

# Keeping Pace in Career Services— Pre-Retirement Planning

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*A comprehensive pre-retirement planning program was offered to older workers. It was concerned with the financial and legal implications of retirement as well as the more emotionally laden issues of meaningful ways to use leisure and to maintain good mental health.*

## Introduction

Demographic studies indicate that the percentage of older people in this country is increasing steadily and will continue to do so. Currently, 15 percent of the U.S. population is over 65; by the year 2000, that figure will rise to 20 percent. Furthermore, with the average Social Security benefit ranging from \$330–\$350/month, many of these same individuals, primarily dependent on this income, live under a great deal of financial and emotional stress. In 1979, 15 percent of the elderly lived below the poverty level as contrasted to the population as a whole where this figure is 11 percent.

Fourteen percent of JVS clients are 60 years of age and over, matching the national figures on proportion of elderly in the population. Moreover, an in-depth survey of the Boston South Shore professional and lay leadership has revealed a high priority that they accord senior citizens' need for service concerned with careers.

In response to this need, the agency set out to research pre-retirement planning programs that exist in both the public and private sector. Many of the major Greater Boston area employers, including the state government, have

identified this service as essential. Studies have shown that advance planning for the transition from employment to retirement improves labor relations and increases productivity and the likelihood of a timely retirement.

We evaluated several of these programs but found, although well packaged, they were also impersonal and inflexible. We were looking for a program that would cater to the unique needs of the population we planned to serve. In order to provide service for individuals in their own environment, among family, friends and peers, we made the decision to opt for a *community*-based project and, after careful consideration, asked the Brookline/Brighton/Newton Jewish Community Center to be a co-sponsor. Well over 21 percent of the elderly Jewish population lives in these Boston suburbs.

## Program

An adaptable format was designed and a tentative agenda was scheduled which included 6 weekly sessions, each covering a different pre-retirement topic. Evenings were chosen to encourage the attendance of married couples. To ensure continuity and a quality product, a JVS staff member was desig-

nated program coordinator and facilitator. Guest speakers (or "resource specialists") were invited to share their expertise in the different topic areas.

An attractive and professional flier was printed for recruitment purposes and over 1000 were mailed to Jewish residents, members of the Jewish Community Center, contributors to the Combined Jewish Philanthropies, libraries, temples and Jewish communal agencies. Introductory and follow-up phone calls were made to agency directors, rabbis and community leaders.

Fourteen individuals expressed interest and were mailed the pre-registration form designed to gather demographic data and to be given an opportunity to rate topic priorities. Based on these results, the following program agenda were provided:

- Session I Orientation: explanation of program goals; introduction to the topic of retirement; attitudes towards retirement; role adjustment.  
Resource Specialist: Eminent Boston Pre-retirement Planning Specialist
- Session II Financial Planning: ways to manage savings, investments, budgeting plans and social security.  
Resource Specialists: Financial Consultant and Social Security Representative
- Session III Health & Safety: discussion of biological changes, preventative measures, myths and realities of common diseases; health insurance.  
Resource Specialists: Physician, Gerontology Specialist and Blue Cross/Blue Shield Representative
- Session IV Legal Issues: discussion and exploration of wills, trusts, estate plans, power of attorney.  
Resource Specialists: Two attorneys, tax specialists
- Session V Leisure Time/Second Careers: exploration of ways to use leisure, budgeting time, volunteerism,

hobbies, exploration of second career options; identifying marketable skills, tapping the job market.

Resource Specialists: Vocational Counselor, Recreation Specialist and Retiree with second career.

Session VI Conclusion: discussion of ways to deal with change, fears of getting old, traditional and modern role of elder in Judaism.

Resource Specialists: Mental Health Professional and Rabbi

Each participant was given a manual with one chapter devoted to each session. Chapter content included an agenda, practical suggestions, bibliographies, readings and evaluation forms. The aim of the program package was to encourage further pre-retirement planning as well as to give participants material for perusal at their discretion. All printing and supply costs were covered by the minimal program participation fee set at \$60 a couple and \$40 an individual.

The sessions varied greatly in format. In discussions of the highly specialized fields, i.e. financial planning and law, participants desired they be given information. When, after several sessions, group members felt a degree of comfort, personal issues were often raised and the discussion focused on feelings of loneliness, isolation and death. During these moments, JVS staff came to realize that successful pre-retirement planning must address many issues.

