

UU ELDER BERRIES

THE NEWSLETTER OF THE U.U. RETIRED MINISTERS ASSOCIATION

Volume III #2
Albert Q. Perry, Editor

16 Shackford St.

Fall, 1987
Eastport, Maine 04631

EXECUTIVE BOARD

1987-89

PRESIDENT

Rev. J. Harold Hadley
35 Pomeroy Court
Amherst, Mass. 01002
Tel. 413/253-3143

VICE PRESIDENT

Rev. Robert H. Holmes
P.O. Box 83
Harrison, Maine 04040
Tel. 207/583-6102

SECRETARY

Rev. Walter W. Kring
P.O. Box 216
Brookfield, Mass. 01506
Tel. 617/867-3986

TREASURER

Rev. William E. Gardner
77 Sailfish Drive
East Falmouth, Mass 02536
Tel. 617/540-3862

NEWSLETTER EDITOR

Rev. Albert Q. Perry
16 Shackford St.
Eastport, Maine 04631
Tel. 207/853-2326

BOARD MEMBERS

Carolyn C. Howlett
R.R. 1 Box 13
Center Lovell, Maine 04016
Tel. 207/925-8694

Margaret H. Johnston
"The Hills"
West Newbury, Vermont 05085
Tel. 802/429-2412

Rev. Philip H. Giles
North Harwick, Mass.

1988 SOUTHEAST UURMA CONFERENCE

The Second Annual Southeast Retired Minister's Conference will be held at the new UU conference center in Florida...at:

"UNITY IN THE PINES"

Brooksville, Florida

From

February 1 - Monday - Dinner

Through

February 3 - Wednesday - Lunch

Not all programs are yet in place, but the conference is being organized under the direction of Carl J. Westman, and that is an assurance of something very special.

Registration Forms will be sent out in December to all retired folk living in the Southeast of the U.S., BUT ALL U.U. RETIRED MINISTERS, SPOUSES AND SURVIVING SPOUSES WILL BE WELCOME. If any member hopes to be in the area in February or can make the trip for this occasion, he or she will be welcome. If possibly interested, write for a Registration Form to:

Carl J. Westman
1925 Central Ave. #300
Lakeland, FL 33803

SERVICE GRATUITY FUND DRIVE

There has been considerable distress expressed wherever U.U. Retired Ministers gather in respect to the steady decline in the size of "Service Gratuity" payments and of predictions of continuing decreases as the number eligible to receive these increases while the funds from which they are paid remains constant or declines.

Responding to this almost universal concern of the membership, the UURMA has undertaken to raise additional funds and is in the process of organizing a committee to undertake the job. No names can be announced as yet, but if anyone knows of possible contributors, they should notify our Executive Board.

EXECUTIVE BOARD BI-ANNUAL REPORT 1985-1987

Our Unitarian Universalist Retired Ministers Association By-laws require that the Executive Board send to all members of the Association "at least once every two years, a report of its activities including a financial statement".

To this end, the Treasurer, Bill Gardner, did include a financial report covering the 21 months (September 16, 1985 - June 30, 1987) in the Summer Issue of the newsletter "ElderBerries". Readers may wish to refer to that half of our report, completed at the end of the fiscal year, in order to better understand this half, completed three months later, to more nearly coincide with the Second Anniversary date of the organization of the Association, October 24, 1985.

This report also begins with a brief review of the early beginnings "that led up to the final adoption of the By-laws and the appointment of an Executive Board. It is included primarily for the benefit of our many new members and friends of the past two years.

PRELIMINARY REVIEW

There had been little precedent in the entire history of the liberal religious movement, either in this country or abroad, on which to pattern this new organization. There was, however, a limited kind of precursor in the fact that from 1969 to 1978 a self-styled "journal" called "The Elder Churchman" was edited and published by the former Dean of the St. Lawrence Theological School, Max Kapp, then retired. Dean Kapp, out of his wide experience as minister, dean and later retiree, had a deep concern for the well-being of the retired minister. In the first issue, Vol. I No. I, June 1969, he stated that concern succinctly, "This Journal," he said, "is a signal of a new day for the retired minister, for," he continued, "the time has come to pay attention to the UU minister who all too often after 40 or more years of dedicated service...drops swiftly out of sight and out of circulation with a meager pension and a sense of wondering alienation when he has, in fact, been asked to move over, not to move out."

That journal was a great source of comfort, inspiration and regular information for the widely scattered retirees. Nine years later and soon after Max Kapp's death, the journal ceased being published.

