

# UU ELDER BERRIES

THE NEWSLETTER OF THE U.U. RETIRED MINISTERS ASSOCIATION

Vol IV #3

Albert Q. Perry, Editor

P.O. Box 66

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Eastport, Maine 04631

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## UNITARIAN UNIVERSALIST RETIRED MINISTERS SURVEY, Part II

(We are using a very large portion of our newsletters this year to report on the survey of attitudes and activities of U.U. retired ministers. We suspect that most are interested in how their situations compare with that of others, but we also believe that this was a unique and most important effort and one which should have considerable influence on the U.U.A. and local churches in working with ministers who will one day be retired; and, hopefully, it may be made available to active ministers to guide them in making plans for the future. --A.Q.P.)

(First see "Survey Preface" on page 5 of ElderBerries, Autumn Issue, 1988.)

### SECTION I: SKETCHING THE LIFE PATHS OF UU RETIRED MINISTERS

Before they became ministers, slightly over 50 percent of the 150 retirees in this survey pursued careers in both public and private sectors as well as in the arts. The remaining approximately 50 percent had no former professions.

The theological schools most often attended were the UU schools, namely: Tufts (26%), Meadville (23%), Harvard (19%), St. Lawrence (10%), Starr King (8%), with 14% attending 8 different non-UU theological schools.

During their careers in the active ministry most of our retired ministers served churches in several states/provinces, with a few serving in as many as 9 or 10; however, the largest percentage (91%) served in from 1 to 6.

The congregations served in the course of their ministries ranged in size from under 50 to over 1,000 members. The largest congregations served by most ministers averaged between 150-599 members (73%), while only 10 percent served congregations with over 1,000 members.

Retirement from the ministry took place for some as long ago as the early 1960s and as recently for many as the 1980s. It is apparent that while most individuals have retired in the past 15 years (73%), more than 25 percent retired before 1975, or 20 years ago. Consistent with this distribution of years since retirement is the range of current ages of retired ministers which is: Under 70 years (35%), over 70 years of age (65%).

Thus, in the present, we find a group of persons varying in age by well over 15 years, the majority being over 70 with more than 10 years' experience as retired ministers.

With this background in mind, we will next consider their circumstances and ways of life.

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The UURMA is recognized by the Unitarian Universalist As'n as an independent "Denominational Group," and it has been accepted as a full-fledged chapter of the UUMA.

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## SECTION II: THE CURRENT LIFE CIRCUMSTANCES OF UUA RETIRED MINISTERS

UUA retired ministers currently live in urban, suburban, and rural environs with younger individuals somewhat more likely to live in central city and suburban areas (50%) and older individuals more likely to live in small towns and in rural areas (50%). Those living in rural areas are more likely to reside in the Northeast.

Central city of larger metropolitan areas (1 million) 13%,  
Suburb of larger city 14%, Small metro areas (300,000 plus) 9%,  
Suburb of small metro areas 14%, Small town 37%, Rural 12%.

The majority of retired ministers own their own home or apartment (80%). The balance rent an apartment (4%) or live in a residence for retired people (5%).

The marital status reported by respondents suggest that most live with a spouse. Married (78%), widowed (11%), separated or divorced (5%), single/never been married (5%), no answer (1%).

Most widowed individuals are over 70 years of age while those who are divorced tend to be under 70. Married individuals are more likely to have a higher income.

Data on the distance that children live from members is an additional indicator of family life-style.

Within easy driving distance (49%), a day trip by car (19%),  
a distant trip (22%), no children (3%), live with children (5%).

Hence most are within a day's drive of or live with their children, with older individuals (over 71 years of age) somewhat more likely to either live far away from children or to live with children.

Incomes of these retired ministers come from many different sources with most individuals receiving income from more than one source. Therefore, due to multiple mentions by each person, the following percentages do not add up to 100:

Social Security (92%), investments (67%), UUA Service Gratuity (37%), UUA Retirement Plan (28%), rental properties (8%), UUA Aid funds (6%), full-time work (5%), State pensions (4%), VA benefits (4%).

It is interesting to note that those with highest incomes (over \$35,000 per year) are most likely to have income from Social Security (100%) and investments (81%). Some of these higher-income persons receive UUA Service Gratuity and Retirement Plan income (36%), and a few engage in full-time work (15%). In contrast, most of those persons with lower incomes (under \$15,000) receive Social Security (97%), some have UUA Retirement Plan (35%), UUA Service Gratuity (45%), and receive UUA aid funds (23%), but they are much less likely than higher earners to have investments (37% vs. 81%) and fewer work full-time.