The agency expanded its resource library to include books, journals and pamphlets relevant to aging and pre-retirement planning. Most of the collection was obtained free-of-charge and made readily available by government and private agencies. Participants were invited to utilize these materials for further, more in-depth information, as well as the agency's career counseling and job placement services.

### Evaluation

Several methods were employed to evaluate the program. With personal data having been collected on initial pre-registration forms, facts such as age, residence, occupation, income and pre-retirement concerns gave us a better understanding of the client population and their needs.

Time was allotted at each of the six sessions for verbal and written evaluations. Each session began with a brief discussion regarding the previous week. Members were asked to comment on the material covered, readings, preparation exercises, resource specialists and whether they had taken any pre-retirement planning steps.

At the session's closing, the group filled out short evaluation forms requesting a rating of the program including what specifically was learned and what topics were left out. During the last session, a more lengthy form was used to ascertain appraisal of the program as a whole and how JVS could run future programs more effectively.

Results indicate that participants found the program both highly enjoyable and informative. For some, the most helpful part was simply getting out of the house and meeting others with similar concerns. Others began to express their anger and frustrations with aging, i.e., lack of communication with children; the hardships of singlehood. Several individuals actually began retirement preparation, i.e., revising wills, meeting with financial consultants. There was no pattern to topic ratings; each participant had his or her own perception of the importance and practicality of the sessions.

Most successful, however, were those meetings where resource specialists involved the group and presented material that members could relate to easily.

The attorneys, for example, encouraged questions regarding practical legal matters. Single individuals felt free to ask for an explanation of prenuptial agreements, while others directed concerns about selling their business. Often, the opinion was voiced that experts, who were themselves, retired, had the greatest credibility. Based on our experience, we believe it is crucial to work closely with guest speakers and to allow adequate time to inform them about the backgrounds and interests of group members.

One grave disappointment for us was the smaller than anticipated turn-out. We attribute a part of this to recruitment efforts. "Active" (personal) contact with the community rather than the more passive process of mailing fliers and telephoning may have been more successful. Guest appearances at Temple Brotherhood meetings would have enabled us to answer questions and explain with confidence and enthusiasm program benefits.

Another consideration is the commitment involved in attending a six-week program. Fortunately, the format is flexible and is easily adapted to the needs and requests of different sponsors and audiences. Other format possibilities include a one-day intensive workshop and an evening panel discussion. As one of our corporate services, pre-retirement planning may be run as an in-house program or JVS staff can contract out as training consultants.

### Conclusion

A great deal was learned by our initial efforts. Session content revealed many of the emotional issues that are experienced during retirement. It appears, however, that those individuals that have made it through previous life tran-

sitions without much upset were less unnerved by the current one. The married couple in the group was most optimistic and derived a great deal of support from each other. Requests were made by several members that the group meet every few months to discuss emotional concerns. To meet this request, JVS arranged for a support group under the auspices of Jewish Family and Children's Service. Our experience in running this group was highly rewarding and indicates that

many people 55 and over are having transitional difficulties. For some of these individuals, a program such as ours, which provides motivation and basic information for planning is adequate. For others, particularly for those who are alone or have not easily adjusted to change in the past, more intensive support systems are required. As a front-line agency, JVS is in a strong position to recognize these individuals and to make appropriate referrals to other Jewish social service agencies.

## Anti-Semitism in Historical Perspective\*

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*In an era when the Jewish people has chosen to make the State of Israel the central expression of Jewish consciousness, Jewish identity and Jewish experience, anti-Zionism is the equivalent of anti-Semitism because it questions the right of the Jewish people to define itself on its own terms. If Jews accept the proposition that the survival of Israel is crucial to Jewish survival and to their own understanding of what being Jewish means, then anti-Zionism is anti-Semitism.*

**I**N the novel, *1984*, which is more vision than fiction, George Orwell spoke with a Jewish wisdom when he wrote: "Whoever controls the past controls the future. Whoever controls the present, controls the past."

It is no accident therefore that some of the bitterest quarrels within the Jewish people today focus on questions of history. When Menahem Begin took office, among his first tasks was to announce the appointment of a judicial commission to investigate who killed Chaim Arlosoroff. Part of the bitterness in the political polemic between Herut and Labor to this day can be traced to that murder in 1933.