In 1983, at the Vancouver, B.C. General Assembly at a UUMA workshop, eight retired ministers picked up the challenge again, with two goals in mind: One, to resurrect the "Elder Churchman" as a newsletter under a new name; and Two, to set up an organization to provide a better means of continuing communication, as well as, a means of direct representation on behalf of all our retirees.

Progress toward these ends in the months following was encouraging.

UURMA ORGANIZATION

On October 24, 1985, just two years ago this Fall, with the encouragement and strong support of the UUA Council on Church Staff Finances, seventy UU retired ministers and spouses and surviving spouses met at Petersham, MA., and voted what was for them and our denomination an historic enabling resolution. It read: "Resolved, that an organization of retired UU Ministers be established in the United States and Canada, for the purpose of concern about the financial, social, personal and professional interests of our retired ministers."

That resolution was voted unanimously. A set of By-laws was then adopted which states as its purpose (in abbreviated form): "...to serve the UUA and to enhance the well-being of retired UU Ministers, Ministers of Religious Education, their spouses and surviving spouses."

BOARD ACTIVITIES 1985-1987

The Executive Board, according to the By-laws, "shall administer the affairs of this organization and shall adopt policies and administer programs to carry out its purposes."

This directive has been followed during the past two years with modest accomplishment, especially so, considering the fact that we are a volunteer group working with a minimal budget and with no paid staff or central office. Nevertheless, the work has been deeply rewarding and below, for example, are a few illustrations of our activities:

* The Newsletter "ElderBerries" has been ably edited by Al Perry in Plymouth, ME., and distributed quarterly through the UUA headquarters process. The response has been good and more member input is invited.

* Two Area Conferences have been held, one in the Northeast (Massachusetts), the other in the Southeast (Florida). Both were planned and implemented by local committees that sent invitations to the entire membership. Both likewise voted to make the conference an annual event and selected chairpersons for the following year. We look forward to the Second Area Conference in Rye Beach, New Hampshire (held very successfully after this report was written) in the Fall of 1987, and Brookville, Florida in the Winter of 1988.

* A UURMA General Assembly activity consisting of a workshop, new member reception or caucus, together with appropriate displays, buttons, etc. are planned for each Assembly for our members who are able to attend.

* At the request of our Executive Board, the UUA Board of Trustees meeting this Fall voted reduced G.A. registration fees for UURMA members as indicated in the G.A. Fee Schedule thus:

Regular Adult	\$148
One-day only	\$50
Youths, Retired Ministers, their Spouses, Surviving Spouses and Theological Students	\$50
One-day only	\$17

* As a result of UURMA Executive Board insistent requests for clarification on the previous practice of granting Life Membership to UU Ministerial retirees, and later discontinued, the UUMA at its Annual Meeting, June 23, 1986, adopted an Article II, Section I B, stating that "UUMA members who retire from the active ministry as defined by the Ministerial Fellowship rules shall be **granted Life Membership.**"

* Planning is now in the works for an experimental **Area Contact -Counselling Program** for UURMA MEMBERS, PATTERNED ON THE "Good Offices" concept used by the UUMA, in which a retired minister and spouse in a given area would be designated as the persons to keep in touch with and provide counselling service for UURMA members in need. This project awaits only the needed start-up funds.

* Initial planning is in the process for a proposed **fund raising project** to help "forestall a 30 to 40% decrease in the Service Gratuity payments to retired ministers over the next ten years due to an increase in participants while the funds remain constant."

* The Executive Board will soon be working with the Council on Church Staff Finances and the Dept. of the Ministry (1) to print a Booklet for UU **ministers and spouses** anticipating retirement and (2) making plans for **Retirement Planning Workshops** for UU ministers and spouses ages 60-65.

SEQUEL

The Executive Board extends sincere appreciation to all those individuals and groups who have been so generous in backing our endeavors. Special thanks go to many at the UUA, the President, Bill Schulz; the Moderator, Natalie Gulbrandson; Director of Ministry, Dave Pohl; Director of the Council on Church Staff Finances, Silvio Nardoni; and the UUMA President, Bob Doss, for that organization's continuing encouragement, support and interest in the UURMA during this growing up period of our Association. Credits would not be complete without recognition of the UUA Grants Making Panel for its major, one-time, start-up grant, as indicated in the Treasurer's Report, which provided the assist that enabled the organizing effort to continue with assurance.

The whole idea of a retired ministers' organization was really begun as an experiment in "continuing the quality of life" for the retired UU ministers, their spouses and spouses of deceased ministers. The experiment has had sufficient success to keep us all encouraged.

