

Updates

Issue 2 • Spring 1999

A Quarterly Newsletter for the United Way Retirees Association

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Status Report - April 1999

Highlights of the 1999 UWRA Board Meeting

Friday, April 16th,
Cincinnati, OH

The 1999 United Way Retirees Association held its Board Meeting on April 16, in conjunction with the United Way Community Leaders Conference in Cincinnati, Ohio.

Dan MacDonald, President, presided. Chuck Devine, former UWRA President and one of the "founding fathers" of this organization, was introduced. He was attending the "Spirit of America" program as a guest of Microsoft, which is the recipient of this award at the CLC.

Board Members in Attendance:

Eugene Berres, Janet Bezdikian, Al Cooper, Bobbie Creque', Joan Dixon, Dick Fusco, Elizabeth Gower, Dale Gray, Winifred Helton, Anne Hunt (staff), Bernard Hyman, Jerry Jirik, Tom Laing, Allen Larsen, Myron Liner, Dan MacDonald, Sally Mandel, John McCormick, Bill McQueen, Donald Morgan, Sunshine Overkamp, Jack Prater, Dell Raudelunas, Donald Sanders, Bill Underwood, Ray Unk, Tom Vais, and Stanley Wakeham.

Former Board Members and Guests:

Betty Beene, Chuck Devine, Ike Fields, Bob Ivory, Don Jordan, Frank & Alda Watson

Dan MacDonald introduced the new board members present: Janet Bezdikian (Tucson, AZ) Bobbie Creque' (Washington,

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Join the United Way Retiree's Association!

For more information, contact Anne Hunt at United Way Retirees Association at (800) 892-2757, x621

A View From Out West.....

By Dan MacDonald, Oro Valley, AZ
UWRA President

April 1999

Rather than a long litany of what the Association is trying to do, I defer to a Status Report prepared by president-elect **Tom Vais** for **Betty Beene** as a backdrop for a recent conference call to discuss the future relationship of UWA-UWRA. You will find it in these pages. Equally significant are reports from a number of project or committee chairs who are working very hard to achieve the ambitions we enumerated in our '98-'99 Work Program.

There are many United Ways that are much more conscious of retirees and are bringing them into their mainstream activities. Examples? **Charmaine Chapman's** sponsorship of UWRA membership for retired and eligible members of the St. Louis staff; the tie-in of retiree meetings with UWA meetings this year in the Northeast and Western regions; new homecoming events in cities like Tucson, Phoenix, Birmingham and Columbus, OH; important grant increases from several cities - I mention only Sacramento, led by **Sue Cotton**; the first pilot program for career/retirement planning kicks off in North Carolina with the aid of the state association and its executive, Jim Morrison.

Why should local United Ways be involved with the retiree association?

1) UWRA's first goal is to serve local, state and national United Ways and increasingly it will become an important resource, not only for seasoned volunteer help but for expertise in dealing with retirement issues, before and after employment.

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The article below first appeared in *Senior Membership Horizons*, Spring 1999, published by American Express Custom Publishing.

Testing, Testing Which Medical Exams Are Right For You?

By Rollene Saal

The good news is that we are living in a time when early detection of disease can make the pivotal difference in enjoying a longer and healthier life. Most of us know about the value of having an annual checkup. What we may not be tuned into is the importance as we get older of receiving specific tests even if we have no symptoms indicating that anything is wrong.

Now is the time to take responsibility for your own good health. Keep track of your medical calendar by scheduling annual tests regularly, perhaps around your birthday. Though today Medicare provides many more medical benefits than in previous years, there are still differences of opinions among doctors as to whether and when certain tests - from cholesterol to prostate - are necessary. Based on your family history and discussions with your doctor, you must make those decisions. Here are some guidelines for tests and procedures that are generally recommended:

Electrocardiograms and blood pressure tests: Should be performed annually, usually as part of a yearly checkup.

Mammograms: Recommended annually, along with a clinical breast examination performed by a health care professional; also conduct a monthly breast self-examination.

Pap smears and pelvic examinations: Once every three years; once a year if you at high risk for cancer of the cervix or have an abnormal pap smear in the proceeding three years.

Colorectal cancer screenings: Fecal occult blood test every year; flexible sigmoidoscopy every four years; colonoscopy once every two years for those at high risk for colorectal cancer.

Bone mass measurements: Bone density tests if you are at risk for osteoporosis.

Prostate exams: An annual prostate-specific antigen blood test (PSA) and digital rectal exam.

Tests for glaucoma or cataracts: Yearly checkup with an eye doctor.

Flu shots or pneumococcal pneumonia vaccines: Recommended for everyone over 65; an annual flu shot or a one-time pneumococcal vaccination may be all you ever need.

Resources: www.HCFA.gov and www.medicare.gov are two Web sites, designed for consumers, with information on wellness and preventive care. Or call the Medicare hotline, (800) 638-6833

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The Retiring Life

In Fine Feather

*The growing number of snowbirds won't tell you theirs is always an easy life.
Just one that most would never trade.*

By Dale D. Buss

EACH OCTOBER, Barbara and Alfred Forman trade one life for another. Setting out from their home in Boston, they drive 1,400 miles to a condominium in Pompano Beach, Fla., where they will stay for seven months. In the process, they leave behind their daughter, their granddaughter, two extended-family businesses and lifelong friends.

Awaiting them in Florida, however, are concerts and plays with new friends, golfing, swimming and morning walks on the beach. This winter, there are classes to attend at nearby Florida Atlantic University (in art appreciation and history), online stock trades to be made with their new computer and plans to be completed for a 55th anniversary party in Idaho this summer. And in between, there is bridge, played several times a week.

Is it hard not to live in both places at once?

"I feel like I'm not here long enough, and I'm not at home in Boston long enough," says Mrs. Forman, age 76. "So at times, I really feel like I should be in one place. Yet anybody's fortunate to lead the life we're leading. And we're going to do it as long as we physically can."

The Formans, of course, are "snowbirds," part of the migratory masses of Americans who each year move south for the winter and return north for the spring. This lifestyle was once mainly the domain of the rich and idle, but snowbirds today come in all income shapes and sizes. Indeed, with retirees at the close of the 1990s younger and healthier - and sitting on larger nest eggs - than ever before, the snowbird population is exploding. This winter, an estimated two million nomads will crisscross the country, or about four times the number in 1980.

At first glance, what's not to like? An opportunity to spend winters on the beach and summers in the mountains probably sounds idyllic to most. But, as the Formans and others are quick to note, successful snowbirding takes some doing. At a purely practical level, execution is as crucial as temperament to enjoying this life - from strategic considerations such as where to roost each winter to minute details such as which Southern banks take checks from Northern accounts.

And always, there are the trade-offs: walking away from this friend or that guidepost. One home or the other is forever tugging at sleeves.

"You're in kind of a strange world," says Helen Muller of Marblehead, Ohio. Several years ago, Mrs. Muller and her husband, Tony, sold their second home in Boynton Beach, Fla., and abandoned their lives as snowbirds. "You do meet people, but you don't seem to connect with them like you do at home. There's just not that permanent connection."

Such sentiments might be the exception, but they're worth keeping in mind. If you are at the portal of retirement and considering whether to split your time between two worlds, the following insights and questions should help you decide whether you will take wing as a snowbird.

IS THIS LIFE FOR ME?

People who make the best snowbirds, according to academics who study them and snowbirds themselves, are those who grew accustomed to leaving home during their working lives, for business trips or corporate transfers or vacations or visiting grown children - or all of the above. "People do in aging what they did when they were younger," says Kevin McHugh, a geography professor at Arizona State University and a leading student of snowbirds. "If you have never traveled at all, you're probably a 'nonmigrant wishful thinker.' You always talk about moving to Florida. But you know you're never going to do it."

"Most snowbirds are professional travelers," says Jeff Fraser, a senior vice president of the Canadian Snowbird Association, a 100,000 - member Toronto-based organization that provides travel services and medical insurance to Canada's migrating senior population. "Life is just a big adventure to them. These are the kinds of people who as kids dreamt of

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Camaraderie of Peers

By Michael Spear, Kokomo, IN

Over the past five years a group of United Way Executives from around the state of Indiana have been meeting occasionally to discuss questions, concerns, opportunities, etcetera, as they relate primarily to our retirement planning, should we be lucky enough to live that long. The group has been composed of S. James Smyth, President of United Way, Lafayette; Dean Moore, President of United Way, Valparaiso; Don Jordan, recently retired President, United Way of Terre Haute, and me.

In the first few years this process was at times a little disjointed, a little frustrating and a little confusing because we were not able, or had not yet thought through the process well enough to bring to the table our questions and then be knowledgeable enough to come up with answers or know where to go to get them. As with any new process, whether it be learning to play the banjo or developing a retirement plan, it takes a lot of thought, a lot of time and going down many blind alleys before you are able to develop your personalized life plan for your retirement years.

