

Retirement

Why must those oft-tarnished 'golden years' begin at 65?

by DR. BEN S. GRAHAM, JR.

Mandatory retirement is a serious subject; however, through the years it has evolved with little serious thought. This article offers some perspective on how we got into this mess and where we are heading if we don't do something about it.

Far beyond our solar system, in a distant galaxy, there is an outlaw town known as Mosaicely, haven to desperate men of all factions involved in the continuously unfolding space war between the Empire and the Free People. In the many saloons which make up the primary industry of Mosaicely, unsavory characters from distant solar systems meet.

Occasionally strong partnerships are welded as a pair of these lost creatures unburden the secrets of their pasts on one another in hushed confession.

"Where y' from?"

"Headora."

"Uh huh!"

"I broke the law."

"Didn't we all."

"I lived too long."

"What's the law in Headora?"

"Y' live till your waist is five times your hat size."

"Don't pay to be a pin head, does it?"

"Y' callin' me a pin head?"

"Cool it, we all got the same problem."

"Yeh, I know a guy on the lam from Fussily. Poor sap's got small feet and they're only allowed to live 'til six times their shoe size."

"And, on Matremy it's figured on the mean weight of the mother-in-laws divided by the number of children, helluva birth control system. The guy I know from there had triplets. Had to get out right then."

"That's my problem, too."

"What's the law where you're from?"

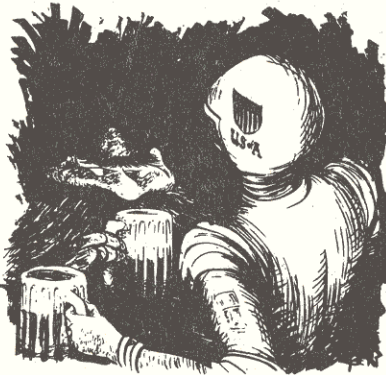
"No limit on people who don't work but for us working stiffs it's a flat 65 years."

"That's the worst, stupidest one I've heard. Where y' from?"

"Earth."

"Crazy place. How'd they come up with a clinker like that?"

Now let us leave Mosaicely and warp our way backwards through time and space to retrace the steps of the warped minds that gave us this geriatric blunder.



It started in 1889 when the German Chancellor, Otto Von Bismarck, selected the number 65 to represent the start of old age. Since then, throughout most of the world this number has stood unquestioned, providing an automatic answer for all bureaucratic questions associated with old age, despite the obvious fact that the circumstances which influenced Otto's original choice have long since changed.

As we back up to those times we find a variety of interesting conditions. Bismarck's motivations were strictly political. He had been active in the German government since 1847 and since his appointment as Prime Minister in 1862 he had been unquestionably the most influential man in Germany. However, two changes of King in 1888 had scrambled the political situation and he found himself with a young King, William II, who did not intend to leave things to Otto. Otto was in trouble.

With his support dwindling, he

needed something spectacular to recapture his political strength. Despite his conservative, "reactionary" policies, Bismarck (feeling a need to appeal to the people) established the old age and invalidity law (a forerunner of modern social security). He hoped to win popular support and offset the appeal of the opposition Social Democrats.

At a time when the average life expectancy of the people was approximately 45, Bismarck selected an age for old age benefits, "fünf und sechzig", 65, which few would achieve but all could hope for. This program would pay out little but held out a promise to pay to every working stiff. This was something to think about when getting ready to cast your vote, thought good, generous, old Otto (he was 74).

Within a year, Otto was eating his words. His con game hadn't worked. With his political fortunes rapidly disintegrating he reverted to his reactionary beliefs and attempted to establish a military dictatorship to crush the Social Democrats. He'd fix those ungrateful wretches.

Clearly, Otto cared little about the plight of the people. He was grasping at straws in a political game and he lost, leaving behind a sackful of paternalistic social benefits contrived for immediate gain and destined to shape bureaucratic thinking around our world.

Perhaps that is the only way it could have started. Somebody, preoccupied with immediate gain and indifferent to the fundamental issues, glibly proposes a number (a good safe number) and soon it is cast in bureaucratic concrete.

Then, with awesome inevitability, the circumstances which surrounded the original decision begin to change. So gradually as to appear imperceptible, two of the key factors surrounding "65" take on new dimensions. First, life expectancy steadily rises from 45 to 50 to 55, to 60 and on to 65 and beyond.

