

Elderberries

The Newsletter of the

Unitarian Universalist Retired Ministers and Partners Association

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EXECUTIVE BOARD 2003-2004

President:

Joyce Smith - (480) 839-7639
1903 East Rhea Road
Tempe AZ 85284-3467
joysmi@juno.com

Vice-President:

Richard Fewkes - (508) 398-6006
41 Cygnet Drive
West Dennis, MA 02670-2829
rmfewkes@hotmail.com

Secretary:

Sue Nichols - (212) 674-2412
546 East 11th Street - #4A
New York NY 10009-4673
vcnsm@aol.com

Treasurer:

Fred Campbell - (517) 655-9765
1186 Wild Cherry Drive
Williamston MI 48895
a2fcampbell@aol.com

Caring Network Chair:

Glen Snowden - (508) 393-1261
87 Indian Meadow Drive
Northborough, MA 01532-2439
gsnow3@juno.com

Newsletter Editor:

Edwin A. Lane - (781) 235-4911
42 Wareland Road
Wellesley MA 02481-7610
lane.ed@comcast.net

At Large:

Nancy Doughty - (231) 933-4801
12055 S. Woodwinds Circle #13
Traverse City, MI 49684-7727
nwdrev@traverse.net

Peter Weller - (970) 224-3437
1644 Northbrook Court
Fort Collins CO 80526
wellerpj@msn.com

Nominating Committee Chair:

Eugene Navias - (617) 436-2128
69 Ocean Street
Dorchester MA 02124
ebnavias@aol.com

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Elderberries is published quarterly in November, February, May, and August. Deadline for submitting material is the fifteenth of the month preceding publication.

Material for publication should be sent to Ed Lane (addresses at the left of this page—e-mail preferred if possible).

Address changes should be sent to Larry Hamby, 245 McDuffie Drive, Athens GA 30605.

Phone: (706) 543-3315

E-mail: larryhamby@mac.com

President's Perspectives . . . Joyce Smith

At our October Board meeting we spent a lot of time on our survey results and making plans for follow-up programs. There is a lot of information in the two surveys of retired ministers, partners and widowed partners and pre-retired ministers and partners (those 50 and over not officially retired). Some comparisons are:

	Ret. Min	Partners	Pre-Ret Min	Partners
Average Age	76	71	58	56
Partnered	75%	21%(surviving)	67%	
Minister Couples	11		37	
Gender M	67.6%	10.5%	46.2%	39.8%
F	32.4%	89.4%	53.0%	60.2%
Years in ministry	32.01	24.62	18.13	13.50
Parish	76%	2.6%	77.4%	85.7%
Religious Ed.	6.4%	1.2%	6.0%	none
Community	8.4%	0.3%	16.7%	14.3%
Retirement of Minister and Partner Coincide (Pre-retired expect to coincide):				
	Y 75.8% N 25.2%		Y 57% N 43%	

What stands out is the large increase in women in ministry and in community ministries. The percentages of pre-retirement ministers and partners whose retirement will not coincide may put a stress on these marriages.

In the question concerning retirement and continuing ministry it was clear that the actual practice of retired ministers does not conform to the expectations of pre-retirement ministers about what they will do in retirement since only 14 retired ministers are in full time ministry or interims compared to 53 of those who hope to serve in that capacity. Will there be enough interim positions to satisfy that desire since there is currently an oversupply of interim ministers? 171 say they envision part-time ministry whereas only 26 retired ministers currently have part-time positions. Again is the hoped for number realistic?

On health issues some concerns stand out. 95.4% of our pre-retirement ministers and 91.2% of their partners listed their health as good or excellent compared to 78.9% and 79.3% of retired ministers and partners. However more than one third of current ministers and partners had "ongoing" health problems and 65.9% of retired ministers and 50.6% of partners had continuing health problems. What is most disturbing however is that only 61.1% of pre-retirement people are planning to get supplemental health insurance or HMO's, whereas 86.5% of retired members have such insurance. They have a higher expectation of getting drug

coverage (91.4%) than currently retired members have (54.8%). 44.8% plan to get long-term care insurance whereas only 27.2% of our members have such insurance. That is hopeful since the cost is lower the younger you are when you buy it. Both groups have a good percentage (74-85%) of being actively involved in health maintenance mostly through diet and exercise—but only 52-62% of partners of active ministers are (that may be a reporting fluke).