Actual incomes of retired ministers range from under \$8,000 for a few to over \$50,000 for some.

Under \$8,000	2%	\$35,000 to \$49,999	15%
\$8,000 to \$14,999	19%	\$50,000 and over	11%
\$15,000 to \$24,999	27%	No answer	3%
\$25,000 to \$34,999	24%		

Thus the majority have incomes between \$15,000 and \$35,000 with the average leaning somewhat more toward the high end. Incomes of \$35,000 tend to be those of younger members. Region does not seem to relate to income level except for those receiving between \$8,000 to \$15,000 (more often residing in the Northeast), and those receiving \$25,000 to \$35,000 (somewhat more likely to be living in the West). Those with lower incomes are more likely to rent and are somewhat more likely to express dissatisfaction with resources in their community.



When we consider the percentage of income decrease following retirement, the range is considerable.

None (same or better than

before retirement

35%

41 to 50% less

11%

10 to 20% less

14%

Over 50% less

14%

21 to 30% less

15%

No answer

4%

31 to 40% less

7%

Thus, while just over a third felt no economic impact after retirement, another third has lost 30 percent or more of their income, and a final third even more. Note also: Those with higher incomes at present (over \$25,000) are the most likely not to have experienced a reduction in their income. Again, those with no income loss are somewhat more likely to live in the western part of the country.

Given these figures it is not surprising that only about a third describe their month-to-month expenses as "easily affordable"; although most indicate they can afford their current way of life. Characterization of month-to-month expenses are: Easily affordable (36%), Affordable (42%), Just enough to get by (20%), Unaffordable (1%), no answer (1%).

Obviously, the higher the income level the more individuals tend to indicate that expenses are affordable, but it is interesting that those who are more likely to describe expenses as "easily affordable" are also more likely to express satisfaction with cultural and organizational resources in their communities (perhaps they have easier access).

Consistent with these income levels and characterizations of affordability are their indications that individuals feel their resources are adequate to meet emergencies. The question put was: Are your assets sufficient to meet most emergencies? Yes (60%) No (12%) Unsure (27%)

Also related to feelings about ability to deal with expenses are retired ministers' assessments of their current health insurance (a major concern to all older Americans).

Most retired ministers rate their current health insurance as "highly" to "somewhat satisfactory," while about one-third express some degree of dissatisfaction with their medical coverage.

## LEVEL OF SATISFACTION WITH HEALTH INSURANCE

Highly satisfactory

27%

Somewhat unsatisfactory

13%

Somewhat satisfactory

44%

Highly unsatisfactory

5%

Neutral

10%

No answer

1%

In sum, consolidating several findings, we can infer that somewhere between 20 to 30 percent of all retired ministers responding to this survey question their ability to handle expenses:

--Twenty percent receive \$15,000 or less per year;

--One-third lost 30 percent or more of their salary after retirement;

--Twenty-one percent describe their ability to meet month-to-month expenses as marginal;

--One-third or more are doubtful or uncertain about their ability to deal with emergencies; and

--About one-third are dissatisfied with their health insurance.

Conversely, two-thirds of the individuals in this sample of retired ministers express some degree of satisfaction and comfort with their current financial resources.

Sections I and II of the UU Retired Ministers Survey--Fall 1988 have been condensed and adapted by Harold Hadley for serial publication in the newsletter ElderBerries and was prepared for the UURMA by Kennan Research and Consulting, Inc., New York City.

Sections of the survey still to be reviewed in a subsequent newsletter are: III. Comparison of Current and Pre-Retirement Life-styles--Assessing the Transition; IV. Current Involvement with UUA and Opinions re UUA Retirement Practice; and V. Conclusion.

## REGIONAL CONFERENCES

Almost from the first meeting of the Board of the UURMA there has been a significant effort to provide possible opportunities for our retired ministers, spouses, and surviving spouses to meet together, to renew old friendships, and to plan for continuing and meaningful activities. It was comparatively easy to find a place and to attract a group on an annual basis in New England, and four gatherings have been held.