It is no accident that historians war with words on the issue of the relative roles of the Irgun and the Haganah in pushing Great Britain to leave Palestine and in establishing the State of Israel.

It is no accident that the magazines of Jewish opinion are full of articles denouncing—and defending—the leadership of the Jewish communities in America, in England, in Canada during the Holocaust. Did they do enough? Could they have done more? Could more Jews have been saved if they had known earlier?

It is no accident that the journals of Jewish scholarship are studded with studies on the history of anti-Semitism. Is Nazi racial anti-Semitism a new phenomenon or is it simply a continuation of Christian Jew-hatred under a new

\* Presented at a conference of the Holocaust Memorial Foundation of Illinois, October 9, 1983.

name?<sup>1</sup> Is Jew hatred an indelible aspect of Christianity and its Scripture or is it the scar tissue of an old hatred that can be removed from the body of Christianity?<sup>2</sup> Why were Jews hated by Romans before the emergence of Christianity?<sup>3</sup> Does that mean that the world has always hated us and will always hate us? If the world has always hated us, does that mean there is something wrong with us? Or does it mean that there is something wrong with the world and that anti-Semitism has nothing to do with Jews behavior?<sup>4</sup> Are we simply passive scapegoats upon whom the world has cast its frustrations and its furies? If we are simply scapegoats—passive and guiltless—then why can't we do whatever we want to do. The world hates us anyway, so what's the difference?

These are not academic questions designed to amuse professional scholars. These are critical issues with profound contemporary resonance and relevance.

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<sup>1</sup>The position that anti-Semitism is largely a continuation of Christian Jew-hatred is argued persuasively by Jacob Katz in *From Prejudice to Destruction: Anti-Semitism, 1700–1933*. Cambridge: Harvard University Press, 1980. George Mosse in his splendid history of European racism, *Toward the Final Solution*. New York: Howard Fertig, 1978, emphasizes the discontinuities between racialist anti-Semitism and Christian Jew-hatred.

<sup>2</sup>Rosemary Ruether in her *Faith and Fratricide*. New York: Seabury Press, 1974, insists that anti-Semitism is at the very core of Christianity. This crucial sensitive issue is explored by a group of scholars in *Anti-Semitism and the Foundations of Christianity*, edited by Alan Davies. New York: Paulist Press, 1979. See also Jules Isaac, *The Teaching of Contempt*. New York: McGraw Hill, 1965.

<sup>3</sup>The entire subject of pre-Christian Jew-hatred is carefully analyzed by J. N. Sevenster in *The Roots of Pagan Anti-Semitism in the Ancient World*. Leiden: E. J. Brill, 1975.

<sup>4</sup>See Hannah Arendt's brilliant analysis of the scapegoat theory in her *Anti-Semitism*. New York: Harcourt Brace and World, 1968, pp. 5–8 and Samuel Sandmel, *Anti-Semitism in the New Testament*. Philadelphia: Fortress Press, 1978.

A recent interview with the former President of Israel, Yitzhak Navon, provides an unusually clear example of how these seemingly academic questions reverberate in the world of affairs.

Before leaving the office of President, Navon consented to be interviewed by Victor Cygielman of the left-wing journal of Middle East affairs, *New Outlook* (Vol. 26, No. 3). The reporter posed the following question to President Navon:

There has been a tendency in Israel recently to dwell on what separates Israelis from other people rather than on what unites them. "The world is against us" is the stock phrase in certain political circles.

To this, President Navon responded with the following comment:

I am firmly opposed to that concept. First, because it does not correspond with the facts. Next, because its effect is to isolate us completely, to alienate the friends that remain to us. More serious still: it is a way of shuffling off our responsibilities onto others. That phrase implies: "It makes no difference what we do: everyone hates us anyway; they are all anti-Semitic—so what's the use of looking for justice, truth, peace?"

This thesis is all the more pernicious in that we have friends in the world who, while occasionally criticizing us, have not renounced their friendship for Israel. Of course, the anti-Semites, old and new, ex- and neo-Nazis, lose no opportunity to revile us. Of course, the out-and-out anti-Semites won't listen to anything. But it is not they who concern me here but our friends. I expect the latter to look at the facts objectively and tell us what they think. Even if it is not to our liking, that doesn't mean they are anti-Semitic.