The struggle that our group went through has been an extremely good one. As most of us know, with any process worth while in life, you have to put in time, make mistakes, take two steps forward, one step back many times over a period of years before you are able to appreciate the fruits of your labor.

Our most recent meeting was held last week in Kokomo. We rotate our meetings among the various cities we reside in. This meeting resulted in the culmination of a number of things coming together that had been hanging there for the past several years. The process finally came together because the group finally came together and there were a number of reasons for this.

- 1) Don Jordan had retired as the president of United Way in Terre Haute approximately six months ago. He also had just returned from a five-week Rotary trip to India, which really opened his eyes.
- 2) We have been meeting often enough and have gotten comfortable enough with each other to share what we Americans consider to be very intimate information, particularly as it relates to our financial planning and the specifics of the amount of money needed, our desired goals financially and where we are today compared to those.

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Charmaine S. Chapman St. Louis, IL Variety Club, Woman of the Year

A sense of "community" is something that has always prevailed as an important factor in Charmaine S. Chapman's life. Her unrelenting commitment to the improvement of the community is one of the many reasons she is being honored by Variety Club as its 1999 Woman of the Year.

Chapman serves as president and chief executive officer for the United Way of Greater St. Louis where each day she is able to make an impact on our region. She



believes that "everyone in the community should take responsibility and aim to improve the area and make it a better place to live. You have to make the effort not only for your own family and immediate circle, but others in the community as well." She has lived her life upholding this belief.

Chapman's inspiration for pursuing a career path in a field where she could help others came from her father who was a social worker. She earned a bachelor of arts degree in sociology from Carlow College in her hometown of Pittsburgh, PA and a master's degree in social work from the University of Pittsburgh. By the early 1970s, Chapman joined the United Way and began a career that has lasted three decades.

Prior to coming to St. Louis in 1994, Chapman was president of the United Way of the St. Paul area in St. Paul, MN from 1989 to 1993. Since her arrival in St. Louis five years ago, she has made a tremendous impression on our city. Under her leadership, the United Way of St. Louis' campaign

has increased more than \$7 million to \$57.3 in 1998.

Chapman's involvement with the community goes beyond her position at United Way. She takes an active role in the St. Louis community. She currently serves on the corporate boards of A.G. Edwards Inc. and the Auto Club of Missouri. She also serves on the boards of FOCUS St. Louis, the Muny, St. Louis Regional Commerce and Growth Association, St. Louis Symphony Orchestra, St. Louis Sports Commission and Webster University. She is the vice-chair for both the Regional Violence Prevention Initiative and Downtown St. Louis Inc. Chapman is co-chair of the executive committee for St. Louis 2004. She is a trustee at the Saint Louis Art Museum and serves on the advisory board of the National Council of Jewish Women. She is also a member of the Gateway Chapter, Links Inc., the Black Leadership Roundtable and St. Alphonsus Rock Church.

In addition to her numerous professional and personal achievements, Chapman is extremely proud of her family. She is the mother of two daughters who have blessed her with three grandchildren. ❧

Remember the UPDATES DEADLINES

If you would like an article or a picture or an announcement to appear in UPDATES then it would be helpful if you send the piece by the deadline shown below:

In U.S. Mail	Copy to
to members	UPDATES by:
by July 31	June 15
by Oct. 30	Sept. 15

Send articles either to the UWRA office in Alexandria, or directly to:

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Editor, UPDATES
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Paradox of Our Time

Via John McCormick, Bethel Park, PA as culled from the World Wide Web

We have taller buildings, but shorter tempers;
Wider freeways, but narrower viewpoints;
We spend more, but have less;
We buy more, but enjoy it less.

We have bigger houses and smaller families;
More conveniences, but less time;
We have more degrees, but less common sense;
More knowledge, but less judgment;
More experts, but more problems;
More medicine, but less wellness.

We spend too recklessly,
Laugh too little, drive too fast,
Get too angry too quickly,
Stay up too late, get up too tired,
Read too seldom, watch TV too much,
And pray too seldom.

We have multiplied our possessions,
But reduced our values.

We talk too much,
Love too seldom
And lie too often.

We've learned how to make a living, but not a life;
We've added years to life, not life to years.

We've been all the way to the moon and back,
But have trouble crossing the street to meet the
new neighbor.

We've conquered outer space, but not inner space;
We've done larger things, but not better things;

We've cleaned up the air, but polluted the soul;
We've split the atom, but not our prejudice;

We write more, but learn less;
Plan more, but accomplish less.

We've learned to rush, but not to wait;
We have higher incomes; but lower morals;
More food, but less appeasement;
More acquaintances, but fewer friends;
More effort, but less success.

We build more computers to hold more information,
To produce more copies than ever,
But have less communication;
We've become long on quantity, but short on quality.

These are the times of fast foods and slow digestion;
Tall men, and short character;
Steep profits, and shallow relationships.

These are the times of world peace, but
domestic warfare;
More leisure and less fun;
More kinds of food, but less nutrition.

These are days of two incomes, but more divorce;
Of fancier houses, but broken homes.

These are days of quick trips, disposable diapers,
Throw-away morality, one-night stands,
Overweight bodies, and pills that do everything from
cheer, to quiet, to kill.

It is a time when there is much in the show window,
And nothing in the stockroom.

(Editor: And what do you think about that?)

Additional 1999 Leadership Contributors to UWRA

\$250 OR MORE

Hamp Coley

John Goessman

Dan MacDonald

Don Sanders

Tom Vais

Stanley Wakeham

Robert Anthony

\$100-249

Gerald Beggs

La Veme Hawes
Byfield

Robert X. Chandler

Lem Matthews

John McCormick

Sarah Smith Orr

Walter Pacek

Jack Prater

Arthur Redding

George Wilkinston

John Yerger


Membership Development

By Myron L. Liner, Farmington Hills, MI

Membership in the United Way Retirees Association continues to increase. At the end of last year the association had 477 registered members. Since then we have added an additional 72 members. Forty-one of them are from St. Louis as described in another article (See page 7). Many thanks to Stan Wakeham and Frank Carr for their hard work in developing these memberships.

We also continue to receive membership applications and lists of potential members resulting from the series of letters we sent to local United Ways and to unaffiliated retirees last year. As the association's programs continue to expand we anticipate that more retirees will want to join.

This spring the United Way of America will include questions about local retirees in the salary survey. As a result, we hope to have a list of potential members from a central source for the first time. In addition, we also hope to have some information about benefits local United Ways provide to their retirees that will be useful in program development.

The best source of new members is personal contact. We encourage readers of UPDATES to pass it along to nonmembers and to encourage them to join us. 

Homecoming, NE Style

Attention UW retirees in the northeast: Mark your calendars for Sunday, June 13, 1999 and come to Rochester, NY for two special homecoming events during the Northeast Regional Staff Conference, June 12 - 15.

1:30 p.m. - 4:30 p.m.

A workshop for United Way retirees to meet and share experiences with each other and with retirees from other groups, including Frontier Telephone Pioneer, Kodak and AARP.

5:00 p.m. - 6:00 p.m.

A reception for retirees and newcomers with our national leader, Betty Beene.

NAV credit reimbursement is available for Saturday and Sunday hotel and transportation costs for the first 25 retirees who sign up for the workshop and reception on

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New Members of UWRA:

Mildred Abreu	Beechurst, NY
Brenda J. August	Washington, DC
Joseph Blassie	St Louis, MO
May Brown	Bloomfield Hills, MI
Joyce Battler Campbell	Long Beach, CA
Mary Collins	Woodbridge, VA
Anthony Folcarelli	Roseville, CA
Sirel Forster	Covina, CA
Jeanne Gray	Fort Mitchell, KY
Vivian Hamilton	Charlotte, NC
Michael Hughes	Norfolk, VA
Marjorie Jordan	Stratford, CT
La Verna Lawson	Burbank, CA
Natalie M. Letteriello	Upper Darby, PA
Henry M. Passmore	Havertown, PA
Lawrence Piper	Virginia Beach, VA
Sid Posen	Oxnard, CA
John Bradley Rhind	Lexington, OH
John Sheehan	Northampton, MA
James Smith	Palos Verdes, CA
Virginia H. Smith	Salem, VA
Kenneth Strzalka	Oro Valley, AZ
James G. Sullivan	Omaha, NE
Robert E. Swander	Kalamazoo, MI
Lloyd Taylor	Westlake, OH
Henry Weiler, Jr.	Lakewood, NY

Robert F. Cahill, 83

by Charles X. Sampson, East Dennis, MA



It is with deep feelings of sadness and loss that I report the death of Bob Cahill, retired executive director of the United Way of Central Massachusetts, Worcester on January 30, 1999. He had been afflicted with Alzheimer's disease for about three years and was in the Westboro Healthcare Center for about nine months.

Bob is survived by his wife of 56 years, Mary L. (Mooney), five children and 16 grandchildren. He was born in Newton, MA, graduated from Wellesley High School, Boston College and the Graduate School of Social Work at Boston College. He served in Europe with the Army Corps of Engineers in World War II, rising to the rank of Captain.