On the question about experiencing retirement, the good news is that 81.6% of the retired group said that retirement was wonderful or good and 81% of our partners said the same. In the pre-retirement group 30.7% ministers and 43.6% of partners said they eagerly await it while 67.9% ministers and 53.6% of partners saw it as “a mixed bag.” Of the retired who were asked if it was difficult to let go of status, 22.1% of ministers and 12% of partners answered “yes,” while 55.2% of pre-retirement ministers said it would or might be hard and 49.1% of partners said the same. When asked for activities in retirement other than ministry both groups gave a wide variety of answers—the largest percentage were pursuing a hobby, time with grandchildren, volunteer work and travel and (for the ministers) writing and working for social causes ranked high.

The good news in housing is that 79.7% of the retired people own their own homes 44.3% with no mortgage. 87.0% of the pre-retirement people are buying their own home. A possible downside to that is that 36.1% plan to remain in that home in retirement and an additional 4.4% plan to live in the same community, which may mean that as many 40% plan to stay in the community of the church they have served. Another 34% have no plans as yet. That may indicate a resistance to planning for retirement. The most interesting difference between the groups is in the interest in a UU sponsored affordable housing project for retirees. Only 18.6% of retired people answered “yes” while 28.4% of pre-retirement people said “yes.” Of the retired people 31.9% said “maybe” while 42.1% of pre-retirement said “maybe.” The preferred place for such shared housing was all over the map with a preference for warm climates.

In the questions on money matters 58.4 % of pre-retirement and 78.4% of retirees said they were adequately or more than adequately prepared for retirement. 32.8% of pre-retirement and 21.5% of retired people said they were marginally or poorly prepared. Another 8.8% of the pre-retirement said they did not know or it was too far away. There are disturbing elements in those statistics. When financial planners say you should be saving for retirement early, “not to know” or “too distant” sounds like a head-in-the-sand approach. The 32.8% who are marginal or poor in the pre-retirement group suggests that Ralph Mero is wise to be worried about the financial status of the upcoming crop of retirees. There may be another factor at work. The lifestyles of those who grew up in or near the depression may be more modest than the younger generation in their perceived needs.

The question about effect of the decline in the stock market on finances was asked in a different way on each questionnaire. The pre-retirement question asked if you were affected by the stock market decline; 42.5% said "yes" and 57.4% said "no." They were asked then whether it had delayed their expected retirement and if so by how much; about half of those answering "yes" replied from one to 20 years with a mean of 4.86 years. The question for the retired group was, if they were affected by the stock market decline, how much their income had been reduced; of the 64.6% who answered that their income had been reduced, more than half answered the question of how much, and the mean was by 25%. What makes these statistics a red flag is that retired people and even many of the pre-retired people do not have the time to build up money lost in the stock market, even if we face some boom years ahead.

There are grounds from the results of this survey for the concern expressed by Ralph Mero about the possible plight of our ministers and partners in the coming years, especially when the UUA has also been made poorer by the stock market plunge, so that the amount of funds to distribute in aid is smaller.

One question on the retired ministers survey was about the importance of UURMAPA, the person's involvement in UURMAPA, and whether the group should take a stronger advocacy role. 37.9% of us—both ministers and partners—had attended a conference, 66.8% of ministers and 48.5% partners read *Elderberries*, 13.3% and 14.2% have attended our annual luncheons, and 16.8% and 17.2% have close friends in UURMAPA. Only 30.4% of ministers and 37.1% of partners attend conferences frequently. The largest percentage (53.4 and 51.8) answered that UURMAPA was "not too important" to me. 59.8% of ministers and 60.9% of partners would be in favor of UURMAPA taking a stronger advocacy role; 37.5% and 34.8% were not sure on that question. The main issues mentioned for advocacy were health and financial issues.

