the importance of having AARP health care protection. Now, more than ever, they just can't afford to be without the special health care protection provided by AARP.

AARP is a nonprofit Association developed for the benefit . . . and only the benefit . . . of its more than 800,000 members. Our Group Health Insurance Program was expressly designed by us to meet the needs and requirements of members 65 and over (women and Social Security recipients 62 and over) and is underwritten under a special group policy by Continental Casualty Company of Chicago, Illinois. It is supervised in Washington, D. C. by AARP members who understand your situation and share your interests. A steady vigilance is maintained to protect the rights and interests of all insured members. With AARP, you come first, last, and always.

ENROLLMENT OPEN UNTIL SEPTEMBER 30, 1965 YOUR PROTECTION BEGINS OCTOBER 1, 1965



Plans to choose from Pages 2, 3

How To Choose The Plan Best Suited To You Page 4

All-Purpose In-Hospital Benefit Plan Page 5

Standard In-Hospital Plan with Extended Term Option Pages 6, 7

Out-of-Hospital Major Medical Plan Pages 8, 9

Questions and Answers Pages 10, 11

What Members Say Page 11

How To Enroll Back Cover

## You may choose from 3 outstanding AARP GROUP IN-HOSPITAL PLANS and 1 exceptional AARP GROUP OUT-OF-HOSPITAL MAJOR MEDICAL PLAN

The need for hospital and medical protection varies with different persons. That is why AARP offers different plans ... to fit your insurance needs at a budget price you can afford.

for supplemental protection
THE AARP ALL-PURPOSE IN-HOSPITAL
BENEFIT PLAN has been developed to provide
you with a weekly cash income—for use as you
see fit—during periods of hospitalization.

THE AARP STANDARD IN-HOSPITAL
PROTECTION PLAN provides basic coverage
from the moment your eligible hospital and
surgical expenses begin.

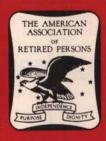
THE AARP STANDARD IN-HOSPITAL PLAN WITH THE EXTENDED TERM IN-HOSPITAL OPTION provides basic hospital and surgical coverage and extends your hospital room and board benefits far beyond the maximum coverage in the standard in-hospital plan.

### THE AARP OUT-OF-HOSPITAL

MAJOR MEDICAL PLAN covers most of the wide range of expenses incurred when not confined to a hospital: prescription drugs, doctor visits, consultations, care in a licensed qualified nursing home, diagnostic laboratory and x-ray, medical supplies and care by a licensed graduate registered nurse. This plan is the result of years of study, research and pioneering.

## Choose the plan... or combination of plans... best for you.

On the following pages you will read a full description of each of the AARP Health Insurance Plans briefly mentioned on this page. Compare them with other plans you may read about . . . we feel sure you will find the AARP Program best suited to your particular needs. On Page 4 you'll find a useful guide to selecting your plan or combination of plans.



### AARP group insurance plans offer you all these special advantages

- 1. Exclusive to AARP Members who are 65 and over (or women and all Social Security recipients who are 62 and over). Those who enroll by September 30, 1965, are automatically accepted.
- 2. Benefits are always paid in cash directly to you, in full, regardless of any other insurance that you receive.
- 3. You may also insure your spouse, regardless of age, even though he or she is not yet 65. In the event of a member's death, the spouse may continue coverage by paying his or her own premium and maintaining membership in AARP.
- 4. Your coverage cannot be cancelled by the company as long as you pay your premium as an AARP member, or are the spouse of an insured AARP member and as long as the Master Contract, which is cancellable only on a group basis, remains in force.

- 5. You are covered wherever you travel, anywhere in the world.
- **6. Savings** from AARP's other membership services—drug buying service, hearing aids and travel service—often amount to more than your insurance premium.
- 7. Low cost: insurance costs are lower because of the huge buying power of AARP membership.
- 8. Rates cannot be increased except if the rates are increased for all members insured under the same policy. (Rates for new enrollees are assured for a minimum of one year.)
- 9. AARP has no salesmen—you can join only by mailing the enclosed enrollment card by September 30, 1965.
- Your individual insurance rights are always protected by the group strength of AARP.
- 11. In addition to all the unique and incomparable benefits and services AARP provides, your insurance certificate is underwritten by Continental Casualty Company of Chicago, Illinois . . . one of the nation's leading underwriters in the field.

A word about payment of benefits. Our staff in Washington, D.C., is supervised by AARP members your age who share your interests. Because AARP's staff understands your situation, they know how important prompt payment of claims can be . . . and they make certain that your interests always come first. To AARP you are a valued member of our growing organization, not just an insurance account number or client.

### A brief guide to choosing the health insurance program that's best for you

The AARP Health Insurance Program is a very personal thing. The Association continuously reevaluates every phase of the program, always looking for ways of extending coverage and adding benefits. That's the reason for the variety of Plans described in detail on the following pages of this brochure.