Someone has said that an experiment has two general phases. First is "the creation of the basic design together with its construction and elaboration"; that is to say, putting the designed organization into workable form. This has been the task of these first two years. The second phase is what may be called the "consolidation of our gains" where the previous experience is evaluated while new elements are continuously added. This must be the task of the next two years for the Executive Board, with our entire membership increasingly involved and benefited.

This is, indeed, the time for "trying out" the adventures of life that is ours! For in the words of the sage we remember, that:

"—in the heroic adventure toward selfhood
the fullness of the cosmos is ours to discover,
and its forms are ours to create and express."

Respectfully submitted,
J. Harold Hadley, President
For the Executive Board

NORTHEAST AREA UURMA CONFERENCE AT RYE BEACH

The Second Annual Northeast Area Conference of the UURMA was held at the St. Francis Retreat Center at Rye Beach in New Hampshire on November 10, 11 & 12. It was organized and directed by a committee chaired by Keith Munson and proved to be both beneficial and enjoyable. After a warm and amusing welcome from the Brother in charge of the truly magnificent facility which was made available to us at very modest cost, we enjoyed an evening of folk songs, led by Ellen Lukingbeal and Keith Patrie of one of our Portland churches.

The next day we had a full program with presentations by "Chuck" Gaines, Silvio Nardoni and George Marshall from our movement and by James Verachueren of the Elderhostel Speakers Bureau and Lori Bradley of a Portsmouth Historical Museum. A service was planned for the historic Portsmouth UU Church, but transportation became impossible because of a blizzard, and we were granted use of the very beautiful chapel at the Retreat House. **Actually, Wednesday afternoon had been kept largely free of formal sessions that people might enjoy the beach and ocean, but it was seldom possible to go outside the building because of the weather. We trust that all got home safely, but as the session closed, weather reports were warning anyone against trying to go to Cape Cod.**

THE FINANCIAL DIMENSION

Over the last two years, as you can read in the president's Report, a considerable amount has been accomplished to improve the quality of life of some, at least, of our UU retired ministers, spouses, etc., and this was made possible by the money made available to us; and the things we didn't do, we just could not do because of a lack of money. All ought to study the 21 month report of our Treasurer, Bill Gardner, and the budget for the next year as voted by the Board.

INCOME		BUDGET 1987-88
Start-Up Grant from Veatch Program		
via UUA Grants Panel	\$5000.00	
Council on Church Staff Finances for Conferences	4000.00	\$2,000.00
Unitarian Universalist Minister's Ass'n. Subsidy	200.00	200.00
Members' Contributions (1st year) (59)	1,586.70	3,000.00
Members' Contributions (2nd year) (79)	2,233.25	
John P. Christenson Memorial Fund	792.00	
Interest Income	376.62	150.00
UUA Dept. of Ministry (N.E. Conference)		1,000.00
Totals	\$14,188.57	\$6,350.00
EXPENDITURES		
Executive Board		
Pre-Petersham Meetings	\$104.80	
Dec. 4, 1985 Meeting	598.78	
Feb. 20, 1986 Meeting	439.33	
May 14, 1986 Meeting	437.33	
Sept. 9, 1986 Meeting	450.62	
Jan. 14, 1987 Meeting	312.19	
May 20, 1987 Meeting	428.04	1,800.00
Newsletter		
September '85	117.18	
Winter '86	162.75	
Summer '86	200.20	
Fall '86	200.00	
Winter '87	176.79	
Spring '87	179.70	1,200.00
Telephone, Postage, Supplies		400.00
Conferences		
Petersham	1,732.98	
Florida	786.87	
California	17.93	
New England	2,336.39	4,200.00
Contact Counselling Program (Good Offices)		2,500.00
Miscellaneous:		
UUA Directory Listing	20.00	
Brochure (1986-87)	205.62	500.00
Service Gratuity Endowment Campaign		1,000.00
Total Expenditures	9,925.58	11,800.00
Net Income for Period	4,262.99	
	\$14,188.57	

CONTINUED ON THE NEXT PAGE...

Self-evidently, if we are to meet our goals and continue to improve our services to the membership of the UURMA, MORE MUST MAKE SOME CONTRIBUTION AND SOME MUST MAKE MORE OF A CONTRIBUTION. The Board of Directors is anxious to serve all who are eligible for membership and has resisted all suggestions that we charge a specific dues. This, we feel, would cause those who need our services most to withdraw, and that would be tragic.