As noted elsewhere in this issue, the second Southeast Conference was held in Florida this past month, and it was a significant success. We are now looking forward to holding the first Western Conference in California at a time and place yet to be announced and with a program in the planning stage. Taking part are Rev. Aaron Gilmartin, Chairperson; Rev. George Whitney; Rev. Ford Lewis; and Rev. Margaret Goodman.

The most recent Conference Committee to be appointed will plan an area conference for the Central Midwest. Its members are Rev. Max and Carolyn Gabler, Co-Chairpersons; John and Louise Brigham; and John and Drusilla Cummins. They anticipate that this will be held in Madison, Wis., but neither the time nor the place is fully set.

### 1989 NEW ENGLAND CONFERENCE

The 5th Annual UURMA Conference for the New England area will be held October 10-12, 1989, at the Oblate Fathers Conference Center in Hudson, N.H. The planning and arrangements are being made by Russell and Jeanne Bletzer. All are urged to start planning now to attend what promises to be an outstanding event.

MORE INFORMATION IN OUR NEXT ISSUE.

### SOUTHEAST MIDWINTER CONFERENCE -- 1989

The Midwinter Convocation of the Southeast UURMA, held at "UU in the Pines," Brooksville, Florida, February 6-8, 1989, was attended by 24 ministers and spouses. Besides the social hours and an afternoon walk through a nearby nature reserve, our program featured an evening of reportage on significant personal activity during the past year, a lecture by Dr. Robert Plummer, educator and gerontologist, on "Triumphing over the T-Cell," a session of hobby-sharing, a discussion of "desk-top publishing," and a panel discussion of "Our 20th Century UU Experience." Each meeting was begun by the "test singing" of several new hymns under examination by the Hymnal Commission for possible inclusion in the new hymnal, some universally liked, others on which opinion was divided, and some universally disliked. We have sent a report to the Hymnal Commission with many thanks for sharing some of their new material with us.

Our session on activity during the past year yielded comment on personal, successful handling of health and diet problems and successful facing of the challenge of health problems for which at the moment there are no satisfactory answers. Some of us do a lot of reading. Among titles recommended during discussion are: Edward Rutherford, Sarum: the Novel of England, 1987; Barbara Tuchman, The First Salute (on the American revolution), 1988; Fred Howard, Wilbur and Orville: a Biography of the Wright Brothers, 1987; Stephen Hawking, A History of Time, 1988; Ed Redman, History of our Ann Arbor church during the years of his ministry; Matthew Fox, Wheel We, Wee All the Way Home: a Guide to Sensual Prophetic Spirituality, 1981; The Oxford History of the Classical World, 1986; Benjamin Friedman, Day of Reckoning: the Consequences of American Economic Policy Under Reagan and After, 1988; Peter Knight, Spy Catcher, 1987; the mystery novels of Elmo Leonard; Robert Wilken, The Christians as the Romans Saw Them, 1984; Elaine Pagels, Adam, Eve, and the Serpent, 1988.

Dr. Robert Plummer began his lecture on the "T-cells," the label given to the repair cells of the body, with a quotation from Longfellow: "Age is opportunity no less than youth itself, though in another dress, and as the evening twilight fades away the sky is filled with stars, invisible by day." The T-cells double 50 times, plus or minus 10 percent, making the biological clock around 100 years. Life expectancy in North America has been raised from 47 in 1900 to 72 for males, 78 for women. Eighty percent of mortality is ascribable to life-style, only 20 percent to biological factors. Cells of the cerebral cortex, for instance, respond to an enriched environment by forging new connections to other cells. Our greatest challenge is therefore preventive medicine; so slow have we been to take up the challenge that while the Taubman Library of the University of Michigan, for instance, subscribes 3200 to 3300 periodicals on diagnostic and



curative medicine, there are none on preventive medicine. Yet in 80 to 90 percent of people over age 65, dysfunction is due to environmental or psychological causes. Our major answers are physical activity, nutrient control, fun to counter stress, and continued productivity--paid or unpaid. If there is such a thing as the perfect exercise for all the basic muscle groups--arms, legs, back, and abdomen--swimming comes close to it.

Our encouragement of "hobby sharing" overlapped the opening discussion of activity during the year past--such as travel and painting. One of our number during the convocation turned out, using only his fingernail, several intricately decorated soft plastic cups, a talent easily transferrable by chisel to soapstone; another brought an array of fascinating metal, wood, and string puzzles he has invented.