To help you choose the Health Insurance Program best suited to your needs—whether it consists of a single Plan or a combination of Plans—we have prepared the following guide.

#### IF YOU HAVE NO HEALTH INSURANCE AT ALL

... we recommend that, at the very least, you enroll in the AARP In-Hospital Standard Protection Plan with the Extended Term In-Hospital Option. This will provide you with basic coverage from the time your eligible hospital-surgical expenses begin and will provide you with hospital room and board benefits up to a full year's coverage.

And you may also enroll in the AARP \$100-A-Week All-Purpose In-Hospital Benefit Plan which will provide you with extra or supplementary income to tide you over a prolonged period of hospitalization.

#### IF YOU NOW HAVE BASIC HOSPITALIZATION

... (through any other plan) you may want to be certain that you and your family will have weekly funds should you be hospitalized. This is the purpose of the AARP \$100-A-Week All-Purpose In-Hospital Benefit Plan, which will provide weekly income, after the first week of hospitalization, for up to 26 weeks while you are hospitalized.

FOR OUT-OF-HOSPITAL PROTECTION ... you will want to enroll in AARP's Out-of-Hospital Major Medical Plan which covers most of the all-important out-of-hospital medical and paramedical supplies and services that are today such a drain on the limited budgets of older persons.

When combined with the Standard In-Hospital Protection Plan (with the Extended Term Option) the Out-of-Hospital Major Medical Plan\* provides you with comprehensive health insurance protection.

\*You may also choose to enroll in either AARP's Out-of-Hospital Major Medical Plan or the \$100-A-Week All-Purpose In-Hospital Benefit Plan alone.

Whichever AARP Plan or combination of Plans you choose, you may be certain that you are covered by one of the finest group health insurance plans available today . . . and that your program is supervised by AARP staff members representing your best interests at all times.

### ENROLL NOW-Your Insurance Begins October 1, 1965

Money-Back Guarantee: If you are not 100% satisfied, return your Health Insurance Plan Certificate within ten days of receipt and your premium will be refunded.

See Back Panel of This Brochure for Complete Enrollment Instructions.



Extra Security for AARP Members

### AARP'S \$100-A-WEEK ALL-PURPOSE

### IN-HOSPITAL BENEFIT PLAN \$600 per month

Pays up to \$2,600 after the first week of each hospitalization

May be taken: (1) alone . . . (2) with any or all of the other AARP Health Insurance Plans . . . (3) with any other plan you now have.

Older persons on fixed or limited incomes know from experience they need extra or supplemental income to tide them over a prolonged period of hospitalization.

That is exactly the reason for this \$100-A-Week All-Purpose Benefit Plan. This plan provides up to \$2,600 in supplementary income for accident or sickness while you are hospitalized . . . up to \$2,600 in funds which are completely at your disposal, and may be used as you wish.

You receive \$100 a week for up to 26 weeks while hospitalized, starting with the second week of hospital confinement. You can use these funds for hospital and medical costs not covered by insurance, for rent, for food, for day-to-day living expenses, for anything and everything.

### AARP can offer you so much for so little

- \$100-A-WEEK FOR UP TO 26 WEEKS, starting with the eighth day of hospitalization, even if your actual expenses are covered by other health insurance plans.
- SUCCESSIVE HOSPITALIZATIONS for the same or related cause, separated by less than six months, will be considered one period of hospital confinement. This means that benefits for hospital confinements that occur within six months after the original hospitalization for which you received payment start from the first day of the subsequent hospitalization. If your initial hospitalization was for less than seven days, these days will be credited to the waiting period. Hospital confinements separated by six months are eligible for full benefits starting with the eighth day of hospitalization.
- BENEFITS PAID DIRECTLY TO YOU. No restrictions on how you use the money.
- YOU ARE PROTECTED for all hospital confinements resulting from any new sickness commencing or accident occurring after the effective date of your coverage.

- YOU ARE ALSO PROTECTED for those conditions you had previously, provided you did not receive medical advice or treatment for the same or related conditions during the six-month period immediately preceding the effective date of the insurance.
- ALL PRE-EXISTING CONDITIONS ARE COVERED for confinements commencing after your coverage has been in effect for six months, regardless of prior advice or treatment.

## COST PER MONTH: Member only, \*6.00 Additional for Spouse, \*6.00

EXCLUSIONS: The only exclusions are for care rendered within any facility of or provided by the Veterans Administration or any governmentally owned or operated institution; pregnancy; war or injuries suffered while in military service; or loss for which compensation is payable under any Workmen's Compensation or Occupational Disease Law.

The AARP Standard Protection Plan was the first national health plan of its type. It is still recognized today as the outstanding value in basic hospital and surgical protection.



- You are protected immediately for all new sickness commencing or accidents occurring after the effective date of your coverage.
  - Pre-existing conditions are covered immediately provided you did not receive medical advice or treatment for the same or related conditions during the six-month period immediately preceding the effective date of coverage.
- All pre-existing conditions are covered for confinements commencing after your coverage has been in effect for six months, regardless of prior advice or treatment.