President Navon is right: occasional appearances to the contrary, all the world does not hate us. Not now and not yesterday.

It is important to iterate and reiterate that to ourselves and to our young people. All the world does not hate us. Not everyone is our enemy. Not every goy is lurking to kill us.

There are a few strong and noble spirits who glory in the nobility of suf-

fering. There are those whose Jewish loyalties are strengthened by their pride in Jewish suffering. Candidly, however, to stress Jewish suffering as strengthening Jewish identity is less than wise.<sup>5</sup> Aside from the fact that the assertion that all the world hates us, always has and always will, is simply not true, it is also pedagogically and psychologically unsound. Most normal men and women do not yearn to be ennobled by suffering or to wear the badge of persecution. Bialik may have sung of the glory of being among the persecuted rather than among the oppressors, but that is not a widely shared perception.

To say that all the world does not hate us does not mean that we do not have many who do hate us and who wish to hurt us, even kill us. But it is crucial here to make a distinction between those we may call "normal enemies" and Jew-haters and anti-Semites.

Normal people have normal enemies. Distrust, antagonism, competition, conflict, war—these are lamentably the staples of human history, the bitter fruits of human aggressiveness, human frustrations and the territorial imperative. Conflicts between peoples concerning territory or power are not anti-Semitism. Anti-Semitism goes beyond issues and beyond conflict. It is the extra dimension of irrational hatred that remains even when the issue is resolved and the conflict concluded. Anti-Semitism is the irrational attribution of demonic qualities to the Jew. It goes beyond conflict into fantasy. The Jew is not simply wrong. He is the embodi-

ment of evil, anti-Christ, the ally of Satan, the eternal other.

In the Bible account, Jews are a normal people with normal enemies. They have their own turf and they fight to defend it and expand it. They have allies and they have enemies. They have friends and they have foes. And friends and foes are shifting all the time. Yesterday's enemy is today's ally. Saul is slain by the Philistines and David finds sanctuary with the Philistines.

Even Antiochus, the villain of Hanukah, is seen by 20th century historians as a "normal" enemy who wishes to unify his kingdom against the growing power of Rome. He proclaims anti-Torah decrees at the urging of his Jewish allies, who include the high priest in the temple. The Jewish Hellenists use Antiochus to score points in a Jewish civil war.<sup>6</sup>

The Hasmoneans build alliances with Rome and Sparta and they fight to secure the port at Gaza. Desire of access to the sea and trade routes tells us more about Hasmonean state policy than biblical quotations about "a people that dwells alone" (Numbers 23:9).

Baalam's vision of a people that dwells alone may be true on a theological level; as a political or historical statement it has no validity.

In the Roman empire until Constantine's conversion to Christianity in the 4th century, Jews were a privileged people, not a persecuted people. Their privileges aroused the ire and the envy of the pagan population in such cities as Alexandria and Antioch. Even during the bloody revolts against Rome, the Roman emperors, with the sole exception of Hadrian, resisted the temptation

<sup>5</sup> This appears to be the major emphasis of Dennis Prager and Joseph Telushkin, *Why the Jews?* New York: Simon and Schuster, 1983, who see anti-Semitism as the inevitable and unavoidable consequence of Jewish loyalty to the distinctive values of Judaism. This assertion can be argued on theological grounds; it cannot be substantiated on historical grounds.

<sup>6</sup> See Elias Bickerman *The Maccabees*. New York: Schocken, 1947 and *The God of the Maccabees*. Leiden: E. J. Brill, 1979 and Victor Tcherikover, *Hellenistic Civilization and the Jews*. Philadelphia: Jewish Publication Society, 1959.

to vent their frustration against Jews or the Jewish religion and Judaism remained a *religio licita*, a legal religion. The short reign of Hadrian was the exception perhaps because as a philosopher he felt that victory on the battle field against Bar Kokhba would not subdue the Jews; only uprooting Judaism could.

It is possible, as some scholars have done, to assemble impressive lists of anti-Jewish quotations from such Greek and Roman authors as Cicero and Tacitus. But these quotations are more than balanced by the thousands of Romans who were drawn to the beauties and purities of Jewish life.