He began his United Way career in 1937 as a field work student at the Newton, MA Community Chest. His first professional assignment was as executive secretary of the Waltham, MA Community Fund from 1938 to 1941 and then executive director of the district's division for the Community Federation of Boston before leaving for his military service.

After the war he directed the north metropolitan division in Boston. From 1948 to 1955 he was associate executive of Worcester Community Services and then became executive director of the Newton Community Chest. Following its merger with Boston he became assistant campaign director of the United Fund of Greater Boston. In 1960 he returned to Worcester as associate executive director of the Community Chest and Council. And in 1963 he was named the executive director of the United Way of Central Massachusetts, holding that position until his retirement in 1979. He was a member of the United Way Retirees Association.

Bob was a good and loyal friend. We were classmates in college and graduate

school and he married my sister-in-law. He had a keen mind, his intelligence being exceeded only by his devotion to his family, his church, his community and his commitment to his profession. At graduate school we came under the spell of Harry M. Carey, adjunct professor of Community Organization who was then executive director of the Community Fund and Council of Social Agencies of Providence and Cranston, RI. Thus began a process of training people to serve in the field which continued for many years under the guidance of C. Raymond Chase, associate executive director of United Community Services of Metropolitan Boston. Graduates of the Boston College school became the friendly rivals of graduates of the Ohio State University School of Social Administration under its legendary dean, Charlie Stillman. Both schools have contributed much to the growth and vitality of the United Way movement. Bob Cahill was a major player in that process.

Bob did not limit his leadership to the United Way. He was lector and Eucharistic Minister at St. Joseph's Church in Auburn, served on its finance committee and taught for many years with its Confraternity of Christian Doctrine program. He was past president of the Worcester Rotary Club and the Greendale Retired Men's Club and sang in its glee club. At one time he served on the Auburn Planning Board and the Auburn Library Committee. He was an avid and accomplished tennis player. His funeral was one of the largest I have ever seen, an indication of the high regard in which he was held throughout central Massachusetts.

William (Bill) Smith, 81



William Smith, who served 16 years as executive director of the United Way of St. Paul after 20 years as director in other

cities, died in February in Naples, Fla. He was 81.

Smith was head of the United Way of St. Paul from 1962 to 1978, when he retired. All the St. Paul campaigns he headed exceeded their fund-raising goals, and St. Paul ranked No. 2 in per capita support of major United Way campaigns in the nation.

Smith was an authority on fund raising and author of a book titled "The Art of Raising Money."

After retirement, Smith served as consultant to United Arts, St. Joseph's Hospital, the Ordway Music Theatre, the St. Paul Foundation and the United Way of Minneapolis.

He was also asked by Archbishop John Roach to study fund raising and distribution of money by the Archdiocese of St. Paul and Minneapolis. Smith recommended forming the Commission for Archdiocesan Programs, which is responsible for planning, budgeting and raising money for the archdiocese.

Smith also served as manager of the Minnesota Mutual Foundation and designed an award-winning program that used vocational schools to retrain the unemployed.

He was active in civic affairs and was a member of the Rotary Club, the Midway Serra Club and the Citizens League. He served on the boards of Guild Residence, Prevention Alliance, the Minnesota Museum of Art and the Minnesota Independent School Fund.

Before moving to St. Paul, Smith had served as head of the United Way in Gary and South Bend in Indiana and Aurora and Peoria in Illinois. He also served a stint as national campaign director of United Community Funds and Councils of America (now United Way of America) in New York City.

Smith was a recipient of the Capital City Award by the St. Paul Chamber of Commerce and was also named a WCCO Radio Good Neighbor.

He received a bachelor's degree from Western Reserve University in Cleveland and a master's degree from Ohio State University.

Smith is survived by his wife of 55 years, Margaret Ann "Peg"; daughters Patricia Brandner and Florence Manning; sons David and Ted Smith, and 15 grandchildren.

Bill's obituary was printed in the Saint Paul Pioneer Press.

Robert L. Weston, 91



Weston was born in Vandergrift, PA and died in Lakeland, FL on January 3, 1999.

He graduated from Ohio University in 1931 with a degree in business administration and a major in accounting but did not find a job in those fields. He did accept a job as an untrained caseworker with the Ohio Relief Administration in Pike County. Later that year he joined Bert Williams in Stark County on the same assignment as caseworkers.

In 1936 Weston again joined Williams at the School of Social Work at Ohio State. He graduated in 1937.

His first position in this field came in 1938 when he was employed to work on campaign development in East Los Angeles by the Community Chest of Los Angeles. Weston noted in a piece he wrote in 1987, L.A. was a hard community to organize. Very few people, except those in the movie-making community, had adequate incomes or jobs...(L.A.) is scattered over a wide area with poor communication and transportation facilities; however, it was fun and very challenging."

Weston went on to Salt Lake City in 1939 as associate executive with the Community Chest of Salt Lake County and the Council of Social Agencies where he indicated that, "...planning was a problem because it was difficult to get the two groups (the Mormons and all the other religious groups) to work together effectively."

In December of 1942 he was inducted into the U.S. Army. Most of his military career was at Camp Gruber in Oklahoma as a casework supervisor in the psychiatric section of the post hospital. And Weston notes, "My qualifications for the job were limited, but probably better than the rest of the enlisted staff. This applied to physicians as well, excluding the psychiatrist in charge of the department."

After World War II Weston was employed as executive director of the Community Chests in New Brunswick, NJ where his feelings were mixed. He wrote, "The problem of satellite communities which were apparent in New Brunswick and most of New Jersey at that time are now common throughout the United States. It was a bed-

room community, making it difficult to identify and recruit potential leaders. The same problem existed with contributors."

He returned to Salt Lake City in 1948 as executive of the Welfare Council and associate executive of the Community Chest. Weston observed, in hind sight, "Although I believe that my community relationships... were good, reflection back on those raises doubts in my mind as to whether it is advisable to return to a former work setting."

Weston then moved to Knoxville, TN. He noted, "Before my move to Knoxville in 1952, the CommunityChest campaigns had been conducted by contracting with a fund raising organization each year. It was agreed that the arrangement would continue for my first campaign.. However, that agreement became unacceptable to me. A proposal was made by me to take over the first campaign. It was accepted by the board and, fortunately, the campaign was successful. Knoxville has come a long way from \$310,000 in 1952 for 18 agencies, to \$1,686,318 when I retired in 1973.

"The board of directors of the Chest in 1952 was composed of five white business men. Soon after my arrival, I suggested giving consideration to enlarging the board and making it more representative of community interests. The reply was that five members were too many, three would be better, and two would be a more effective number. The suggestion that the board become more representative and that we start with women elicited an interesting reply. The respondent, a leading male citizen and a board member, maintained that it would be unwise to involve women because they talk too much. He expressed the opinion that they would gossip with their friends about our activities, which should be secret. These were minor stumbling blocks to progressive change. Consequently, the Chest began to move into a new era. The leadership was sound and wanted change, and the agencies were anxious for a new look."

Weston retired from Knoxville in 1973 and planned to stay there. But the next year brought a request from John Garber of United Way of America to take on the job as associated executive in Lakeland, FL to initiate a planning program. He retired the second time in 1979 after a career spanning 45 years.

Margaret Torphy, 78

Margaret Torphy died on February 20, 1999 in Bloomington, IN.

She worked for about 25 years with the United Way in Bloomington. She was active in Republican politics and served as a volunteer with the Salvation Army, American Red Cross and Meals-on-Wheels. ❧

UWRA Members Scout NCL Firms

By Dick Fusco, Alexandria, VA

Corporate acquisitions, mergers, new CEOs and layoffs dominate the business news. To track these developments the United Way of America's National Corporate Leadership (NCL) program has enlisted the aid of the UWRA.

Organized and coordinated by Dick Fusco, 27 retirees are involved, each tracking about eight companies they selected. They report any significant developments directly to the assigned NCL staff by phone, mail or e-mail. More than 250 NCL firms or prospects are covered.

The NCL "Scouts" are: **Ken Bennett, Janet Bezdikian, Pete Burt, Leo Cornelius, Chuck Devine, Gene Berres, Roger Congdon, Jack Costello, Dick Fusco, Bob Gilmore, Dale Gray, Clay Howell, Jerry Jirik, Tom Laing, Dan MacDonald, John Goessman, John Heins, John Jaco, Merritt Johnson, Allen Larsen, Bob Pennock, Al Reese, Tom Vais, Ray Unk, Stan Wakeham and Frank Watson.**

Some firms have a lot of news breaking events and others have little. "We report only on the most critical events," stated Fusco. "Each scout works directly with the assigned NCL staff person. There is little management or bureaucratic procedures. NCL is the customer. If they are happy, then we are providing an important service," Fusco added.

The scouting program was initiated this past January. Recently a three-month evaluation was held with Fusco and NCL staff. **Doug Yeiser**, NCL team leader of UWA commented, "The program seems to be working. I and our staff are getting valuable feedback from the retiree scouts, especially when the company has many important events. We appreciate the help."