We are reluctant to suggest any specific amount that we might hope to receive from an average member. There are no average members. Some may have good pensions or continue to earn a reasonable amount as interim or supply preachers and might feel capable of contributing equal to what they paid as dues to the UUMA, (\$100). Others, in reasonable circumstances, might feel able to half what they once paid as dues to the UUMA, (\$50). Actually, the average contribution is around twenty-five dollars, and we know it comes hard for some and seek to do the most we can for the membership with it. Still others may have little or no pension, few, if any, ways of earning anything, heavy medical expenses and may be struggling with indebtedness. Some of these, despite their problems, still send in something, and if it is only a dollar, it is received with a feeling of humility.

Whatever the category in which one finds oneself, contributions are appreciated and make possible our services. Send yours, whatever it is, to:

Rev. William Gardner, Treasurer
77 Sailfish Drive
East Falmouth, MA 02536

SWINDLERS TARGET NATION'S ELDERLY

Nationwide reports of deceptive mail solicitations that prey on the desperation of older Americans have been overwhelming. Groups with impressive names are conning people into sending money to aid in their fictitious fights against nonexistent efforts to disband programs such as Medicare and Social Security or participating in phony drawings and sweepstakes.

Shocker: The activities of many of these organizations are not criminal. Due to legal loopholes and the way many of these advertisements are worded, the solicitations are not considered technically fraudulent.

"All kinds of trash is being generated to mislead and confuse the public," John Trollinger, spokesperson for the Social Security Administration, explained.

In the meantime, since you are not protected by law, you must guard against these rip-offs:

If you receive any questionable literature and want to find out more, contact your local Social Security office and ask. Legitimate guides to Social Security or Medicare are often advertised.

Don't allow scare tactics to persuade you.

Be wary of brown envelopes that are marked "urgent" or "important federal information" or that refer to Social Security or Medicare.

GETTING THE BENEFITS DUE YOU FROM YOUR

MEDICAL INSURANCE PLAN

by Silvio Nardoni

Perhaps no single task occupies more time of retired folk than attending to the paperwork associated with getting reimbursement for medical treatment. This article attempts to state in brief form the structure of the payment system and the recommended process for submitting and following up on claims.

If you are over sixty-five and not actively working, Medicare is your primary insurance carrier. What this means is that you must first submit bills for doctor's visits, hospitalization, or other treatment to Medicare. Your local Social Security office can give you information regarding where to send the paperwork.

Medicare hires contractors (typically insurance companies themselves, for example, Blue Cross) to process the claims. One of the unfortunate aspects of these contracts is that they provide an incentive to the company if claims are kept below a certain figure. So, they can be quite aggressive and narrow-minded in their interpretation of available benefits. Knowing this, you should be assertive and direct in your question as to why a certain claim is not covered or a reduced amount allowed.

Once Medicare has paid its portion, the claim can then be forwarded to your supplementary carrier for payment of its portion of the remaining balance. Policies differ in how much they will cover. Some are limited to the same amount as Medicare will allow for a certain procedure. Others use a "reasonable and customary" standard for determining what they will pay. This latter standard is usually more generous, although it will vary from community to community.

WHAT TO DO IF SOMETHING GOES WRONG, OR IF YOU FEEL UNFAIRLY TREATED? First, remember there is an appeals system built into Medicare which allows you to challenge their determination of your benefits.

Another avenue of assistance is your local Congressional representative. They maintain office staffs whose responsibility is to get answers from the bureaucracy when individuals get nowhere. Don't overuse this, as your credibility declines with repeated requests, but it is an "ace in the hole" worth playing on occasion.

Similarly, with your supplemental carrier, ask to speak to the claims supervisor if you feel you don't agree with or understand the explanation given to you by the first-level person.

All of this takes time, of course, and can cause no little frustration. Keep copies of everything you send: (it will make telephone conversations easier if you are looking at the same document as the other person.) If you have several different items to discuss, number them in your letter so that you can check off each item as it is handled.

If you are over sixty-five and still actively working in the ministry, Medicare is not your primary carrier. Your "supplimentary" carrier becomes your primary for the time while you are working. There has been confusion on this question because of conflicting interpretations of the "COBRA" law (careful, it bites!). The final regulations are still not completed, but the consensus interpretation is now that those still actively working are not primarily covered by Medicare.

Even if you are not a member of the UUA Group Insurance Plan, the Office of Church Staff Finances is willing to discuss these kinds of questions. We may not be able to solve your problem, but generally we can point you in the right direction. Give me or Kevin Benn a call or write us.

Silvio Nardoni

“GETTING THE MOST OUT OF LIFE” by Waldemar Argow A Review by the Editor

I have long thought that when a church seeks to perpetuate its association with a beloved minister after his or her retirement by declaring him or her “Minister Emeritus”, it ought, at least, to assume the obligation of under-writing the cost of publishing the book he or she talked about writing at the farewell reception.