With the advent of Christianity new questions emerge. Is anti-Semitism built into the heart of Christianity with the tendentious and malicious defamatory anti-Jewish account of the death of Jesus recorded in the sacred scriptures of Christianity? Does the very core of Christianity contain an ineradicable anti-Jewish element? Or can Christianity be purged of this cancer of hatred without destroying the core of belief for Christians?

Irrespective of our reply to these critical questions, one irreducible historical datum must be stressed. The violence and the bloodshed that characterized Jewish-Christian relations in Europe were almost wholly absent from the first millenium. Until the Crusades, the Jewish-Christian argument, as Schoeps put it, was largely verbal.<sup>7</sup> Only with the Crusades does the argument turn from words to weapons, from debates to death. But if Jews and Christians can co-exist with tensions but largely peaceably for a thousand years, it is hard to assume that Jews and Christians must always be at war.

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<sup>7</sup> See Hans Joachim Schoeps, *The Jewish-Christian Argument*. New York: Holt, Rinehart and Winston, 1963.

A dispassionate look at Jewish history, certainly in that first millenium, supports Professor Salo Baron's assertion that to describe Jewish life as a continuing tale of tears is to succumb to a misreading of Jewish history which he artfully described as the "lachrymose conception of Jewish history."

The venoms of Jew-hatred that were injected into the bloodstream of Christian Europe since the Crusades help us to understand how the Holocaust could have happened. The silent complicity of Christians who had been trained to regard Jews with disgust and hate was the ground upon which Hitler was able to proceed with his factories of death without any hindrance or protest from the Christians of his Reich. In that, Professor Jacob Katz of the Hebrew University is right in contending that there is a nexus of Christian Jew-hatred and the Holocaust. Christianity prepared the ground for Hitler and the Holocaust. That is incontrovertible.<sup>8</sup>

The Holocaust took place in Christian Europe, was committed by people who, for the most part, were born, baptized and educated as Christians. It is not an exaggeration at all to say that Christianity is responsible for the *Shoah*.

But we dare not ignore the distinction taught us by the late Rabbi Abraham Joshua Heschel who in the throes of America's involvement in the bloody *blüte* of Vietnam warned against indicting all of America by emphasizing that though all may be responsible, only some are guilty.

Christianity may be responsible for preparing the hearts and minds of Christians to accept Hitler's "final solution" of the Jewish problem in silence, but only Hitler and his post-Christian pagan murderers are guilty.

As Rabbi Arthur Hertzberg has

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<sup>8</sup> Jacob Katz, "Misreadings of Anti-Semitism", *Commentary*, Vol. 71, No. 3, March 1981.

shown, it was Voltaire and the 17th and 18th century deists who are the fathers of modern anti-Semitism.

To quote Professor Norman Ravitch "One can read in Hitler's *Tabletalk* during World War II numerous indications of his having digested a Voltairean anti-clericalism, anti-Christianity and anti-Semitism. Modern anti-Semitism owes at least as much to secularism and the destruction of reverence for the biblical tradition as it does to orthodox belief."<sup>9</sup>

Christianity, no matter how strongly it may denigrate Judaism and revile the Jew, contains a number of built-in brakes to adopting a Hitlerian "final solution." Jesus was himself a Jew, as were his apostles. For Christians, Jesus' messiahship must be validated as a fulfillment of the prophecies and promises of the Hebrew bible. Salvation is not only from the Jews but it cannot be complete without the Jews embracing the Christian Messiah. Christianity in theory calls for a brotherhood of believers to which racialism is antithetical.

When traditional Christianity weakened, Jews became more vulnerable. The residue of Christian Jew-hatred was still fresh in the hearts and minds of Europeans but the restraints and restrictions of traditional religion had eroded and withered. Only in an era when the "thou shalt not's" of traditional religion have died is everything, including death camps, possible.<sup>10</sup>

The Holocaust is, as Professor Jacob Katz put it "the culminating event of historical anti-Semitism." It is the culminating event but it is not the inevitable or the predestined culminating event. To claim that the Holocaust is the

necessary and logical conclusion of centuries of Christian Jew-hatred is to misunderstand the dynamics of Jewish-Christian relations over the centuries and to drain the Holocaust of its singularity and uniqueness.

