

**GOLDEN YEARS**

# Meet New Year With Plans for Retirement

BY THOMAS COLLINS

This is the season of concern. The coming of a New Year always is—especially for men and women who have passed the age of 59. Are they planning well enough for retirement? Are they saving enough money? What are they going to do after 65? It is only twice a year, on New Year's and on birthdays, that they fret about these things very much.

So it seems fitting, with 1966 coming on, that they get some consolation and some guidance on their concerns. A retired office manager, Robert W. Gardner, has a little of both.

**Wasn't Prepared**  
Gardner retired a year and a half ago. He made no preparations for retirement, because he made a gamble on outwitting a compulsory retirement policy and lost. He accumulated virtually no savings for it, because he was having too much fun spending what he made.

Yet his retirement has been successful. He and Mrs. Gardner are happy.

What, if he had to do it over again, would he do—starting at about age 59?

"For one thing, I wouldn't worry too much about it. God will provide, and He has Medicare, pension plans, Social Security, and a benevolent Great Society to help out. But still, having gone through the retirement mill, I would do certain things," he says.

**Medical Checkup**

"I would start with a doctor. I would get one young enough to accept the Medicare concept and young enough to outlive me. I'd see him every six months so he could build such a file on me that he could tell at once when I started breaking up.

"I'd do the same with a lawyer — one young enough to accept the idea of socialized law, which is likely to follow socialized medicine; and young enough to build a file on all my affairs . . ."

Then, Gardner says, he'd sell his house and move into an apartment. "That's the only civilized way to live in retirement. The upkeep on a house, the bother of it, and all those dogs and kiddies aren't THAT much fun."

**File Papers**

He would set up a file at once and start filling it with the valuable papers needed for retirement, including birth certificate, marriage certificate, military service records, income tax records, insurance policies, copy of will, and company retirement data. "To come up to retirement without these papers handy is a mess," he says.

Gardner says that shortly after age 59, "I would start cutting the umbilical cord between my job and me. This is an emotional and mental cord, not a physical one—the compulsory retirement policy takes care of you physically."

"I would train myself to understand that when I retired I would lose a sweetheart, who might love me still but would want no more dates with me. I would start cultivating a new love . . ."

**Friends, Not Money**

"I doubt that I would save any more money than I did. There's a lot of pleasure to be had between 59 and 65 if you'll pay for it. After 65 money's not so much fun. After 65, too, there are pension, Social Security, life insurance, reduced taxes, and lowered expenses which allow just about all working people these days to get their necessary wants."

Gardner explains the major retirement project he would undertake at age 59 or so would be the cultivation of new friends who had interests completely apart from his job.

"Most of us," he says, "have only friends connected with our jobs. So when we retire from the job, these old friends fade away. Quite frankly we

were friends in the first place only because of the job. As these ties break we feel lonely and unwanted, never understanding that it was our job, not us, that had the friendships."

**Find an Identity**

"So I would set out to carve a place for myself in affairs apart from the job. I would get a job of sorts, or be an officer in something such as a bridge club or a coin club, or be a fellow worker of other people in some crusade, or be a political worker."

"In brief, I would make sure that I was an identity of some sort and not just a person with no identity, is not enough in retirement. And I doubt that it is in any other age after 25."

**For the GOLDEN YEARS** 36-page booklet, send 50c in coin (no stamps), care of this newspaper, to Box 1672, Grand Central Station, New York 17, N.Y.

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# Club Seeks Candidates for Assembly

STUDIO CITY—The formation of a Democratic Candidate Development Committee for the 57th Assembly District has been announced by district chairman Richard Hunter.

Robert Feiner will be chairman of the new committee.

Other members are Robert Joseph, Phyllis Kahan, Donald Skone-Palmer, Fanny Golos, Larry Figner, Carolyn Blumberg and Harriet Stern.

Feiner said the committee will seek out qualified Democratic candidates and sponsor an endorsing convention of district Democratic clubs Jan. 28.

The 57th Assembly District includes Woodland Hills, Calabasas, Sherman Oaks, Studio City, Universal City, Toluca Lake and the Santa Monica mountains.

# Las Virgenes School Ruling to Be Appealed

Continued from First Page  
mit had lapsed, Hagen said he had instructed district counsel S.V.O. Pritchard to file an appeal—which he did last October. The Board did not know the appeal had been filed.

Judge David rejected the Las Virgenes claim for \$3,266,523 of \$15,092,000 which had been allocated for average school attendance in 1960-61 by the state superintendent of schools to the Old Los Angeles Union High School District, containing Las Virgenes.

Las Virgenes filed suit, claiming it constituted the last remaining territory within the former LAUHSD before it became the Los Angeles Unified School District. It had been stipulated by disputing school districts during four years of legal hassle that the contest should be over only \$3,266,523.