NCL provided a special incentive to the retirees. If the company they were scouting received the annual coveted "Spirit of America" award, then the scout and their spouse would be guests at the awards ceremony.

Microsoft Corporation received the award on April 17th at the Community Leaders Conference in Cincinnati. Appropriately, **Chuck Devine**, retired CPO of the United Way of King County, Seattle was the scout. He and his wife, Ruth, attended the event as NCL guests.

Devine is the key person for the long-time involvement of the Gates family and Microsoft in the United Way locally and nationally. He is also a founding member of UWRA. ❧

RESOLUTION

The Board of Directors of the United Way Retirees Association paused to reflect on the contributions of Lyman Ford. All of us knew him and for many, the associations have been throughout our professional life. We are interested in an endowment for Lyman even though he personally had little interest in public recognition. The honor to Lyman is in recognition that we all have been enhanced by his leadership.

Lyman had a comfortable faith in the mission in the United Way in building community strength through the United Way campaigns and social planning. When Lyman became the national executive he said, "I'll give it all I can for 10 years. Then I'll retire to Chapel Hill, North Carolina." He did exactly that. But his interest never waned. He worked on local boards, the advisory council to the school of social work and in this retirees association.

In honoring Lyman we really seek to honor his contribution to the field and to strengthen in ourselves the qualities which we admire in him. The preservation of those principles is deeply important to all of us. And Lyman who was uncomfortable with honors would likely reply, "Let's go back to work."

That's O.K. but let us all gain strength because of our long association with his values. As retirees we want to extend his values, and ours as well, into the indefinite future.

(Editor's note: This resolution, offered by Gordon Berg, was read and adopted by the association board at its December '98 meeting.)

Southeast Regions' UWRA Annual Get-together

UPDATES had a recent communique from George Pfeiffer about the Southeast's 1999 meeting in North Carolina.

It will be held, as in the past, at Wildacres, near Little Swizerland, NC. And the dates are Monday, September 27th to Wednesday, September 29th.

Those from the Southeast are urged to attend, but UWRA members from other regions are welcome. For further information contact Elizabeth Gower, Regional Chair, 56 Ridgeland Drive, Greenville, SC 29601-3015, or, George Pfeiffer, 23 Valley Drive, Weaverville, NC 28787

A Reminder

The Lyman Ford Fund is accepting undesignated and designated gifts. A meeting will take place soon between UWRA and UWA to determine the distribution of the undesignated gifts. Gifts can be designated specifically for any UWRA projects. And memorial gifts can be made to the Ford Fund as well.

Western Regional Conference

The Western Region Retirees Conference will be held this year on May 13 and 14 at Lake Tahoe in the Hyatt at Incline Village.

We will overlap the Western Region Staff Conference so that we might be able to see some old friends who are still working in the United Way system. We'll have the opportunity to join the staff conference for its dinner dance cruise on beautiful Lake Tahoe, as well as have our own program on Friday morning the 14th. The dinner dance cruise is on Wednesday evening. Thursday evening the retirees will have a wine reception prior to our dinner. Bill Underwood, our United Way retiree wine expert, will host our wine tasting reception and tell us a little about the wines as we party together

The Program

On Friday morning, starting with breakfast, we will have an update by President Dan MacDonald and President-Elect Tom Vais on the state of our national association. A Round Table discussion of retirement, led by Dave and Susan Paradine, will follow. Don Morgan and Dan MacDonald will discuss with us the Elderhostel program, how it works and how to take advantage of the many opportunities. We'll also have a short business meeting for our Western Region and conclude with lunch.

Most of the retirees plan to spend the rest of the weekend enjoying the many attractions that abound at Lake Tahoe. This is the second year that we have met at Lake Tahoe, but the first time we have joined the Regional Staff Conference and the chance to renew old friendships. We are expecting several newly-retired members to join us this year. Other retirees from other regions are welcome to join the meeting. Just call Dale Gray 520/297-3412 if you are interested.

The United Way of Greater St. Louis

This is the list of those retirees from the United Way of Greater St. Louis who have just joined UWRA. They were signed up and their dues paid by the United Way. A letter to each of them from Charmaine S. Chapman, the CPO, and Peter B. Driscoll, executive vice-president, told the new members about UWRA.

Ceal Andre	Villa Ridge, MO
Ada Balter	Robidoux, MO
Don Bean	Ballwin, MO
Marjorie Beintker	Bittner, MO
Dick Berg	Cozumel, Mexico
Elaine Birch	Collinsville, IL
Dolores Cook	Florissant, MO
Martin Covitz	Phoenix, AZ
Mary Elbert	St. Louis, MO
Cliff Emert	Edwardsville, IL
Darlene Heflin	Staunton, IL
Martha Hughes	St. Louis, MO
Willie Johnson	Murray, KY
Jan Jokisch	St. Louis, MO
Gladys Krazer	Belleville, IL
Dorothy Lindberg	St. Louis, MO
Bill Losch	Ballwin, MO
Dorothy Mabrey	St. Louis, MO
Phyllis McPheaters	St. Louis, MO
Barbara Mueller	St. Louis, MO
Tana Mueller	St. Louis, MO
Doris Murphy	St. Louis, MO
Natalie Payne	St. Louis, MO
Mel Pence	St. Louis, MO
Polly Phalen	St. Louis, MO
Sandy Rhodes	Belleville, IL
Oliver Steed	St. Louis, MO
Ruth Teepe	Manchester, MO
Stan Wakeham	Chesterfield, MO
Laverne Wersching	St. Louis, MO
Charles White	Fairview Heights, IL
Harold Wright	Belleville, IL

A Retirees Experience Being "Slammed"

By a UWRA member

Think you are immune from consumer fraud? Think you're too smart for those who use the telephone lines to hook their prey? Read what happened to one United Way retiree and think again.

It began a few weeks ago. The retiree's wife received a call from someone representing herself as an AT&T employee. "Thank you for being a very good customer," it was said. "We're going to give you a better break on your long distance plan ... you will save even more than ever." She proceeded to list the rates. The wife asked three separate times if the caller was indeed from AT&T. The caller replied in the affirmative and supplied the wife with a phone number as evidence. The caller then turned the wife over to a "verifier" to confirm the billing address. That "AT&T" representative then asked for the wife's birth date as a password. It was given. No follow-up phone call was made to the phone number by the retiree or his wife ... mistake Number One.

Three weeks or so later, another call was received, purportedly from AT&T, with the same promises except the caller said they would like to have us back with AT&T since we had left them. The retiree (the husband) protested saying he had never left. "To check out who your long distance carrier really is," said the caller, "just dial 1-700-555-4141 and write down the response you get. I'll call you back in a few minutes." The retiree made the call. The automated reply was "16.8 - Frontier." He hung up and shortly the so-called "AT&T" representative called back and said that long-distance service was now being provided by another company. She offered to restore AT&T and then turned the retiree over to a "verifier". Same scenario but a request was made for either a birth date or mother's maiden name. This time the retiree refused to supply the information saying he had never before had to do so with the telephone company. He learned later that his state does not require it. After some argument, the call was terminated.

The retiree went to his last telephone bill and called the AT&T customer service number. Yes, we had been "slammed" or "crammed" (as the FCC calls it). The phone number given the retiree's wife was dialed

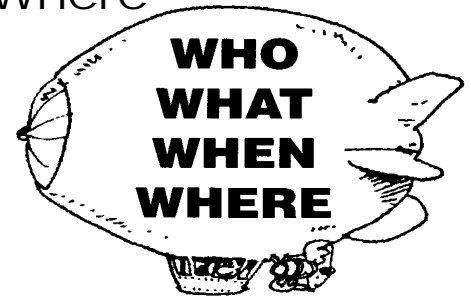
continued on page 13

Who, What, When, Where

Margaret and Allen Larsen, Pflugerville, TX met **Frank Cleaver, Houston, TX** recently in Houston for lunch. Most of the conversation was about the United Way history project which is an active program item of UWRA. Frank described the taping and circulation of recollections by members of his World War II Canadian Army unit and suggested that such activity might be one way to capture some of the United Way lore of past decades. He had other suggestions which are being pursued. Both Frank and Allen urge UWRA members to communicate their ideas about the development of the history project and information from their personal archives. Contact Allen by e-mail aflyingtiger@msn.com or at 19201 Sotogrande Dr., Pflugerville, TX 78660, telephone: 512-252-2796. Margaret has already provided old editions of COMMUNITY for use in the project. United Way of America is most interested in the history project.

Stephen Angell, Kennett Square, PA writes that he is now located at Kendel/Crosslands, a Quaker retirement community near Kennett Square. He says, "I am continuing my mission of trying to create a more peaceful planet. I have twice been to Croatia, facilitating workshops on Alternative to Violence and will return in mid-March, carrying my work down into Bosnia-Hertzevovina and to Macedonia. I am also maintaining my activities at the United Nations where I am working on getting the concepts of Restorative Justice before the UN Crime Congress meeting in Vienna in April 2000. Otherwise I am not very busy, just trying to be a good grandfather and keeping in touch with my 12 grandchildren."