Second, the number of people competing for jobs in the cities increases far faster than the job market can respond.

These factors lead to the subtle but insidious reinterpretation of the meaning of 65. And, as is usually the case, the millions of "marks" didn't even know they were being had. They thought they were getting something for nothing: "I'll get paid and I won't have to work." The suckers never read the fine print. In bold print it said, "You won't have to work," but if they'd read on it also said, "You won't be allowed to work." There's an enormous difference.



As the bureaucrats wove this interpretation into the law they were supported by millions of eager would-be employees and by employers who saw a chance to trade off high-priced senior employees for low-paid energetic new employees.

With populations rapidly increasing and those who had been on farms flocking to the cities, by the thousands, this seemed to work out very well. Everyone seemed happy, even the pensioners who were escaping the factories and would "have it made".

Except it didn't work out that way. They died instead. Like clock-

work the majority of the retirees laid down and died just about as soon as their life of leisure began.

What went wrong?

The crux of the problem is that mandatory retirement establishes a limit to the number of years that a working man can maintain a self-image of being a contributing member of society and earning his way. At retirement, not all, but a staggering percentage of men are unable to handle this blow to their identities.

Stripped of the meanings and purposes which have sustained them through the years, their bodily systems literally break down. They cease to defend themselves. The will to live is seriously damaged and they fall prey to one or another ailment which they could easily have thrown off had not their egos been in a state of disarray. Nor do death certificates read "died of loss of identity". They read "pneumonia", "cardiac arrest" or whatever came upon the scene when they were temporarily helpless.

Many scramble around trying to put new meanings into their lives. Some succeed by becoming highly involved in new activities but many find themselves bored. Where the quality of involvement is not present (it matters little the subject of the involvement) the future is predictable: monotony, deterioration and death, in short order.

What a delightful reward for a life time of industry, to be involuntarily put out to pasture, stripped of life-sustaining identity and left to make do. Meanwhile, bureaucrats trying to balance welfare budgets and younger workers paying taxes to support the welfare secretly hope he doesn't hang on too long. He usually doesn't.

But why stop here? We could go further. Some men survive past 65. We'll throw around a lot of bureaucratic rhetoric and pretty words

like euthanasia to make palatable a law which puts to death those poor souls who are suffering from that incurable condition of being 65 or over.

Does this sound like nonsense? I certainly hope so, but as every serious student of history knows, men have done far worse 'in the interest of mankind'.

Of course, this is not a serious recommendation, nor is it offered on the grounds of being sensible. It is nonsense, in keeping with the foolishness which has already placed an unofficial but psychologically powerful limit on the life expectancy of the working man. Here are a few of the facts.

During the first half of this century, the population of the U.S. (as an example) doubled. Those over 65 quadrupled. Doesn't sound like a limit on life expectancy does it? Let's look closer. Who are these people who are over 65?

Visit the Leisure Worlds and you will find them, women who never identified themselves in terms of their jobs and as a result could not be stripped of their identities by the magic number.

When we look at the history of steady increase in life expectancy among the industrial nations of the world we find the same pattern repeated over and over again. Back when life expectancy was 40 to 50 years, men and women shared very similar prospects; but as time passed, female prospects continued to climb steadily past 65 and past 70 and 75, while for the working man the climb was steady until it got close to 65, at which time it seemed literally to strain against a barrier. (See chart, "Life Expectancy of Men and Women in Canada and the U.S.")

In data assembled by the United Nations covering 18 other developed nations, life expectancies of men and women are compared around 1900 and again around 1965. The earlier data showed the

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women to average 2-1/2 years greater longevity. The newer data showed the women to average 5-1/2 years more.

What has happened is clear. As life expectancy steadily increased men approached a psychological limit — Bismarck's 65 — and many have been unable to handle it.

There is much we can do to correct this situation and one of the most obvious things is to reassess the concept of mandatory retirement. This is being done very seriously in the legislatures and the courts of both Canada and the U.S. However, if the decision simply changes the age limit, we will merely replace one mistake for another, hat size for shoe size, etc.

We need to recognize that there is no evidence that aging begins precipitously at any given chronological age. There are wide individual differences in aging such that some individuals of 70 possess the performance capacities of the average 50-year-old.