The county counsel sparked the original suit

when he held that almost all of the \$15.1 million should go to the Los Angeles Unified School District, recommending 98% for Los Angeles, 1.2% for the Palos Verdes School District and only .8% or about \$127,000 to the Las Virgenes district.

In other action, the board

decided to postpone a decision on whether to open or allow to remain closed for a time the new \$255,876 Chapparral Elementary School in the Mulwood Tract on Liberty Bell Road near Mulholland Drive. The ultra-modern school is scheduled to be completed by the middle of January, Hagen said, but because the Las Virgenes area is not experiencing the anticipated population growth it may not be necessary to open Chapparral until a later date.

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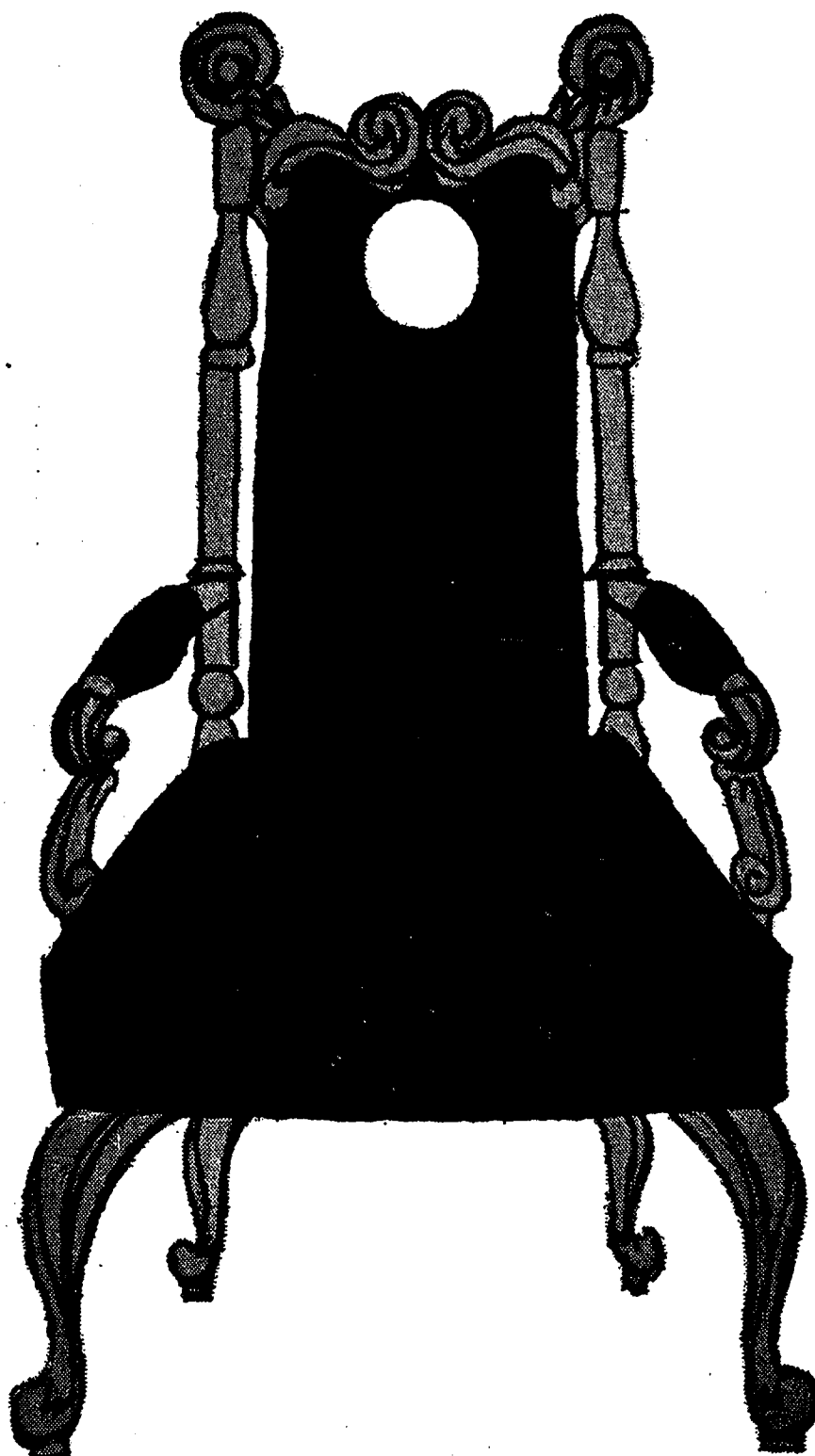
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