### **AARP'S STANDARD LOW-COST** IN-HOSPITAL PROTECTION PLAN \$600 per month

AARP's pioneering In-Hospital Plan helps provide senior Americans with protection and security against hospitalizing types of illness. According to a recent nationwide survey, persons 65 years of age and over spend 92% more on hospital services than younger age groups. Regardless of any other insurance you may have (except for Workmen's Compensation as discussed below under exclusions), AARP's insurance benefits are paid to you in full-for hospital room and board, for miscellaneous hospital expenses, for out-patient emergency care, for accidents and for surgical benefits.

### Eligible Expenses Under the AARP In-Hospital Insurance Plan

HOSPITAL ROOM AND BOARD: Up to \$10 per day for as long as 31 days for each hospital confinement due to sickness or accidental bodily injury. You are eligible for full benefits every time you go to the hospital for different or unrelated causes (even when confinements are separated by only a few days). Successive periods of hospital confinement, due to the same or related causes, not separated by six months, shall be considered one period of hospital confinement.

MISCELLANEOUS HOSPITAL EXPENSE: Pays 50% of necessary miscellaneous hospital services and supplies, up to a maximum of \$125 (50% of a maximum of \$250) during the time hospital room and board charges are payable.

**OUT-PATIENT HOSPITAL CARE:** Pays 50% of hospital expenses, up to a maximum of \$125 (50% of a maximum of \$250) incurred in connection with: (1) Emergency first-aid treatment for an accident if such treatment does not require hospital confinement and is rendered within 24 hours of the accident, and/or (2) Surgical procedures for accident or sickness which do not require hospital confinement.

SURGERY: Pays for surgery, whether performed in or out of the hospital, varying in amount according to the type of operation performed and as listed in the Policy Schedule. Examples: Up to \$200 for kidney removal; up to \$150 for removal of gall bladder; up to \$5 for removal of foreign body from the eye. All operations as a result of sickness or accidental bodily injury are covered.

COST PER MONTH: Member only, \$6.00 Additional for spouse, \$6.00

Together with this Standard Protection Plan you can take the Extended 365-Day Option (shown to the right) and/or the Out-of-Hospital Major Medical Plan. The two plans together with the All-Purpose In-Hospital Benefit Plan will provide you with one of the most complete all around insurance programs available today for persons 65 and over.

EXCLUSIONS: The only exclusions are for care rendered within any facility of or provided by the Veterans Administration or any governmentally owned or operated institution; pregnancy; war or injuries suffered while in military service; or loss for which compensation is payable under any Workmen's Compensation or Occupational Disease Law.

### ... plus the EXTENDED TERM IN-HOSPITAL OPTION providing up to 365 days of Hospital Protection

You can now enjoy increased daily hospital room and board coverage for the first 31 days of each hospital confinement plus coverage for the next 334 days . . . providing you with as much as 365 days (a full year) of hospital confinement coverage. This option is the result of years of planning and represents an important breakthrough in health insurance protection pioneered by AARP.

### \*Extended Term 365-Day In-Hospital Option

For an additional \$4.00 per month, you can add the following benefits to those provided by the In-Hospital Standard Protection Plan:

INCREASED HOSPITAL ROOM AND BOARD **BENEFITS FOR FIRST 31 DAYS!** An increase from \$10 to \$15 for the first 31 days in the eligible benefits for each hospital confinement due to sickness or accidental bodily injury.

ADDITIONAL HOSPITAL ROOM AND BOARD BENEFITS UP TO 365th DAY OF CONFINE-MENT. 334 days of additional protection. Up to \$10 a day from the 32nd to 365th day of each hospital confinement due to sickness or accidental bodily injury.

\$4.00 per month, per person in addition to your standard protection plan

This plan is the result of years of study, research and pioneering, and covers a wide range of expenses incurred when not hospital confined.



## AARP's \$10,000 OUT-OF-HOSPITAL MAJOR MEDICAL PLAN \$750 per month

Up to a maximum of \$2,500 per calendar year— \$10,000 lifetime maximum

May be taken (1) alone, (2) with AARP's Standard Protection Plan,
(3) with AARP's Standard Protection Plan, plus the Extended Term In-Hospital Option,
(4) with AARP's All-Purpose In-Hospital Benefit Plan,
(5) with any other plan you now have.

### Pays 80% of these eligible doctor visit expenses, after first 5 visits

Benefits for one visit per day by legally qualified physician or surgeon begin after your first 5 doctor visits each calendar year.

- 1. DOCTOR VISITS IN HOSPITAL-Up to \$5.00 per day.
- 2. DOCTOR VISITS IN NURSING HOME—Up to \$5.00 per day (other than nursing staff doctor).
- 3. DOCTOR VISITS IN OFFICE-Up to \$5.00 per day.
- 4. DOCTOR VISITS AT HOME-Up to \$6.50 per day.
- NURSE VISITS AT HOME—Up to \$6.50 per day by licensed graduate registered nurse, when in lieu of a doctor's visit and at the request of a doctor.

