

# Successful Retirement Requires Training

NEW YORK -- The formal handshakes have been exchanged. The last office luncheon has been duly digested. You've taken home your favorite ashtray, paperweight and potted plant. You're officially retired--with too much time and too little to do.

Luckily for the lot of 10 Americans -- the 10-million-plus just 65's in our mid-twenties are changing. The traditional picture of a retired person, pinching pennies and sitting in the sun, is becoming a thing of the past. Retired people play a larger-than-ever part in community life.

For the growing majority of older Americans the change can't come fast enough. Accustomed to the stimulus of out-of-the-home contacts, they found traditional retirement an acute problem in adjustment--and one that most societies have done little to solve.

While the ancient Chinese venerated their elders, and kept them busily useful teaching the young, the modern world has tended to imitate the more recent Victorians who hid their poor-house over every hill and relegated the aging to lives of quiet desperation.

TODAY'S OLDER Americans are taking their future into their own hands and not waiting for the younger generation to act in their behalf. More and more older persons are rejecting the idea that retirement is equivalent to vegetation.

Instead, they are becoming increasingly concerned with civic and social affairs, hobbies, work with the young and other activities which lead to a fulfilling and rewarding retirement.

Organizations such as the American Association of Retired Persons, which along with its sister group, the National Retired Teachers Association, have dedicated themselves to

the concept of dynamic retirement, are providing the older American with a new approach to living after working careers are completed.

A keystone of this new outlook on the part of the older generation is its increasing financial security and independence. Social Security has made a vast contribution through providing almost all older persons with a basic foundation of financial security upon which they can build an intelligent retirement program. Medicare has done much to remove many of the financial problems older persons face in maintaining their health.

Of prime importance has been a change in attitude on the part of insurance companies over the past few years in their dealings with older persons. Much of the credit for this goes to an organization called the Colonial Penn Insurance Company which pioneered insurance of all kinds for the aged and proved that it was possible for them to maintain adequate protection even in their later years.

The resulting independence has done a great deal to enhance the positive attitudes of persons who have reached retirement age or are anticipating it.

INDEPENDENCE IS THE key word. Without it, the experts

say, older people are peculiarly susceptible to the combination of psychological and physical ills that used to characterize the retirement syndrome. With it, we're living better while we're living longer.

Despite the obvious advantages of keeping mature talents at the command of the community, however, it wasn't until this decade that it became possible to pass a 60th birthday without being cut off from the insurance protection that older people need most.

As a matter of fact, until Colonial Penn found that retired persons as a group are generally just as good risks as the best of us--a discovery that sparked the phenomenal growth of such group-insurance-buying organizations as the non-profit American Association of Retired Persons--there was no such thing as today's concept of protection tailored to the needs of the elderly. Older people devoted their energies to financial worries--with reason.

WHAT TODAY'S FREEDOM from worry has meant to retired people--and to their tax-paying neighbors--is evident in every community where an increasing share of the volunteer-service load is being carried by older Americans.

At home or in a new home, their evident enjoyment of life is at the heart of what may

be the biggest of all the recent changes in modern retirement; the early planning for future security that characterizes the thinking of today's young executives during their peak earning years.

Knowing that they have an opportunity to enjoy retirement, they're typically developing hobbies, avocations and interests that will carry them busily through their after-work years. Their influence is being felt wherever there are adult education classes, and it's likely to become even more urgent as the trend to early retirement becomes established.

IT'S THE SAME plan-ahead generation that is also contributing to what Colonial Penn analysts call a sharp upsurge

in early investment in retirement financing. Income-producing insurance is a favorite investment, along with the new health and accident plans that don't cut off protection at 65.

"We're retiring earlier," says Lloyd I. Singer, chairman of the Colonial Penn Insurance Group, "and for the first time we're planning to retire better."

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