The panel and round-robin discussion on "Our 20th Century UU experience" was broad-ranging, both critical and appreciative. It was noted that in the 1940s the question was "Are you a humanist or a theist?" By the 1950s existentialism was in use but not as a movement. By the end of the 1960s ecological concerns were observable, crystallizing into a movement in the 1970s, which is being further developed into an interconnectional synthesis not yet named but might be dubbed "religious naturalism." At the same time the present intellectual interest in concepts of "chaos" recalls the earlier looking away in the century from science to "indeterminacy" and "relativity."

Younger ministers seem often now to rail against "the rational" and "science." There is also an observable motivational shift reflected linguistically in a preference for the phrase, "doing ministry" as contrasted with "being a minister." An adversarial attitude has developed, again reflected linguistically, in phrases such as "casing a church." Emphasis is placed on having a "legal contract," a view paralleling the "professionalism" of lawyers and doctors. There is of course a place for agreements that guarantee open pulpits, fairness, less pain for ministers who often have a lot of internal struggles and can be run ragged from multitudinous expectations. Ministers do have needs that require our active caring.

We enjoyed a visit from John and Mary Louise DeWolf-Hurt, Florida District Executives, who invited us to consider helping with Fellowships, speaking on weekends, or for some weeks or months, assisting situations to move toward half or even full-time ministries.

David Hubner gave a fascinating and frank report on life at Boston headquarters, its values and problems, pressures and satisfactions. His report on the Department of the Ministry necessarily was largely devoted to a discussion of financial matters, pensions, health insurance, and financial supports available, etc. National UURMA president Harold Hadley gave an analysis of the results of the survey recently completed on the situation among our retired ministers. The questions range widely over the spectrum of needs and interests. The preface of the report was given in the autumn 1988 issue of ElderBerries; specifics will be printed in this and the next issue.

The committee in charge of the next Convocation consists of Jeannette and John Morgan, carried over; Marie and Jack Zoerheide; and Mary Aymer Hobart. Arrangements were made for next years' gathering at the same place on February 12-14, 1990.

# TREASURER'S REPORT 6/1/88-1/11/89

	Actual	1988-89 Budget
<b>INCOME</b>		
Council on Church Staff Finances		2,000
UUMA Chapter Grant	200.00	200
Contributions from Members	2,507.50	4,000
Interest Income	115.56	150
Total Income	2,823.06	6,350
<b>EXPENSES</b>		
Executive Board	158.40	1,900
Newsletter (ElderBerries)	778.80	1,200
Telephone, Postage, Supplies	355.69	1,000
Conferences		
New England III 21.30		
New England IV 325.00		
Western I 40.19	386.49	3,000
Contact Person Program	35.42	500
Service Gratuity Endowment		
Campaign	91.00	
Miscellaneous:		
UUA Directory Listing	20.00	
Nominating Comm. 2.53	22.53	500
Total Expenses	1,828.33	8,000
NET INCOME for Period	994.73	
	2,823.06	

## SUMMARY

Balance, July 1, 1988	3,650.48
Add: Net Income to 1/11/89	994.73
Balance, Jan. 11, 1989	4,645.21

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## CONTRIBUTIONS FROM MEMBERS

Fiscal Year 1988-89 to 1/11/89

89 Members have contributed \$2,507.50 (Average \$28+)

28 of the above are first-time contributors.

William E. Gardener,  
Treasurer

With the exception of Organizational and Start-Up Grants which have permitted initial conferences in separate areas of the country, this organization is maintained through the voluntary contributions of members. All retired UU ministers, their spouses, and surviving spouses are members, but our services to them are dependent upon the income we receive from them.

# NOMINATING COMMITTEE REPORT

Rev. Robert Dick, Joyce Huff, and Rev. John Brigham have nominated the following to serve as officers of the UURMA for a two-year term, starting July 1, 1989:

President	Rev. J. Harold Hadley (who has agreed to serve one more term, contrary to previous announcements)
Vice President	Rev. Keith C. Munson
Secretary	Joyce R. Huff
Treasurer	Rev. William E. Gardener
Newsletter Editor	Rev. Albert Q. Perry
Board Members	Freda Carnes Margaret H. Johnston Rev. Philip R. Giles
Nominating Comm.	Rev. Robert T. Dick, Chairperson Laura Hersey Rev. Donald M. Hinckley

## FOR MINISTERS WHO ARE . . . "Retired but Not Tired"

There are a number of small fellowships in Florida that need the services of a minister on a part-time basis. This can be seasonal or year-round, one weekend per month or more. If interested please contact The Rev. John and Mary Louise DeWolf-Hurt, District Executives, 4 Cherry Drive Court, Ocala, FL 32672. Telephone (904) 624-2060.

