

The Saturday Evening

POST

October 24, 1959 - 15¢

WILLAMETTE VIEW
No Housing Worry
Here



This co-operative apartment in Oregon offers a promising solution to the problems of postretirement living—a unique combination of freedom and security for its residents for the remainder of their lives.

No Housing Worry Here

By ARTHUR W. BAUM

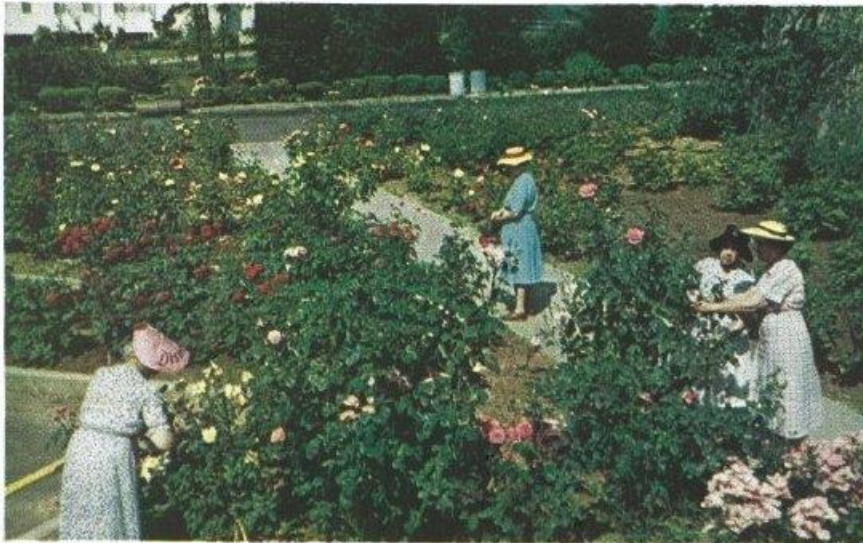
The little old lady lifted an admonitory finger. "Don't you dare call the Manor an old folks' home," she said.

Very well, madam. Willamette View Manor, perched on a bluff above the Willamette River eight miles south of Portland, Oregon, is not an old folks' home. It is an interesting solution for the life and health problems of a continuously growing portion of our population, people of retirement age. It is a residential apartment house in which residents own their own apartments and where meals are served on the American plan. It is a place where lifetime security may be purchased by those who no longer wish to mow lawns, repair plumbing, deal with janitors, cope with rent or tax increases and otherwise maintain their own homes or rented quarters.

The growth of pension plans and Social Security income has increased the number of Americans who can afford to buy retirement security. There is an already huge and growing market for such a life pattern, and the response has been construction of numbers of homes somewhat similar to Willamette View Manor. The manor, unlike many homes, sets no age restriction on those who join it, but it does not attract

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Willamette View Manor, built at a cost of \$7,000,000, accommodates more than 600 founders, as the residents are called. Their ages range from fifty to ninety plus. Purchase price of an apartment: \$7,500-\$20,000.



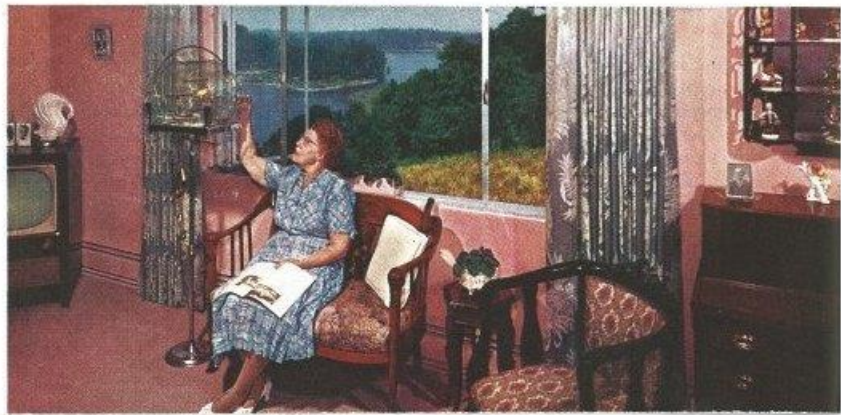
Many residents are avid gardeners and have their own plots. Here they tend rosebushes at the manor entrance.