Most churches don't do that, but some ministers' books get written and published anyway, and one of the best which has come to your Editor's attention is “Getting the Most Our Of Life” by Waldemar Argow. The author spent forty years in our ministry, serving churches in Cedar Rapids, Toledo and Palm Beach County, but the appeal of his lectures and writings has always been broader than that of what might be called a “Sectarian U.U.”. I suspect that his book may find more enthusiastic readers outside of our movement than within it, and this is intended as praise, not as criticism. We need preachers and writers who can appeal to all sorts and kinds of folk.

The book contains seventy-seven comparatively brief, (usually less than 3 pages) extremely practical and quite simple guides to living more fully, based upon both the ancient teachings of religions and modern scientific and psychological discoveries. Parts of many could be used as readings by those of us still leading worship services despite retirement; but I am sure that Dr. Argow's real goal is that the reader may grow and find greater satisfactions. In his introductory chapter he clearly spells out his intent by saying:

“...all of us, from the most sanguine to the least hopeful, would like, in the words of our book title, to get at least a little more out of life than we are presently getting. Naturally. There is something elemental in our nature that drives us to seek ever more substance, meaning, value in the human experience. Getting more out of life, and giving more to life is what the game is all about...”

Perhaps I should hasten to note that this is not simply a guide book for those who are young or middle-aged who have a lot of years ahead of them which might be improved. The problems of those of us who are getting along and may be retired are certainly acknowledged in the chapter entitled: “The Varieties of Love”. In it, he notes:

“...in our day, millions of men and women are living to a considerably older age than most people reached in the past. Which means that there are innumerable human beings all around us who need the fourth variety of love. (The kind that tells one he is still wanted and needed). The most destructive experience of old age is loneliness. And the gentlest antidote for loneliness is caring, sharing and loving.”

I hope that Dr. Argow will forgive me if I sometimes find a kind of similarity between him and Norman Vincent Peale in that both have had many opportunities to meet and work with a wide variety of people, but the lessons the author has drawn from his travels and acquaintanceships are, I think, infinitely more universal in nature and application. In this regard, I particularly like his conclusion to the “Lessons of a Traveling Man” in which he says:

“I have learned that life is our father; that earth is our mother; that all men and women are brothers and sisters; that religions are many, but religion is one; and that there is only one race - the human race.”

I doubt that Dr. Peale could have ever written that or much, much more in this liberal, spiritual self-help manual.

“...A TIME TO DIE”

When you have an organization of retired people a considerable number of deaths are inevitable, and your editor is often unsure about his responsibility in reporting these. Some urge that we leave this to other publications that we not be depressed with each issue. Others call attention to the fact that the U.U. WORLD does not often report the passing of spouses; and when we carried the notice of one such, several expressed appreciation that they knew to express a word of sympathy to an old colleague. A suggestion that I greatly respect, but may not implement, was from Ed Wilson who urged that we accept reality and deal lightly with the inevitable by running a column entitled “ElderBerrials”.

I am still undecided, but I cannot personally avoid saying a word about Seth Brooks who died on October 7. This is not necessarily because he was more important than other ministers and members, but because he was more important to me.

When I went to Tufts in 1935, Seth was minister of our Malden church, and I was one of a group of pre-theological freshmen who went over to hear him one Sunday. He greeted us warmly, bothered to learn our names and where we came from, and invited us to be his guests at any suppers which the church might be holding...(a most welcome invitation for most of us in that depression era, and I certainly took advantage of it). I continued to attend the Malden church until I got a paying job teaching Sunday School at one of our other churches, making attendance impossible.

I don't think that Seth ever forgot any of us, and years later, when a son of mine was in Washington and attended the Universalist National Memorial Church, he introduced himself and Seth recalled the distant past when his father had been a freshman “theologue”.

I guess that with the passage of time I may have developed theological and, perhaps, political differences from Seth; but I never forgot or doubted that in warm human relationships and, especially, in encouraging theological students, he was tops.

If you will pardon my indulging myself a bit further, I was recently leading a service of worship and used as a litany that magnificent reading by Edwin Backus on “The Beloved Community”. A day later I received a letter from his daughter in California, informing me of the death of her mother last December and of her enjoyment in having “ElderBerrials” read to her. I never knew either Rev. Mr. Backus or his wife, but I was shocked to learn of her passing so soon after I had used the thoughts and words of her husband; and I am sure that we have all been enriched by the eighty years that she put into the service of liberal religion.