We also have an inquiry from Charles Tittle of our church in Kinston, NC, which is seeking an interim minister to start next September. He writes that this is a small congregation of about thirty persons, many of whom drive a considerable distance to attend, which meets twice a month. The community is attractive and the climate generally pleasant. Housing can be arranged.

Anyone interested can call Charles S. Tittle, (919) 637-6713, Collect.



## NEWS AND NOTES

Your Editor would apologize for this issue being significantly delayed, but he has a reasonable excuse . . . On January 2nd, he and his wife took off for their camp that they might relax after a busy holiday season, but they never made it. Halfway there, an oncoming car spun out of control, hit them head-on, and drove them into a tree. It took about two hours to get them out of the car, and they are still in casts and bandages. Needless to say, typing was impossible until very recently, and it is still quite painful, but they are doing the best they can and will try to get to work on the Spring issue as soon as this one is at the printers.

Since our Fall issue we have received word of several tragic losses to our membership. Ernest T. Marble died in September at the age of 81. He served as a chaplain in the U.S. Navy and in a number of churches, the last being that of St. Petersburg, Florida. He enjoyed the retreats of the UURMA at the UU in the Pines, and his children are having a room there remodeled into a library in his memory.

Robert James O'Brien died in November at the age of 63. Bob was an Activist in the best sense of the word --taking part in the Civil Rights Struggle, supporting the Migrant Labor Union, serving as a counselor for conscientious objectors during the Vietnam War, and participating in other significant causes. He leaves a wife and three sons.

Rosemary Matson writes of the passing of Dr. J. Raymond Cope. He was the minister of the U.U. Church in Berkeley, California, for over twenty years, and memorial gifts for the purchase of a grand piano are invited.

After notifying us of these two California friends of many of us, Rosemary writes:

"It is not easy to see your old friends take leave of this life.

There's an increasing awareness that the days grow short."

She and her husband, Howard, continue to guide parties to the Soviet Union--"putting a face on the 'enemy'"--as they call it. They made two trips in 1988 and plan two in 1989 as their contribution to the cause of peace.

Barbara Cole, widow of Prof. Al Cole, died Nov. 4th in Brattleboro, VT. She was in her 91st year. Her husband taught those of us who went to Tufts most of what we know about the ministry.

George L. Niles, who served the Manchester, N.H. U.U. Church for twenty years and who gave another ten to the little churches in West Chesterfield and Walpole, died on Dec. 17th. Private services were held at East Holden, ME.

## INFORMATION FOR MEMBERS

1. Correspondence relating to the UURMA should be directed to the appropriate officers whose names and addresses are listed on the front page of ElderBerries. General matters should be sent to the President; financial contributions and questions about financial matters should be sent to the Treasurer; and news items and other material for ElderBerries should be mailed to the Editor.
2. HOWEVER, changes of address should be sent to the UUA Department of Ministry, 25 Beacon Street, Boston, Massachusetts 02108. When we mail ElderBerries or other general mailings to the membership we use address labels supplied by the Department of Ministry. THEY KEEP THE ADDRESSES UP TO DATE. Therefore, they need the address changes so the labels they supply to us will be correct. That is why we use envelopes with a return address to the Department of Ministry so they will be notified of any incorrect addresses.
3. We remind you that ministers and spouses are both members of the UURMA. When a contribution comes in from a minister, the Treasurer wants to acknowledge it as coming from both minister and spouse if that is the case. However, we do not always know that there is a spouse. When we don't know and cannot acknowledge it, please remember that the spouse is included also.
4. Our bylaws provide that any minister who has reached age 65 and is not officially retired may with his/her spouse become members of the UURMA simply by writing the President of their wishes. If you know ministers in this category, you may want to tell them of this opportunity.
5. The next meeting of the Executive Board will be on May 11. If you have any matter you would like to have the Board consider, please send a note to President Hadley and it will be put on the agenda.