Kenneth Phillips, Los Altos Hills, CA: Ken's wife called the office in Alexandria to say that Ken had a stroke several months ago and that he is in a nursing home. Should any of you want to send along a note, his address: 26326 Esperanza Drive, Los Altos Hills, CA 94022.



John G. McCormick, Bethel Park, PA sends this little number:

HUMOR HEALTH FACTS

- Twenty seconds of laughter is the cardiovascular equivalent to three minutes of strenuous rowing.
- Sustained laughter stimulates an increased release of endorphins which can diminish physical and psychological pain.
- Sustained, frequent laughter can help some people to lower their blood pressure.
- The biochemical and cardiovascular benefits of exercise are more pronounced when exercising in a relaxed, positive mood and are comparatively diminished when exercising in an angry or sad mood.
- Using humor and laughter to keep things in perspective was one of the nine psychological tasks found to be common in healthy marriage relationships.
- Studies now support the idea that people who laugh regularly respond better to treatment for disease.
- Laughter has been shown to affect the immune system, increasing the number of activated T- cells.

James A. Dunn, Cordova, TN writes:

Thank you for the information reference the 1999 board meeting and luncheon, Friday, April 16 in Cincinnati, Ohio. As stated on your office voice mail, my only reason for not attending is because of health. I've always enjoyed the past meetings and being with all the retirees, my old buddies. Kindly convey my best regards to them. As with all of you, we'll be honoring the memory of those who are now deceased.

Charles J. "Chuck" Devine, Seattle, WA

attended the UWRA board meeting in Cincinnati, April 15th and also attended the CLC because Microsoft Corporation of Seattle received the United Way of America "Spirit of America" award, its highest tribute for corporate community involvement. At left, Chuck with two executives of Microsoft, Barbara Dingfield on his right and Emily Hine on his left. ☘

Highlights of the 1999 UWRA Board Meeting (continued from page 1)

DC), and Dell Raudelunas (Plainfield, NJ). Ruth Maldonado (UWA) was unable to attend the meeting.

New Appointments:

Elizabeth Gower-Southeast Regional Chair
Jack Prater-Mid America Regional Chair
Dave Paradine-Western Regional Vice Chair

Report on Lyman Ford Memorial Fund: \$6,700 collected from UWRA members. Bob Ivory reported \$2,000 raised by UWA. United Way of America and the Retirees Association will collaborate on how the combined monies raised will be allocated. Discussion on using the Lyman Ford Fund as a memorial tribute for other members who have passed away is under consideration. Further study is needed on this proposal.

UWRA Exhibit Booth at the CLC: Allen Larsen, Chair of the UWRA Exhibits, reported that the booth was set up and looked great. In addition to UWRA literature and rosters, golf tees, candy and special tooth picks (compliments of Allen Larsen) were given out. In addition, for the first time UWRA had a display of various photographs taken of our members "At Work "At Volunteering", "At Play", "Community Involvement and "At Coming Together". Board members are encouraged to send in photos for our photograph history book and for future exhibits.

UWRA Staffing and Relationship Proposal: Dan MacDonald reported that after months of conference calls, meetings and drafting of proposals, we now have a comprehensive Staffing and Relationship proposal. The key features are:

1. UWA encourages UWRA to incorporate as an independent 501(c)3 organization;
2. UWA offers the resources of the UWA general counsel to assist UWRA in the incorporation process;
3. UWA would continue to support UWRA with in-kind services (currently valued at \$20,500);
4. UWA would contribute \$25,000 a year for the next three years plus a matching grant of up to \$15,000 over the amount to be raised from memberships, leadership giving and local United Ways for the budgeted year for a total of \$40,000. This means that UWRA would need to raise an additional \$8,000 the first year, and \$12,000 the second year.

A motion was made, seconded, and passed to accept the proposal as presented

with the exception of matching funds for a two-year period only and then evaluate the program at that time and possibly negotiate a new proposal for year three and longer. The additional funding required will challenge our fund raising capacity to possibly look beyond for corporate and foundation assistance.

Representation on the National Professional Council: Tom Vais attended the NPC in Anaheim this past February which took place at the UWA Roundtables and gave a status report on the UWRA to the group. Dan MacDonald attended the NPC meeting held April 14, 1999 in Cincinnati and reported on that meeting. Dan emphasized the importance of our continued exposure to the NPC at their meetings.

Board Composition: Al Cooper advised that the UWRA board has changed dramatically. A concerted effort has been made to elect more women, minorities and non-CPOs. We now have 25 elected board members, of which 15 are non-CPOs, 9 females, and 5 minorities. These diversity efforts will continue with future appointees.

Regional Reports:

Northeast: John McCormick, NE Regional Chair, announced that the retirees will be having a special "Homecoming" in conjunction with the United Way Northeast Regional Meeting in Rochester, NY, on June 13, 1999. Information has been sent to members in the Northeast; however, all UWRA members are invited.

Mid-America: Jack Prater reported that there are a number of states in his region with only one or two retirees and they generally do not attend retiree functions. Some of the state associations have agreed to contact retirees in their states to try and create some interest.

Western: Dale Gray, Chair, reported that the fifth annual retreat will be held at Lake Tahoe again this year on May 13th and 14th, tying in with the tail end of the United Way Western Regional Conference Highlights including a wine-tasting presentation by Bill Underwood, Retiree Roundtable discussion with Dave and Susan Paradine, and the Elderhostel Program by Don Morgan and Dan MacDonald. All UWRA members are invited.

South Central: Stan Wakeham reported that the South Central Region is looking toward planning a "Homecoming" in the Region. Frank Karr has been working closely with Charmaine Chapmam,

CPO, St. Louis, for greater involvement of their retirees.

Southeast: Elizabeth Gower reported that they have 150 members in the region. George Pfeiffer has agreed to chair the UWRA Regional Meeting at Wildacres (near Little Switzerland, NC), and the date is Monday, September 27th through Wednesday, September 29th. Their goal is to get three new members from each state. This is the third year for meeting at Wildacres, and it has been a wonderful retreat. All UWRA members are invited to this retreat.

Financial Report: Tom Vais reported for Frank Marzolf who was unable to attend. Although the current report is based on the "old method" of reporting, plans are now underway for converting to a program-based budget. Dan MacDonald put together an initial budget proposal which will be turned over to Frank Marzolf to refine and finish.

Secretary's Report: Minutes of December 1998 meeting were approved with a minor addition concerning the Nominating Committee report. Office Operations: Plans are underway to increase our office space to accommodate additional staff and equipment. We will be converting to a new computer program later this year which should give us more flexibility in our reports. The work of the office continues to increase with the increase in membership and projects.

Resource Development: Gene Berres, Chair of Resource Development introduced Myron Liner, Chair of Membership Development, who reported that we have 72 new members since our last board meeting in December. He was pleased to announce that UWRA would be included in the UWA salary survey which will give us additional information on prospective members.

Myron urged that we again consider a change of name for UWRA since we are now taking in more members who are still working. The President suggested that he talk to Bill Tracy about putting an article in UPDATES to ascertain if there is an interest in doing this.

Ray Unk reported on the membership renewal drive, and to date 308 have renewed (only 3 months into the campaign).

Bill Underwood, LUWOs Chair, advised that he has exceeded his goal and that 19 new United Ways contributed in the 1998-99 campaign for the first time. Dick

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<p>Richard F. Fusco (01) 803 No. Howard St. #452 Alexandria, VA 22304 (703) 751-7058 Spouse: Kay</p>	<p>Myron L. Liner (00) 30942 Hunters Whip Lane Farmington Hills, MI 48331 (248) 661-1195 Fax: (248) 661-2474 Email: mliner661@aol.com Spouse: Charlotte</p>	<p>Jack Prater * N72W5331 Georgetown Dr. Cedarberg, WI 53012 (414) 376-1245 Spouse: Gloria</p>	<p>Sam Winston (99) 4911 Sunnyslope Ave. Sherman Oaks, CA 91423 (818) 783-6643 Fax: (818) 783-2833 Email: Mwinston@pacbell.net Spouse: Marnette</p>
<p>Elizabeth G. Gower (99) 56 Ridgeland Dr. Greenville, SC 29601 (864) 232-5454 Fax (864) 370-0020 Spouse: Tom</p>	<p>Dan MacDonald (99) 10770 N. Eagle Eye Pl. Oro Valley, AZ 85737 (520) 797-4627 Fax: (520) 797-0214 Email: DanM790290@aol.com Spouse: Hanna</p>	<p>Dell Raudelunas (01) 971 Kensington Ave. Plainfield, NJ 07062 (908) 353-7171 Spouse: Frank</p>	<p>* Appointed</p>

UNITED WAY RETIREES ASSOCIATION

OFFICERS

President President Elect Vice President – Programs Vice President – Resource Development Secretary Treasurer	Dan MacDonald Thomas T. Vais Donald C. Sanders Eugene B. Berres Joan Dixon Frank Marzolf
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Nominating Committee Chair Newsletter Editor Membership Development Leadership Giving Membership Renewal Volunteer Recruitment Project	Alan Cooper, Immediate Past President William C. Tracy Myron Liner Richard O'Brien, 6117 Harmon Pl., Springfield, VA 22152, (703)569-0175 Fax: (703)569-5851 Raymond Unk Donald Morgan
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Highlights of the 1999 UWRA Board Meeting (continued from page 9)

Clausen agreed to take this responsibility next year.