The Holocaust is not an episode in the theological struggle between Judaism and Christianity. The Holocaust is singular in its being directed solely against Jews because they were Jews. The Nazis sincerely wished to rid the world of Jews, not use them, teach them or convert them, which is the classic Christian design. When the world defined itself in religious terms, Jew-hatred was focused on religious and theological issues. In the world of Marxism, Jew-hatred expressed itself in class terms and in economic issues. In a period when racialism was seen as the secret spring of history, Jew-hatred became scientific and biological and surfaced as anti-Semitic racism.<sup>11</sup>

With the establishment of the State of Israel, a new dimension entered into the history of anti-Semitism. In an age when the Jewish people has established its own polity, anti-Semitism now surfaces as anti-Zionism and anti-Israelism. Attacks on Israel which go beyond criticism of specific policies to question the legitimacy of the State of Israel or threaten its survival are the contemporary manifestations of anti-Semitism. In an era when the Jewish people has chosen to make the State of Israel the central expression of Jewish consciousness, Jewish identity and Jewish experience, anti-Zionism is the equivalent of anti-Semitism because it questions the right of the Jewish people to define itself on

<sup>9</sup> Norman Ravitch, "The Problem of Christian Anti-Semitism", *Commentary*, Vol. 73, No. 4, April 1982.

<sup>10</sup> Jacob Katz, *Commentary*, Vol. 71, p. 43.

<sup>11</sup> A fine summary article is Samuel Ettinger, "The Origins of Modern Anti-Semitism" in *Dispersion and Unity* No. 9, Jerusalem 1969. This should be read with Michael R. Marrus, "The Theory and Practice of Anti-Semitism", *Commentary*, Vol. 74, No. 2, August 1982.

its own terms. If Jews accept the proposition that the survival of Israel is crucial to Jewish survival and to their own understanding of what being Jewish means, then anti-Zionism is anti-Semitism. To use the formulation of Professor Shlomo Avineri (*AZF Issue Analysis*, August 1975, No. 3) "A de-legitimation of the State of Israel is therefore a de-legitimation of Jewish existence as understood today by the great bulk of Jews in and outside of Israel." Jewish self-identity is a Jewish decision and therefore Jews and Jews alone, not outsiders, will decide when anti-Zionism is anti-Semitic.

The treatment of Israel's invasion of Lebanon by the media and by many organizations and institutions, particularly in Europe, is a dramatic example of a new form of Jew-hatred that has been called "political anti-Semitism." What better way to purge one's guilt over the Holocaust than to deny the moral value of Israel and to charge that the former victims have become the executioners and evildoers.

Although I do not agree with Professor Gordon Allport who wrote "There is an inevitable progression from verbal aggression to violence, from rumor to riot, from gossip to genocide" (*The Nature of Prejudice*), I believe we have been far too relaxed in suffering in silence as verbal attacks on Jews, Judaism and Israel increase. Here in the U.S.A. we should not supinely swallow anti-Jewish remarks from anyone—not from

blacks or whites, not from Chicanos or from feminists who are prone to denigrate the Hebrew bible as the source of male chauvinism, not from favored politicians of whatever party and not from those environmentalists who like to blame the Bible for man's conquest of the natural world.<sup>12</sup> In an era when we have learned that everything is possible and that the unbelievable is, alas, believable, there are no excuses or apologies for bigotry or racism.

We cannot simply rely on the slow process of education to rid the world of the curse of anti-Semitism. Oliver Wendell Holmes was right when he said: "The mind of a bigot may be compared to the pupil of an eye; the more light you pour on it, the more it contracts."

Surprisingly perhaps, it was the French Jewish leader, Alain de Rothschild, who perhaps put it best when he declared: "No matter what happens in the future, we shall never fall into a state of inferiority, submission and fear, as was the case of past generations. We shall react to hostility with a combative hostility of our own, and not by withdrawing into ourselves." (*N.Y. Times Magazine*, October 9, 1983) Powerlessness invites aggression. Perhaps that is the ultimate wisdom for our day.

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<sup>12</sup> See for example Judith Plaskow, "Blaming Jews For Inventing Patriarchy" in *Lilith*, No. 7 and Letty Cottin Pogrebin, "Anti-Semitism in The Women's Movement" in *Ms. Magazine*, June 1982.