Dental calls are not covered.

### Pays 80% of these eligible out-of-hospital expenses, after a \$50 deductible

- 1. ALL PRESCRIPTION DRUGS that are legally obtainable only upon prescription from your physician or surgeon and dispensed by a licensed pharmacist, for the treatment of sickness or accident.
- 2. CONSULTATIONS—Up to \$25.00 for consultations per sickness. (Service rendered on a single call basis by a physician whose opinion or advice is requested by another physician.)
- 3. CARE IN A LICENSED QUALIFIED NURSING HOME— Up to \$10 a day (maximum of \$500 per year) for eligible confinements commencing after the effective date of your coverage. Insured must be admitted upon recommendation of a physician and be attended at least once a week by a physician other than the house doctor for treatment of a specific illness or accident, and be under the direct supervision of a licensed graduate registered nurse.
- 4. DIAGNOSTIC LABORATORY & X-RAY Eligible expenses, varying in amount according to the proce-

COST PER MONTH:
Member only, \$7.50
Additional for Spouse, \$7.50

- dures performed and as listed in the Standard Relative Severity Schedule (on file with AARP). Example: Up to \$80.00 for angiocardiography; up to \$32.00 for entire survey study of spine, A—P and lateral; up to \$4.00 for each blood prothrombin time.
- 5. MEDICAL SUPPLIES AND EQUIPMENT—Oxygen and rental of equipment for its administration; hospital bed or iron lung; rental of wheel chair; artificial limbs and eyes; and initial cost (not replacement) of trusses and crutches are covered as eligible expenses.
- 6. BLOOD AND BLOOD PLASMA.
- 7. CARE AT HOME BY A LICENSED GRADUATE REGISTERED NURSE—Up to \$10.00 per shift (3 shifts per 24 hours) for care by a licensed graduate registered nurse (not a member of insured's immediate family or ordinarily a resident with the insured) other than in a hospital or nursing home, when such care is recommended by a physician.
- \*NURSING HOME must be properly qualified and licensed, regularly engaged in providing skilled nursing care for sick and injured persons, and must maintain a daily medical record of each patient. It must not be, other than incidentally, a home for the aged, a hotel or a place for drug addicts or alcoholics.

You are protected immediately for all new sickness commencing or accidents occurring after the effective date of your coverage.

Pre-existing conditions are covered immediately provided you did not receive medical advice or treatment for the same or related conditions within the six-month period immediately preceding the effective date of coverage.

All pre-existing conditions are covered after your coverage has been in effect for six months, regardless of prior advice or treatment. Naturally, if you are already confined in a nursing home on the date your coverage becomes effective, that confinement cannot be covered.

- Benefits for care in a licensed qualified nursing home are included without prior hospital confinement.
- Benefits are payable to you in full, regardless of any other commercial insurance you may carry.
- Benefits for doctor visits cover calls in home, office, nursing home and hospital. There is no annual limit to the number of doctor visits allowed, up to the annual maximum policy benefit of \$2,500.
- The deductible (advisable to keep premium cost low) is applied only once during the calendar year... and not for each new sickness or accident. AARP's officials insisted on this important feature found only in the best and most expensive benefit plans.
- The deductible is \$50 and does not apply to doctor visits or to visits by a licensed graduate registered nurse in lieu of doctor visits. This means that in most instances you may be eligible for benefits that much sooner.

**EXCLUSIONS:** The only exclusions are for care administered while confined in a hospital (except for doctor visits, which are covered), or within any facility of or provided by the Veterans Administration or any governmentally owned or operated institution; pregnancy; war or military service.

### How the AARP Out-of-Hospital Major Medical Plan works

Your AARP Out-of-Hospital Major Medical Plan begins paying benefits after you have accumulated \$50 of eligible expenses for each calendar year. This \$50 is called the deductible. It does not apply to doctor visits, which are eligible for benefits after the first 5 visits each calendar year.

The purpose of the deductible is to keep your premium low. After the deductible has been met, the Plan pays 80% of your eligible expenses up to a maximum of \$2,500 in any one calendar year (\$10,000 lifetime maximum).

At the beginning of each new calendar year, you are eligible for a new \$2,500 maximum benefit, after a new \$50 deductible has been met. Calendar years begin January 1st and end December 31st. First calendar year is from effective date of policy to December 31, 1966.

Credit accumulated toward the \$50 deductible and toward the first 5 doctor visits during October, November and December will be allowed toward the calendar year 1966.