Gene Berres indicated that next year will be a real challenge in order to achieve the matching money needed for the UWA staffing proposal. We have to come up with a comprehensive marketing plan.

Program Development:

Don Sanders gave a progress report on a number of areas where activities are taking place. These are as follows:

Web Site: Las Vegas United Way has offered to set up a web site for the UWRA. Myron Liner and Bill Underwood to pursue.

United Way Canada/Centraide Canada: Dan MacDonald advised that David Armour, President of the Canadian organization, talked to him about future possibilities in connecting with Canadian retirees. Dan is sending him some materials about UWRA.

As part of the Volunteer Recruitment Program, Don Morgan was asked to make a presentation at the CLC Leadership and Planned Giving session during this conference.

Homecoming, Day Of Caring, Speakers Bureau/Consultation

Initiatives: Tom Laing gave a report on these initiatives, including a recent survey which was sent to about 260 CPOs of Metros I-III. While only 17 organizations responded, it was a start. The general lack of response would dictate that a more personal approach is needed to contact current CPOs. He indicated that more and more United Ways are becoming interested in doing "Day of Caring" programs.

With regard to gathering a roster of volunteer speakers/consultants, out of 500 UWRA members surveyed, 25 responded affirmatively that they would be available either as a speaker, consultant or both. This roster is being transmitted to UWA Field Services and to state associations later this month with emphasis on helping smaller United Ways with this talent pool.

History Project: Allen Larsen is chairing this initiative and reported on his efforts to ascertain what the focus and format of the history project should be. United Ways are very "local" which makes it more difficult to develop a theme or format. Bob Ivory suggested that he visit UWA with an agreed upon plan and agenda, and set up interviews with various staff. Various ideas have been expressed, and the project will need funding.

National Corporate Leadership

Project: Dick Fusco has been spearheading this project for NCL using 28 UWRA retiree members to track 200 companies with regard to their activities and mergers, and it is working very well.

Health and Retirement Programs:

Dave Paradine (not present at this meeting) is working on standards for retirement programs for United Way professionals. He is examining other plans and believes that we need a national retirement plan. Dave will come back to us soon with proposals on developing standards for health and retirement plans.

UWA President, Betty Beene's

Remarks: Betty stated that UWA is currently surveying LUWOs to determine what UWA's role should be. She indicated that UWRA could take a more active, aggressive counseling role. Because of the number of new people in United Way coming from outside the field, we need an outreach program for learning more about the United Way system. Betty stated that a new pilot program for LUW executives is being looked at where there is a confidential exchange on a monthly basis with affinity groups by region, and staff and retirees could participate in a mentoring role. This is similar to the old YPO program.

She reported that at the National Professional Council Meeting all agreed that we should have standards for local United Ways, however, there was disagreement on what they should be. At this point, LUWOs are on their own, as there are no campaign standards. She doesn't want UWA playing an arbitration role. Another item up for consideration was "proportion loading"-one vote, one United Way is the current plan. Also needed is for votes to be based on campaign size.

Social Programs for UWRA

Members: Stan Wakeham was asked to chair this initiative and has asked Frank Karr, Jerry Jirik, Bill Underwood, and Gene Berres to work with him to come up with some suggested program for members and their guests. He will report later on this.

Wrap Up: Dan stated we need to be developing the workplan for Year 2000-2001. He would like to piggyback on the next NPC meeting if possible. The Board voted to meet next at the Staff Leaders Conference on February 10-12 in Houston, TX.

Respectfully submitted,
Joan Dixon, Secretary

Out West (continued from page 1)

- 2) UWRA will be an important advocate and knowledge bank about employee benefits in a field that has a higher than average rate of employee mobility,
- 3) UWRA programs can help involve retirees more effectively than do most United Ways at present.
- 4) UWRA can provide the leadership for special projects that support and enhance United Ways nationally.

At our board meeting in Cincinnati (during the CLC) on April 16th, several important steps were taken. I cite only two but will report more fully in future issues of UPDATES. First: UWRA will establish, with the assistance of UWA legal counsel **Patti Gonsalves**, a 501(c)3 corporation, independent of United Way of America. The reasons: this form of operation is "cleaner" in many respects and is the form of association prevalent among many major non-profit organizations and their retiree affiliates. Second: A search committee will be appointed to draw up the particulars and manage the finding of a part-time executive for UWRA operations.

The reasons: Office operations at the retirees' association office have tripled in two years though secretarial assistance is a bit more than 20 hours weekly; the association's Work Program will require association management expertise, someone who can "honcho" some 15 to 20 projects chaired by volunteers; it has become obvious that despite many hours put in by officers and chairs it will require better hands-on direction than we can give at present.

Our objective? Enter the new millennium with a flying start! Thanks to everyone who is making it happen.

Status Report- April 1999

United Way Retirees Association

*By Tom Vais, Monte Sereno, CA, UWRA
President-Elect*

The United Way Retirees Association was established in 1990, but due to a substantial reduction in United Way of America dues income and re-prioritizing of programs, the association lost its financial base. It began to revitalize itself in 1995 when the association conducted its own fund raising efforts. The four goals of the association are to:

continued on next page

Status Report (continued from preceding page)

Encourage retirees to contribute their skills to local and national United Way efforts,

Establish communications among retirees,

Encourage the development of adequate health, pension and other benefits among United Way personnel, and,

Serve the needs of its members.

Governance

Board Membership is currently at 34.

Meetings are held twice a year, usually April and December.

Attendance at Board Meetings has exceeded 90%.

Membership exceeds 600 retired United Way personnel and eligible United Way employees.

Committee/Structure

The organization has six officers, president, president elect, vice president for programs, vice president for resource development, secretary and treasurer. Standing committees include nominating, newsletter, membership development, and program development. The association has appointed a retiree in each of the five United Way of America regions. State chairs, about 35, have been appointed where there is a predominance of retirees

Resource Development

Sources of income:

From 130 local United Ways	\$55,000
Annual Membership Drive	6,000
Leadership Giving	15,000
UWA and Mutual of America	10,000
Total	\$96,000*

*Does not include substantial and greatly appreciated in-kind support provided by United Way of America.

Communications

The Retirees Association publishes a quarterly newsletter. It is printed courtesy of United Way of America and is mailed to the entire membership. Additionally, retiree meetings covering a two or three-day period are scheduled once a year in each of the five regions. E-mail and phone are daily communication tools for the retirees.

Program

Program development is essential if the association is to become a viable organization for service to its members and the United Way system. Co-chaired by Don Sanders and Don Morgan, the committee has established the following target areas

for development:

Speakers Bureau - enlisting retirees who would be available to speak before local United Way kick-off and annual meetings.

Homecoming Events - encouraging local United Ways to stage homecoming events for their retirees.

Day of Caring Events - involving retirees in local and national Day of Caring events.

Pre-retirement planning - working with United Way of America and state organizations, to develop workshops for retirement preparation.

Volunteer Service to the Field - identify, train and place volunteers locally to provide technical assistance as well as for United Way International.

Consult for the Field - work with state associations and local United Way executives on issue identification, problem solving and consulting opportunities.

Mentoring - provide one-on-one consulting/assistance to those who seek it,

History of the United Way Movement - act as the coordinator of a project to publish a book on the history of the United Way,

Planned Giving - promote planned giving among retirees through wills, bequests and trusts, leaving assets to local United Ways and agencies in retirees home communities.

Health Insurance, Pensions and Benefits - advocate for adequate health, pension and other benefits for existing United Way employees.

NCL Volunteers - A total of 27 retirees have volunteered to act as scouts for the NCL program, gathering important information about NCL firms assigned to the retirees. ❧

Homecoming, NE Style (continued from page 4)

Sunday. Plus, \$100 scholarships are being offered to the first 25 applicants to cover other functions at this conference.

This is a "once-in-a-lifetime" to see old friends and make new ones. ACT NOW!