Finally of the people receptive to consulting with a retired colleague on other issues raised in this questionnaire, there was more openness to this possibility from pre-retirement than from retired people

Yes	28.5% pre-retirement	23.7% retired
No	26.3% pre-retirement	41.4% retired
Maybe	45.2% pre-retirement	34.9% retired

As a result of our survey and a report from Ralph Mero about the 40 top debt-ridden students who are now in ministry, we decided to concentrate our efforts on training five to seven people in financial management to seek opportunities to do training at UUMA meetings next year.

If you would like a copy of the findings in these questionnaires to be sent by e-mail without the appendices contact either Larry Hamby or me.

Joyce

Caring Network Contact People

Once a year we publish the names of the Caring Network people. Here are thirty-three people or couples—one near you—who are your vital contacts with UURMAPA. They keep us—and often the UUA—aware of your joys and sorrows, your needs and concerns. Please do contact them and let them know what's going on in your life. See your UURMAPA Directory for addresses, e-mail addresses, and telephone numbers.

Ballou Channing: Dorothy Boroush
 Clara Barton (Central Mass): Glen & Lorraine Snowden
 Clara Barton (Connecticut Valley): Joan Waterhouse
 Central Midwest: Max & Carolyn Gaebler
 Florida: Farley Wheelwright
 Heartland (Michigan): Mary Ann Shokes
 Heartland (Ohio Valley): Robert Reed
 Joseph Priestly (North): Joe Wesley
 Joseph Priestly (South): Robert & Jean Zoerheide
 Massachusetts Bay (Coast): Eugene Navias
 Massachusetts Bay (Inland): Charles L. Wilson
 Metropolitan New York (New Jersey): Elium Gault
 Metropolitan New York (New York): Robert M. Hemstreet
 Mid-South: Larry M. Hamby
 Mountain Desert: Walter Royal Jones
 New Hampshire: Alan Deale & Kathleen Hunter
 Northeast: Iska Cole, Coordinator; Maurice Cobb, Joseph Majeau, Keith & Peggy Munson
 Ohio-Meadville: Carol Brody
 Pacific Central (Bay Area): Margo Tyndall
 Pacific Central (Beyond the Bay): Al & Mary Thelander
 Pacific Northwest: Edgar Peara
 Pacific Southwest (Arizona & Nevada): Raymond & Gretchen Manker
 Pacific Southwest (Southern California): Virginia Crane
 Prairie Star & Western Canada: William Holden
 Southwest: Doe Lockwood
 St. Lawrence (Canada): Charles Eddis
 St. Lawrence (United States): Peter Lee & Faith Grover Scott
 Thomas Jefferson (North/West): George & Elise Briggs,
 Thomas Jefferson (South/East): Elinor Artman
 Vermont: C. Arthur Hover & Ellen Dionna

Glen Snowden, Caring Network Chair

Regional Conferences

Funds too tight to get to a Regional Conference? For partial scholarships contact Michelle Bentley at the UUA: 617 742-2100 – mbently@uua.org.

PAN SOUTH – March 4-7 2004 Clearwater, Florida

“Shared Memories” will be the theme of the spring conference in beautiful Clearwater, home of the white sandy beaches.

Author Ed Harris will discuss his new book, *Miracle in Birmingham: A Civil Rights Memoir, 1954-1965*. Come prepared to share the formative experiences of your lives, including “Hilarious and Outrageous Experiences I Have Had” and “Wisdom Learned the Hard Way.”

We will have a day trip to St. Petersburg with choices of museums: The Salvador Dali Museum, the Museum of Fine Arts, or the Holocaust Museum.

Registration (includes meals at the church) is \$100. Home hospitality (benefits the Clearwater church) is \$100—make reservations through the registrar. Alternative accommodations, Hampton Inn Clearwater Central, 4.5 miles from the church—make reservations directly—727 797-8173 or www.hamptoninn.com.