For example, AARP Member Mary Jackson incurred the Following Expenses During a Calendar Year:

	CHARGE	ELIGIBLE EXPENSES
Prescription drugs	350	\$ 350
Doctor consultation	25	25
Diagnostic laboratory and x-ray	100	75
Medical supplies	50	50
50 days in nursing home	600	500
	\$1,125	\$1,000
First \$50 not covered (Deductib	-50	
		\$ 950
Coverage for doctor bills:		
20 visits to doctor's office	100	75*
20 visits by doctor		
to member's home	160	130
25 visits by registered nurse		
to member's home	125	125
	1,510	
Eligible Expenses		\$1,280
Out-of-Hospital Major Medica	Plan	
pays 80% of \$1,280		\$1,024
*first five visits not covered		



and

A<sub>nswers</sub>

### ■ About the AARP plans in general

- Q. May I enroll for AARP Insurance at any time?
- A. No, because this is low-cost group insurance, you must enroll during a group enrollment period. This one closes September 30, 1965.
- Q. Is my spouse who is only 58 years old eligible for AARP Insurance?
- A. Yes . . . a husband or wife of an eligible member is eligible for insurance at any age. Both member and spouse must enroll in identical plans at the same time.
- Q. Is AARP an insurance company?
- A. No. It is a voluntary nonprofit Association which has arranged for group insurance to be underwritten by Continental Casualty Company of Chicago, Illinois, a leading insurance company licensed in all 50 states.
- Q. Will I be billed monthly for my premium?
- A. After you enroll, you will be sent a Premium Payment Kit, containing a card for each month and a supply of addressed envelopes.
- Q. What is the importance of my medical history?
- A. No medical examination or medical history is required for enrollment. Every eligible member is automatically accepted during this enrollment period. Claims for payments naturally require a statement by your doctor of the recent record of the condition for which you are filing a claim, and the insurer could require its physician to examine you at its own expense. See following question.
- Q. Are pre-existing conditions covered?
- A. Yes. You are covered for pre-existing conditions for which you did not receive medical advice or treatment for the same or related conditions during the sixmonth period immediately preceding the effective date of coverage. All pre-existing conditions are covered under the in-hospital plans for confinements commencing after your coverage has been in effect for six months. And all pre-existing conditions are covered after your out-of-hospital coverage has been in effect for six months. Naturally, if you are already confined in a hospital or nursing home on the date your coverage becomes effective, that confinement cannot be covered.

- Q. Why do I need AARP Insurance now that Medicare is coming?
- A. According to government bulletins, it will be July 1, 1966, at the earliest, that Medicare will begin to become operative. Some provisions of Medicare will not go into effect until January 1, 1967. Until that time, you need all the health care protection you can get. Once insured under the AARP Group Program, you will be eligible for the changeover to Coordinated-Care which will go into effect simultaneously with Medicare . . . thus assuring you the greatest possible benefits from Medicare.
- Q. If I have other insurance, will AARP pay me full benefits in addition to what I collect on my other policies?
- A. Yes . . . no AARP claim has ever been reduced because of other commercial insurance (except Workmen's Compensation) carried by any member. As a matter of fact, with hospital costs now more than three times as high as they were just 15 short years ago, many folks are supplementing their present hospital plans by enrolling in the AARP health insurance program.
- About the AARP All-Purpose In-Hospital Benefit Plan
- Q. If I already have basic hospitalization or medical insurance, why do I need this new Benefit Plan?
- A. Because the AARP All-Purpose In-Hospital Benefit Plan pays in addition to other hospital or medical insurance . . . which takes care only of your hospital or medical bills. This plan provides you with extra or supplementary funds to pay the rent, for food, for day-to-day living expenses for yourself and your spouse. It may also be applied toward payment of hospital or medical bills not covered by other insurance.
- Q. After the first week of hospitalization, do I have to be hospitalized a full week in order to be eligible for weekly benefits?
- A. No, you will be paid (\$14.28) for each day of eligible hospitalization after the first week.
- Q. Can I take out this new All-Purpose Benefit Plan if I have other AARP Insurance?
- A. Yes, you may. In fact, this plan is being made available to supplement AARP or other hospital insurance coverages.
- About the AARP In-Hospital Standard Protection Plan
- Q. What are some of the items under Miscellaneous Hospital Services and Supplies?
- A. Miscellaneous Hospital Services and Supplies include laboratory analysis, anesthetics, use of operating room, x-rays, blood and plasma, local ambulance to and from the hospital, dressings, bandages and medicines necessarily used in the hospital.

(additional questions and answers on next page)

#### ■ About the AARP Extended Term In-Hospital Option

### Q. Why do I need this Option in addition to AARP's Standard In-Hospital Protection?

A. This option extends your in-hospital protection and is highly recommended for those who want more protection and security. It increases your room and board benefits for the first thirty-one days and also provides benefits for the next 334 days . . . providing you with a full year's protection (365 days).

#### About the Out-of-Hospital Major Medical Plan

### Q. Why is the Out-of-Hospital Major Medical Plan so important to AARP members?

A. The remarkable Out-of-Hospital Major Medical Plan represents the culmination of years of pioneering. It is a major breakthrough, as significant as the introduction of the first AARP group policy. This plan safeguards insured members against catastrophic outof-hospital expenses.