Invitations, registration and scholarship forms have been mailed to members in the northeast. For more information, please call the United Way of Greater Rochester, 716-454-2770, ext. 110 or 142, or visit our web site at: <http://www.99uwayneconf.org> ❧

"Slammed" (continued from page 8)

and the answer was "Welcome to Touch One Communications." At last, a culprit. To make the change back, the retiree was required to call his local phone company and request the switch back to AT&T and further, to put a block or freeze on the long distance line, meaning that no one except himself could order any future change. He was also told he wouldn't be liable for any charges made through Touch One for the three-week period he was away from AT&T. The local carrier, USWest, said it would give credit for the, \$5.00 charge it makes for each of the two switches. Sure enough, the local phone bill came in later with Touch One's charges at its rates (no bargain) plus access fees.

The retiree must have been put into a pool of suckers because four phone calls with exactly the same tactic were received in the next two weeks - all supposedly from AT&T - all asking that we "come back to AT&T" - even though we were back in the fold at that time. The retiree called Touch One Communications, with a post office box in Atmore, Alabama, to complain. He was told that the company certainly didn't condone such schemes and would report it internally. The only advice that AT&T or USWest had was to write a formal complaint to the Federal Communications Commission with the comment that "if enough people would do so, maybe something might be done about it."

We received a few lessons, of course.

- 1) You can learn who your long distance carrier is by calling 1-700-555-4141 and hear who answers.
- 2) You can put a block on your long-distance line by calling your local telephone company which will mean you are in control of changes.
- 3) Don't waste much time talking to telephone solicitors about long-distance unless you can verify their authenticity.
- 4) Ask for a phone number and name to call back at a later time. See if the number is the company the solicitor said he or she represents.
- 5) Many states do not require you to provide passwords to a long distance carrier.
- 6) If offers do entice you, tell the caller you want it in writing before you decide to change.
- 7) If you think you've been "slammed" write a complaint to the FCC. Find the number in the telephone directory or at www.fcc.gov on the Internet. ❧

In Fine Feather (continued from page 2)

of getting on a ship and going somewhere and seeing the world.”

And, notes Prof. McHugh, most successful snowbirds “have good marriages, because this involves quite a bit of time [spent] in close proximity to your partner and working out difficulties. These are very together people—not a representative sample of America.”

Beyond marriage, snowbirds temperamentally seem to be social people. Many of them cluster where old friends from up North have gathered. And in any event, most snowbirds quickly become “joiners” and forge strong, new relationships in their adopted winter homes. “It’s not an ideal environment for loners,” Prof. McHugh says.

What does the typical snowbird look like? Few statistics are available. One recent study looked at U.S. citizens who wintered in Hidalgo County, Texas. It found that more than 90% of the group was married. The snowbirds’ average age was 67, and 45% of them had retired from professional, technical, managerial or other white-collar jobs.

Financially, “most snowbirds are better off than the average person their age,” says Charles F. Longino Jr., professor of sociology at Wake Forest University in Winston-Salem, N.C. “But they tend not to be quite as well off or as well educated as permanent residents,” who have chosen one of the popular Southern states for retirement.

LOCATION, LOCATION, LOCATION

Over time, snowbird populations from different parts of the continent have tended to flock to specific locales. Florida’s east coast is the customary destination of people from the Northeastern U.S. and French-speaking Canadians, while the Gulf Coast harbors Americans from the Midwest and Canadians from Ontario. Texas and Arizona get visitors mainly from the Midwest and Pacific Northwest.

Snowbirds say it’s crucial to sample sites for a few years, if possible, before deciding on a specific winter home.

“We wanted to travel around and see the country for a while, and at first we were going to Florida,” says Pauline Nielsen, a 68-year-old retired nursing instructor from Michigan who winters in Mesa, Ariz., with her 70-year-old husband, Norman, a retired electrical engineer. “But after trying Arizona, we [found we] like the climate better. Now, we’ve been coming down here for 11 years.”

SECOND HOMES

Clearly, maintaining two households can be an expensive proposition. Even some recreational vehicles, which can serve as snowbirds’ winter homes, carry price tags that run well into six figures. But the cost of housing, according to most snowbirds, often isn’t as important as the need to make a second home hassle-free. Typically, that means paying someone to keep up each home when you aren’t there, or purchasing (or renting) smaller, low-maintenance housing, or buying an RV.

Snowbirds, for instance, who spend winters in one of Del Webb Corp.’s 11 Sun Cities (sprawling “active-adult” communities scattered primarily across the Southwest) can buy single-family homes for as little as \$90,000 and as much as \$600,000. Whatever the price, the homes are situated in gated neighborhoods where security, maintenance - and even taking out the trash - are all taken care of by Sun City itself. In central Florida, Sunsplash Travel rents single-family homes for \$1,300 to \$2,000 a month, including furnishings. And in Mesa, Ariz., Venture Out is one of dozens of RV parks that have sprung up in the past 20 years to serve the growing population of snowbirds who call these vehicles home.

Indeed, such communities resemble suburban tracts more than they do old-fashioned trailer parks. Venture Out, for example, covers 160 acres with 1,749 spaces, including many occupied by 400-square-foot “park-model” RVs that stay right on the grounds and sell for as much as \$75,000. For fees of \$290 a month, snowbirds can live here and enjoy golf driving ranges, miniature golf, tennis, swimming pools, therapy pools, a sauna, bathhouses, dances, theater—and even an electronics shack for those who wish to tinker with radios, televisions and computers.

“Every site has its own phone, mail and utilities,” says Marilyn Baker, general manager. “It’s a little city.”

WHAT ABOUT ALL MY STUFF?

Security—at whichever home is left behind—is always a concern among snowbirds. And among their insurance companies. Indeed, some policies require that homes be checked periodically in a snowbird’s absence. Royal Trust Corp., for instance, a Toronto-based financial-services concern, covers damage to the freezing of heating or other systems in a home only if the water supply has been shut off and drained—and only if someone

checks daily on the functioning of those systems. (Royal Trust also urges customers who head south for the winter to—at the very least—install a home security system. This, in addition to more traditional steps, including adding timers to lights and televisions, having mail forwarded and canceling newspaper subscriptions.)

Beyond such basics, snowbirds say they typically have to count on the kindness of family and friends to feel genuinely secure about what they’re leaving behind. David Geary, for example, relies on his brother-in-law in Russiaville, Ind., to watch over his home and the rental houses he owns there while he and his wife, Amy, spend their first full season as snowbirds in Davenport, FL.

“He’s pretty handy, and so is his son-in-law, so between the two of them they can pretty much handle anything that would come up,” says Mr. Geary, age 69.

Equally nettlesome are decisions about how extensively to furnish Southern digs and how much—and which -stuff to bring for the winter.

The Niensens, for instance, say they could afford to appoint their mobile home in Mesa, Ariz., quite nicely. That’s because they sold a large house in Grand Blanc, Mich, after they retired and moved into a smaller home in nearby Northport.

But Doris and Frank McCann, who own 3,000-square-foot homes in both Colorado Springs, Colo., and in the Sun City resort in Palm Desert, Calif., have met with some frustrations.

After two years of snowbirding, Mrs. McCann is trying to adjust to the fact that her homes are distinctly different, with varying levels of convenience—a disconnection that sometimes “makes me feel irritable,” she says.

Their goal: to try to make their two places feel as much like each other as possible. “If you have certain likes in one home, you don’t want to sacrifice that feeling in the other,” Mrs. McCann says. “It’s not like we’re on vacation.”

For example, the McCanns bought the California home furnished, but the kitchen table was a contemporary-style glasstop; she banished it to the patio and bought a new, country-style wooden table instead. And while Mrs. McCann at first tried to transport her four-quart pressure cooker from Colorado to California in the car, this year she decided to get a second pot for the winter home.

continued on next page

In Fine Feather (continued from preceeding page)

"It's very important because I depend on it for cooking my vegetables," Mrs. McCann says. "And it's a heavy pot."

Clothing is another issue. "I found that I suddenly had to have two of everything," says Mrs. McCann, age 72. "I tried to take as much as I could with me the first year and stuffed the car. But now I'm gradually accumulating some things here that I am going to leave."

FOLLOW THE MONEY

The location of a snowbird's "primary" home—one's official state of residency—can have a big effect on personal finances. Many help themselves by establishing residency where there are no state income taxes, such as Florida. People in Massachusetts, for example, are considered state residents—and thus, all of their income is subject to taxation—if they have a physical presence in the state for more than 163 days a year.

"Avoiding this taxation becomes an especially significant possibility to the many snowbirds who have a lot of dividend, interest and capital-gains income," says Peter Berenson, partner in a Newton, Mass., certified public accounting firm. "But they have to make sure they meet all the residency requirements in the new state, which in Florida includes getting a driver's license and registering to vote there."

Increasingly, routine finances are becoming less of a problem for those who maintain two homes. Many snowbirds now rely on credit cards and nationwide checking accounts offered by money-market funds to pay bills. And many banks and other businesses in Southern destinations have come to rely on the financial integrity of their snowbird customers. What's more, the spate of nationwide bank mergers now mean that many snowbirds can use the very same accounts in the North and the South.

MATTERS OF HEALTH

Not surprisingly, snowbirds for the most part are in good health. That "tends to go along with the positive economics that define most snowbirds," says William Serow, director of the Center for the Study of Population at Florida State University in Tallahassee and a specialist in the demographics of retirement and migration.