Registrar: Larry Hamby, 245 MacDuffie Drive, Athens, GA 30605

WEST – April 12-15, 2004 - Vallombrosa Conference Center, Menlo Park, CA

We have a rich, enriching program planned for next April. Monday evening Ted Webb will lead a dramatic reading of “The President and His Maker” (the “maker” being Elihu B. Washburne), which he developed from his research into the lives of the Washburne brothers. Tuesday Ed Lane will offer two sections of a series titled “Slow the Pace—Savor the Journey” which he has given twice at Star Island. In the morning session he will do the “Overview” followed by discussion. In the afternoon session he will look at the topic as the Transcendentalists, particularly Thoreau and Emerson saw it. Discussion time follows. Wednesday two research scientists from the Institute of Noetic Sciences, Cassandra Vieten, PhD and Tina Amorok, a Clinical Psychology Doctoral Candidate, will offer material from their researches on Transformations in Consciousness, with adequate discussion time for us to exchange thoughts. Odysseys will be offered Tuesday and Wednesday evenings by Richard and Lois Allen and by Joyce Smith. And there will be daily worship services, some free time in the afternoons, and time Thursday to discuss common concerns with the UURMAPA Board, which will be with us. Registration forms will be sent out after the first of the year to members in the Western districts. Others interested can contact co-chairs

Al and Mary Thelander, thelandr@nccn.net, Co-chairs

2003-4 UUA Directory Out

Retired ministers who have “officially notified” the UUA of their retirement automatically receive directories. If you don’t receive a copy contact Kristen Radloff in the Publications Staff Group; 25 Beacon Street, Boston, MA 02108; 617-948-4646; e-mail kradloff@uua.org.

Retirement Plans and Housing Allowances

We are pleased to announce that effective September 1, 2003, Fidelity Investments has complied with our request that retired ministers receiving any form of distributions from the UUA Retirement Plan can have those dollars coded as a “clergy housing allowance.” This applies to monthly, quarterly, or other withdrawals.

No state or federal income taxes will be withheld from those distributions, and the money will be referenced on the 1099 Form that participants receive from Fidelity in January, as “taxable amount is not determined.” This will clarify to the IRS that these dollars are excluded from income subject to taxes. Such distributions are also exempt from any social security taxes.

UU retired ministers will continue to receive a letter each January from the Vice President for Finance of the UUA to attach to their 1040 tax return. Retired ministers wanting to take advantage of this arrangement should call Fidelity at 800 343-0860.

It is wise to keep records of annual housing expenses so that the amount to be excluded from taxes can be verified. Retired clergy must indicate on their tax return the amount of the retirement plan distributions spent on housing and eligible for this favorable tax treatment.

More information about withdrawals from the UUA Retirement Plan is available from Fidelity or from Joyce Stewart at jstewart@uua.org or 617 948-6421.

Ralph Mero
Office of Church Staff Finances

How are you? ... What are you doing? ... Any new publications?

Due to severe space limitations items for this column had to be postponed. They will appear in the next issue of *Elderberries*. We regret the inconvenience,

Editor

In Memoriam

Rachel W. Seaward died August 12, 2003 at the age of 101. Deceased partner: The Reverend Carl Albert Seaward. Messages of remembrance may be sent to her daughter, Carol Hofling at 3818 SW 161 St. Loop, Ocala, FL 34473-3268.

The Reverend Francis C. Anderson died August 27, 2003. Surviving partner: Dorothy Anderson, 14 S. Cromwell Road, Savannah, GA 314102-4421.

The Reverend R. Lester Mondale died August 19, 2003. Surviving partner: Rosemary Mondale, 1229 Madison #516, Fredericktown, MO 63645-7785.

The Reverend Francis Anderson died August 27, 2003. Surviving partner: Dorothy Anderson, 14 South Cromwell Road, Savannah GA 31410.

Priscilla A. Gardner died October 22, 2003. Deceased partner: William Gardner. Survivors are her sons Robert and Christopher. Messages of remembrance may be sent to Christopher Gardner, P.O. Box 1133, Hyannis, MA 02601.

Unitarian Universalist Retired
Ministers and Partners Association
c/o L. M. Hamby
245 McDuffie Drive
Athens, GA 30605



Address Service Requested