### Q. Is there any annual limit to the number of doctor visits under the Out-of-Hospital Major Medical Plan?

A. No, there is no annual limit for doctor visits (after the first five visits in a calendar year) at home, in his office, in a qualified, licensed nursing home, and in the hospital, once a day, as long as is necessary, within the \$2,500 annual maximum.

#### Q. Are nurses' visits also included?

- A. Yes, when the visit is made by a licensed graduate registered nurse on the specific advice of a physician. The policy also includes nursing care by a licensed graduate registered nurse in your home.
- Q. Does the nursing home benefit include only post-operative care under the Out-of-Hospital Major Medical Plan?
- A. No, you receive this benefit for any sickness or accident, according to the terms of the policy.

### Q. What other AARP plan may I take together with the Out-of-Hospital Major Medical Plan?

A. You may take the Out-of-Hospital Major Medical Plan with the Standard Protection Plan alone, with the Standard Protection Plan combined with the Extended Term Option and with the All-Purpose In-Hospital Benefit Plan.

### Q. Can I take out the Out-of-Hospital Major Medical Plan if I do not have any other AARP coverage?

A. Yes, you may, and it will pay you in full no matter what other insurance you may carry. In fact, those members who still retain their other coverage will find the Out-of-Hospital Major Medical Plan an excellent companion plan.



### Just read what members have to say...

"Thank you for adjusting our hospital and doctors' claims so quickly. We do not know how we could have ever paid our bills without our AARP help. We have no plans for cancelling our AARP health insurance no matter what the Medicare bill in Congress does. We know it will not be like AARP."

Reverend and Mrs. James J. Gross Farmer City, Illinois

"I wish to thank you for the checks I received toward my medical expenses for the days I was in the three hospitals. I am very happy my policy is for the in-hospital plan. It was a great help toward my expenses as they were over \$4,000."

Juanita Valentine

Waterbury, Connecticut

Santa Monica, California

"I am a retired Insurance Broker, and let me say now and here, in all my experience I have never, no never known of an insurance claim as well handled as my claim check received this date. Courteous, speedy, and entirely satisfactory. You can rest assured that from now on, I am shouting AARP Insurance Plan from the house-tops."

Walter Ernst

"Thank you very much for the two checks received from you, covering out-of-hospital expenses. I wish particularly to thank you for the second check covering expenses for 1963, as I had not understood that I was entitled to anything except 1964 expenses... and but for the integrity of the insurance company I would never have received this benefit. This gives me a very warm feeling towards AARP and the Continental Casualty Company. I am proud to be connected with such an organization."

Mary Jane Gantt Decatur, Georgia

"I think it is marvelous, the way AARP has grown since I first learned of it...in 1958 when I retired and found my company employee benefit plan greatly reduced. I also found that no insurance company would write health coverage for persons 65 or older. My, how the insurance companies have learned something from AARP. Now they are going all-out seeking to sell health insurance to anyone over 65."

R. E. Van Buren Savannah, Georgia

"My wife and I received our checks today...for prescription drugs and doctors' calls. We wish to thank you for the prompt manner in which the claims were handled. It took just 11 days from the time I mailed the form."

Mr. and Mrs. R. E. McKenzie Alliance, Nebraska

### Who is eligible for AARP insurance plans

AARP Group Health Insurance may be purchased only by our members 65 or over (women members 62 and over), whether employed or not working or by members who are Social Security recipients 62 and over. If you are not yet a member, you must join AARP to be eligible to enroll in the Insurance Plan. A husband or wife of an eligible member is also eligible for insurance at any age.

### Why you must join before September 30, 1965

This is low-cost, high-benefit group insurance, issued under a special policy for members of The American Association of Retired Persons. Since enrollments may be opened only at those times specified by the insurance company, the time to enroll is now.

### How to enroll

- 1. Complete the enclosed enrollment card.
- 2. Mail it, together with your first month's insurance premium, in the self-addressed envelope provided. If you are not already an AARP member, you may join by sending in your \$2.00 annual membership dues now.
- 3. You may also insure your spouse. Just complete the appropriate box on the enrollment card.

This describes the officially sponsored AARP program, but is not a contract. When your AARP coverage becomes effective, you will receive a certificate outlining conditions of insurance.

The AARP Insurance Program is administered by National Association Plans, Inc., Washington, D.C. It is underwritten by Continental Casualty Company, Chicago, Illinois, licensed in all 50 states. Not available to residents of the States of North Carolina and Mississippi.

It is understood that all experience credits, if any, apportioned to the Group Policy, shall belong to the AARP Insurance Plan.