Still, even those individuals wrestling with a variety of ills say they benefit from spending part of their year in a warmer clime.

Mel Kigar, for example, is a 60-year-old retired utility customer-service manager from Curtice, Ohio. He and his wife, 56-year-old Lona, spend winters in a home they rent in Bonita Springs, Fla. Several years ago, just before retiring, Mr. Kigar suffered a heart attack. The South, he says, has been kind to his health.

"All I could do up north was walk in malls," he says. "Down here, we'll take bikes to the Everglades and watch birds and look at alligators, or go to Sanibel Island and bike the 20 miles around the island. I fish, I golf. It's been fantastic for my heart."

As for the logistics of health care, some snowbirds find it irksome to have two sets of doctors and to have to coordinate care between them. And health insurance can carry its own complications: While many snowbirds say a combination of traditional Medicare and supplemental insurance works fine, health-maintenance organizations can be a different story. Those who belong to HMOs—and who typically are restricted in their choice of physicians—can run into problems outside their insurer's coverage area.

For these people, some help is on the way. Blue Cross & Blue Shield Association has developed a program specifically for snowbirds that makes their HMO coverage portable. Plan participants register before they head south each year.

WHAT ABOUT THE KIDS?

Leaving home and family inevitably triggers some feelings of guilt among snowbirds - and some feelings of resentment among the children and grandchildren who remain behind.

"It's either feast or famine," says Greg Fischer, age 42. He is speaking of his parents, who spend their winters in Ellenton, Fla. Mr. Fischer and his wife and two children live in Romeo, Mich. "When they go back to Florida, it's nothing. Then ... it's particularly hard for us to adjust when they come back. We have to make space in our lives again for our relationships with them."

His father, John Fischer, half a continent away, acknowledges that he and his wife Marilyn sometimes are "lonely and bored." And they try to stay in touch with relatives through e-mail messages on their computer and weekly telephone calls. But the elder Mr. Fischer, a former manufacturing engineer for General Motors Corp., says he isn't about to give up his life as a snowbird.

"I pinch myself every morning and thank the Lord he's given me the opportunity to be here," he says. "I put in 40 years of work."

Older women, in particular, may imagine that separations from family members will prove tolerable, when the reverse is often true. "[They] get involved with their grandchildren, and they think they can move away," says Frank Linsmeier, a retired business owner at Sun City in Las Vegas. "But they find out when they do that it can be a big problem."

MAKING IT PERMANENT

Inevitably, snowbirds struggle with the question of whether to move South permanently. Researchers say most don't do so, and many end up moving back North for good if their health fails.

Helen Muller, the Ohio retiree, recalls that she and her husband, Tony, embarked eagerly on the snowbird lifestyle when Mr. Muller retired in 1981 as after-market sales manager for TRW Corp. They bought their condo in Florida and began spending each November through April there, in the same building with a lifelong friend of Mrs. Muller's, and the friend's husband.

But then things soured. What they had hoped would be a leisurely lifestyle at the retirement complex proved to be unexpectedly hectic when, for example, Mrs. Muller discovered that "I had to get up at 5 a.m. to get a seat at poolside." Lifelong Midwesterners, they began to feel like strangers among the crowds of Northeasterners on the Atlantic coast. Mrs. Muller's friend died of a brain tumor, and the Mullers found themselves missing their family in Ohio and Michigan.

First they began lopping a couple of weeks or a month off of either end of their winter, choosing at one point, for instance, not to leave Ohio until after Christmas. "Then we'd stay until May; then it was dropping off a month at a time," Mrs. Muller recalls. "And then it got to the point where we'd say, 'How long before we go back home?'"

Today the Mullers, each 79, may spend a month each winter in Florida, at a different location each time. But they will never be tempted by snowbirding again. Says Mrs. Muller, "We just sort of concluded that there's nothing in it for us."

Mr. Buss is a writer in Rochester Hills, Mich.

Cameraderie of Peers (continued from page 3)

3) With Don Jordan's retirement several months ago, he is now able to share with us how he is doing financially, as well as emotionally with that sometimes scary subject called "Retirement".

During the half-day meeting, we produced many thoughts, suggestions and answers to questions we had been asking for some time, as well as additional suggestions in areas that we had not considered. I will list those as we touched on them in the meeting and then in later articles, discuss those things in more depth.

1. It was our realization at this meeting that the old Chinese proverb, "When the student is ready, the teacher will appear," had finally occurred as it relates to our retirement discussions. We came out of this meeting stating that the United Way Retirees Association should develop a United Way Employee Association by state, designed to allow future retirees to gather occasionally at conferences, etc, to discuss concerns, answer questions and make this a stated goal of the retirees association, as well as a joint goal for the state associations and their executive groups throughout the country. (We understand this may be in process)
2. Don Jordan indicated that, over a fairly short period of time, what was important in his life at United Way went by the way side. A new set of goals, objectives, and expectations had to be developed and take the place of those in your work life.
3. Don further indicated it is difficult to let go. You have your own biases that exist in your working world, but all of that disappears and changes with your retirement.
4. After a year, you find you have shifted from your work life, controlling what you do almost twenty 24 hours a day, and now instead of being Mr. or Ms. United Way of wherever, no one knows who you are, remembers who you were and you are back in control of your life as you choose to live it. One of Don's most keen insights was that you suddenly realize how much things have changed when recognition of you as an individual occurs primarily, via your wife telling you to take out the trash in the morning before she leaves for work.
5. Don was very adamant about the need to carry forward a goal-setting and prioritization process, as well as reconnecting with the community, via things like church, Rotary and other volunteer opportunities. That is a subject broad enough for its own column.

6. Another of Don's insights was, with his spouse still working he would fix dinner and have it ready at the appointed time when his wife came home from work. During dinner they would discuss the events of the day, which they had done for many years, and now he found the discussion of his day lasting about 30 seconds while the working spouse was able to expand that discussion into an hour or two concerning events that had occurred, complaints that existed about work, etcetera, like all of us have in our working life.

7. Family becomes extremely important.
8. Friends change and become other retirees.
9. Over the years, most United Way staff people have developed into workaholics in their jobs. With retirement we have to let go of that and replace it with something else.
10. Don's most enlightening recommendation regarding retirement, was that it gave him and others the opportunity to explore their fantasies. For Don that has meant picking up the guitar and learning to play, getting more involved in one of his life's interests, developing movies (he didn't indicate what kind), ham radio, investing in other businesses, whatever. Let go! Explore. One friend of Don's, who is a truck driver, gave it up and developed his talents as a song writer and became successful at a second career after his retirement.

A couple of other thoughts that came up during our meeting:

1. Retirement years afford you the time and opportunity to follow your dreams. It still needs the determination and other skills that you've developed in your work life and they still need to be applied to take you where it is that you decide to go.
2. If you are not happy where you are during your work life, you are not going to be happy other places. Many retirees sell their homes and move, find themselves in a new place and very dissatisfied having spent a good portion of their retirement assets making the move.
3. You still have the same baggage. You still need an anchor. Don't just sell out with the expectation that Shangra La is where you decide to move to. It probably won't happen.

Second Class Citizen

During the past meeting of the Indiana Executive Peer Group, we discussed another

issue that had recently been bothering me. It was rather amazing that without exception all four of us have had the same experience and feel the same way. I suspect if all of us have had that experience then most others in the field find themselves in the same position and it's worth discussing.

The title of this section is Second Class Citizen, because that is the best way to define where all of us felt our society and our acquaintances placed us. As I mentioned, Don Jordan had just returned from India. Some of our discussion at our last meeting revolved around the caste system in India and how even though the Indian government had tried to eliminate it, there were differing levels of castes based upon who a person's parents were and the family they were born into.

That discussion evolved into how all four of us had the feeling that we were considered to be on a less than equal par with a lot of the individuals we were responsible for working with during our United Way career. To the person, all of us felt we knew an awful lot of people. In fact we probably know as many people in a given community as any one does. However, we don't socialize with that group. We have very few friends and in fact in most instances, it would be less than a handful with only one or two who are close enough to talk to about problems, experiences, etcetera. We further felt that second-class citizenship was defined by others who, even though we knew them, never invited any of us to join them at events or social functions. When social events happen for us we had to be the asker or the planner in order to make it happen. One of the observations that came out of this discussion was that as United Way executives, one of our roles is to convene people and therefore it is natural for us to put the process together, otherwise, it just simply doesn't happen. While that is true, all of us felt it would be nice to be respected enough to be included as a social equal and yet we didn't feel that was happening.

It would be interesting to have several of you who receive UWRA's UPDATES to respond to this subject since it appears to be such a common challenge in our particular field. I would really enjoy knowing what others experience and how they feel about this particular subject to help educate all of us in the United Way field. The last time I invited participation, no one either E-mailed or picked up a pen and wrote. I would hope that this issue might elicit more response. ☘