Furthermore, there are some jobs which require vigorous youthful energy and outlook (professional sports, air traffic control, etc.) and others which call for much more of the mature perspective which is usually acquired through years of experience. And, before we start fooling around with different retirement standards for different jobs we must once again acknowledge that enormous individual differences exist and should be recognized and accommodated.

An arbitrary 65 for the labor force makes no more sense than an arbitrarily selected retirement age of 30 for Gordie Howe or Hoyt Wilhelm or George Blanda, etc.

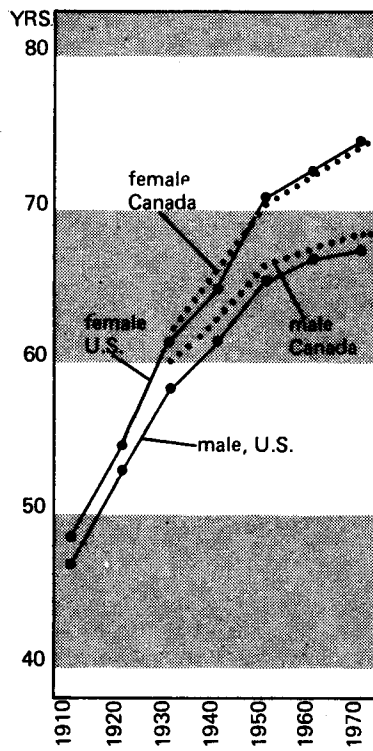
It clearly boils down to an issue of individual cases (the bane of the bureaucrat looking for easy answers). Nonetheless, that's the score. Either we have the maturity and courage to use our judgment or we substitute one or another form of standardized nonsense.

The ideal

If we find the courage to outlaw mandatory retirement we will likely find that our worst fears dissolve, as imaginary ghosts are prone to. In their places will be some surprises, some pleasant and some difficult.

For instance: the serious loss experienced by both the organization and the individual with the legally dictated retirement of thoroughly capable and needed employees will cease to occur. One side effect of this change will be that employees

LIFE EXPECTANCY OF MEN AND WOMEN IN CANADA AND THE U.S.



seeking promotion will not be able to coast in quietly on the strength of the calendar. They will know that they must take positive action to advance themselves.

Likewise, we have the all too common case of the person close to retirement age who slacks off. In most cases today this person will be carried by the organization, a degrading experience for the individual and a totally uneconomical situation for the organization. But what happens if the individual has the right to stay on indefinitely? In that case we would be forced to face the facts now, not when the calendar does it for us. By facing the facts we do the best thing we can for both the individual and the group.

The proposal to outlaw mandatory retirement will not eliminate all retirement. There will be a great deal of voluntary retirement, hopefully well planned, with positive involvement in exciting new activities.

The proposal to outlaw mandatory retirement will extend the life expectancies for our male population. It will also affect the female population by avoiding a rather ridiculous outcome, that of declining life expectancy for career women who in increasing numbers experience the ego shattering phenomenon of being stripped of identity, at a fixed age.

Finally, the proposal to outlaw mandatory retirement will help free us to continue our evolution toward a professional society of mature adults dealing effectively with reality.

There is a phenomenon called the self-fulfilling prophecy, which has too long been allowed to muddle our legislative thinking. We don't believe our people can be trusted to handle this type of freedom so we don't give them the chance and they don't handle it. The proper alternative is, "treat people as if they were responsible and many (not all) will strive to measure up".

If we return once more to the year 1889 and look carefully at what was happening at that time, we find that the magic number 65 was not the only windfall we received then. In April of that year we received another lovely blessing, the birth of another, future Chancellor of Germany, Adolph Hitler.

Such an historic year. Who could realize the misery that would follow these two events? Both were to bring about the premature deaths of millions, one in explosive carnage of a world gone mad, the other through the quiet madness of a bureaucratic blunder. Of the two, the latter has probably cost more lives.

It seems that what Otto Von Bismarck intended as a simple confidence game turned into a sour joke. Which brings us to the final coincidence of this story. For a man who was to play such a momentous joke on mankind, a joke which is playing millions the fool almost a century later, what could be more appropriate than Otto's birthday... the first of April. Of course.



Dr. Ben Graham is the president of the Ben Graham Corporation, Tipp City, Ohio. His firm provides training and consulting services in the fields of behavioral research and paperwork improvement. The Identity Research Laboratories and the Ben S. Graham Conferences are divisions of the Ben Graham Corporation.