Prepared for the AARP Insurance Plan by Continental Casualty Company, Chicago, Illinois

Insurance Plan of

### AMERICAN ASSOCIATION OF RETIRED PERSONS

711 14th St., N.W., Washington, D.C. 20005

FRE CONTRECTOR
AND VICTOR OF

DOHERTY NORA A
366 ASHMONT ST
DORCHESTER 24 MASS

0236036

A franchise is simply a system by which a large national firms contracts with you to represent them in your area. It's your business but you agree to dispense their products or services, follow their procedures, and usually pay them a percent of sales. You thus benefit from their national advertising, volume buying, market testing, and business know-how. A cash investment is usually required, but the franchise firm will often help you secure necessary financing. Franchising has become a multi-billion dollar industry, and those thinking of retiring from their present work and going into business for themselves should consider its possibilities. The leading magazine in the field is National Franchise Reports (\$12 a year) 333 N Michigan Ave., Chicago, Ill. The following are just a few of the better known franchising firms. For information, write directly to those which interest you. Good luck now.

Robert Peterson
"Life Begins at 40"

A & W Root Beer, (root beer stands) P.O. Box 1039, Santa Monica, Cal. Abbey Rents (sickroom & party equipment), 600 S Normandie, Los Angeles 5, Cal. Acousticon Int'l (hearing aids), 95-25 149th St, Jamaica 35 NY American Glass Tinting Co (tint windshields) 4125 Richmond Ave., Houston, Tex. Amy Joy Donut Shops (donut-coffee shops) 480 Boylston St., Boston 16 Mass Ansa-Fone Corp (automatic phone answering device), 10912 La Cienega, Inglewood, Cal. Arnold Palmer Courses (miniature golf) 238 N. Missouri Ave., Atlantic City N.J. Arthur Murray (dance studios) 11 E 43rd St New York NY Aunt Jemima Kitchens (restaurants), Merchandise Mart Plaza, Chicago 54, Ill. AvailABILITY, Inc. (employment agencies) Nu-Arcade Bldg, 125 Church, Rockford, Ill Avis Rent-a-Car System (car rentals), 18 Irvington St, Boston, Mass Belgian Waffles Inc (waffle shops) 43rd Ave & University Way NE, Seattle, Wash. Beltone Hearing Aids (hearing aids), 4201 W. Victoria, Chicago, Ill. Ben Franklin Variety stores (variety stores) Box 5938, Chicago, Ill. Bresler Ice Cream Co (ice cream shops) 4000 W Belden, Chicago 39, Ill. Brickstone Int'1 (masonry facing process) PO Box 6565, Houston 5 Tex Budget Rent-a-Car Corp (car rentals) 35 E Wacker Dr, Chicago, Ill. Burger Chef (hamburger drive-ins) 1352 Stadium Dr., Indianapolis, Ind. Burger Broil Systems (hamburger drive-ins) PO Box 393, Lexington, Ky. Carvel Corp (soft ice cream) 430 Nepperhan Ave., Yonkers, N.Y. Cheese Haven (cheese shops) Port Clinton Ohio Chicken Delight, Inc (fried chicken restaurants) 2700 11th St, Rock Island, Ill. Chock Full O' Nuts (snack shops) 425 Lexington Ave, New York 17 NY Coast-to-Coast Stores (hardware stores) 7500 Excelsior Blvd., Minneapolis 25 Minn. Congress Inns Inc (motels) 1674 Meridian Ave., Miami Beach, Fla. Cook Paint Stores (paint stores) 1412 Knox, Kansas City, Mo. Culligan Inc (soft water service) northbrook, Ill. Corona Processed Foods (food wagon jobbers) 321 E Beach St., Los Angeles, Cal. Dairy Queen Inc (soft ice cream) 1632 Woodson Rd., St Louis, Mo. Council Mfg Corp (ice machines) 418 N. 2nd St., Ft Smith, Ark. Deacon Jones Chicken (take-out chicken shops) Box 2283, Portland, Ore. Dog 'n Suds (hamburger, root beer drive-ins) 402 W. Church St, Champaign, Ill. Drumstick Drive-Ins (fried chicken shops) 3128 S Winston, Tulsa 35 Okla. Dunkin' Donuts Inc (donut-coffee shops) 440 Hancock St, Quincy, Mass. Dura-Brick Corp (simulated stone building brick) 5055 N 124th St., Milwaukee, Wisc. Electromatic Mfg Corp (man-made building stones), Lorane, Reading, Pa. Firestone Inc (tire & auto accessory stores) Akron, Ohio Flower City (fruit, plant, and artificial flower shops) 1661 University, St Paul, Minn. Frigikar Corp (auto air conditioners) 10858 Harry Hines, Dallas, Tex. Hickory Farms of Ohio (food stores) 1021 N. Reynolds Rd, Toledo, Ohio

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Gamble-Skogmo Inc (general merchandise) 15 N 8th St., Minneapolis Minn.
Gold Medal Products (popcorn, cotton candy, sno-cones) 1836 Freeman Ave, Cincinnati, O.
Garden King (garden supply stores) 4096 S Orange Ave, Orlando, Fla
Gustof Lindstrom (Swedish products) 48 Boyleston, Boston, Mass.
Happy House Inc (gifts, candy, cards) 770 Morgan Ave S, Minneapolis, Minn.
Harper Method (beauty salons) 1233 E Main St., Rochester 9 NY
Hertz System (car rentals) 218 S Wabash, Chicago Ill.
Holiday Inns (motels) 3736 Lamar Ave., Memphis, Tenn
Howard Johnson Motor Lodges (motels) 45 Rockefeller Plaza, New York NY
Howard Johnson Restaurants (food shops) 630 Fifth Ave., New York NY
Independent Shoe Discounters (family shoe stores) 519 W Calif, Oklahoma City, Okla.
Karmelkorn Corp (popcorn shops) 3116 W Cermak Rd, Chicago 23 II1.
Kentucky Fried Chicken (Col. Sanders fried chicken) Box 67, Shelbyville, Ky.
Lawn-a-Mat Corp (lawn care service) 336 Uniondale Ave., Uniondale NY
Manpower Inc (employment agencies) 820 N Plankinton Ave., Milwaukee, Wisc.
McDonald System (hamburger drive-ins) 221 N La Salle, Chicago Ill
Midas Inc (car muffler replacement shops) 4101 W 42nd Pl, Chicago 32 Ill
Martin Equipment Sales (martinizing dry cleaning) 5000 Section Ave., Cincinnati O.
Maytag (laundermats) Newton, Iowa
Mr Car Wash Inc (mobile car wash operation) 6346 W McNichols, Detroit Mich
Mister Donut Inc (donut shops) 91 Providence Hwy, Westwood Mass.
Mr T's Pizza Inc (pizza shops) 1901 N Pace Blvd Pensacola Fla
Mode O' Day Frocks (ready to wear shops) 8487 W 3rd St Los Angeles 48 Cal
Pizza Cibo House Inc (pizza stores) 1605 Sterick Bldg, Memphis 3 Tenn
Nat'l Franchisors (pancake houses) 5300 Lyndale Ave S, Minneapolis 18 Minn
Putt-R Golf (miniature golf) 3914 Akron-Medina Rd, Akron, O.
Nationwide Key Lock Stores (key shops) Box 965, Boulder, Colo
Pizzarena (pizza and spaghetti restaurants) 1393 Blondell Ave, New York NY
.Queen Products Mfg Co (incinerators) 505 Front St, Albert Lea Minn
Rayco Seat Covers Corp (seat covers for autos) Rt 4 & Forest Ave, Paramus N J
Red Coach Grills (restaurants, motels) 45 Rockefeller Plaza, New York NY
Restaurant Trends Research ('Heavenly Chicken' recipes) Box 353, Rangeley Lakes, Maine
Roto-Rooter Corp (sewer cleaning service) 301 University Ave, Des Moines 14 Iowa
Sally Shops (women's specialty stores) 154 W 12th St, Los Angeles 15 Cal
Scholl Mfg Co (foot comfort shops) 211 W Schiller St, Chicago II1
Sherman Car Wash Equipment (car wash equipment) 600 W Broad St, Palmyra, NJ
Shrimp Boats Inc (take-out seafood dinners) Box 1011, Macon, Ga.
Skystructures Inc (do-it-yourself cabins) 9034 Sunset Blvd, Los Angeles, Cal.
Speedee Mart Inc (junior supermarts) 7839 Univ Ave, Box 698, La Mesa, Calif
Stuckey's Inc (highway pecan, candy shops) Eastman, Ga.
Swiss Colony (cheese shops) Monroe, Wisc.
Tandy Leather Co (hobby shops) Box 791, Ft Worth, Tex.
Tastee-Freez Inc (soft ice cream) 4311 W Belmont, Chicago, Ill.
Timber-Lodge Division (do-it-yourself bldgs) 4625 Roanoke, Kansas City, Mo.
TraveLodge Corp (motels), PO Box 308, El Cajon, Calif.
Uncle John's Pancake House (pancake shops) 3514 State St, Santa Barbara, Cal.
United Rent-Alls (rents party goods, tools) 2627 N 27th St, Lincoln Nebr
United Steel Pools (swimming pools) 142-04 Bayside Ave, Flushing NY
U.S. Mercantile Systems (nat'l credit & collection service) 158-163 Summer, Boston, Mass
U-Wash-M Inc (5 minute car wash) Box 667, Wichita, Kan
Von Schrader Mfg Co (rug & carpet cleaning) Racine, Wisc.
Vulcan Tool Co (tool warehouses) 400 Vulcan St, Buffalo 7 NY
Wade, Wenger Servicemaster (carpet & upholstery cleaning) 2117 N Wayne, Chicago, Ill.
Western Auto Company (small hardware stores) 2107 Grand Ave, Kansas City, Mo.
Willie Mosconi Enterprises (billiard parlors) Girard Trust Bldg, Upper Darby, Pa.
Water Boy Systems (lawn watering devices) 2622 Freewood Dr., Dallas, Tex.
Whirlpool Inc (laundermats) 10 Washington Ave., Irvington, NJ
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