The manor has its own modern hospital which assures the founders of medical care, except for major surgery, at no additional charge.



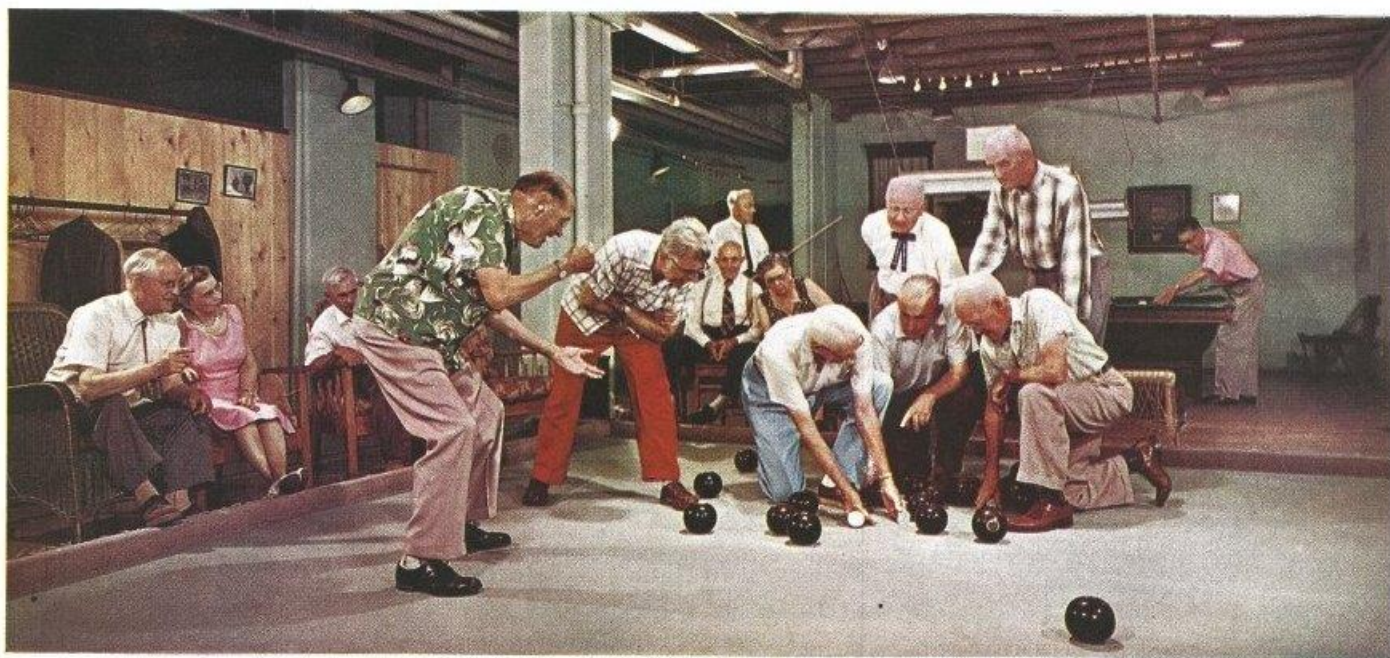
Photographs by John Bickel

Below, overlooking the Willamette, is the one-room apartment—with dressing room, bath and kitchenette—of Mrs. K. H. Pickens.





Each month the founders hold a special dinner celebration for all residents whose birthdays fall during that period.



One of the manor's most popular sports is "bowling on the green"—played on the game-room floors. In blue slacks is Jack Snead, the earliest resident.

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the young. Residents range from fifty to ninety-plus, and the average age is sixty-eight. At a fixed and irrevocable price the manor provides these residents with comfortable and nonregimented living, recreation and, when necessary, on-the-spot free nursing and hospital care. It does so in a pattern of individual freedom and relative privacy that is uncommon.

Church homes, organization homes, private and public homes shelter thousands who have retired, slowed down or weakened. Willamette View is not quite like any of these. It is uniquely independent, and interdenominational. Residents may come or go as they wish and, subject to a reasonable financial penalty, may leave for good at any time. They choose their own type and size of apartment and furnish it with their own things. Karen Johannesson's apartment is strongly Danish in its appointments, reflecting her ancestry. Linnie Ginn, one of a number of residents from Walla Walla, Washington, likes crystal and collects fans. Her apartment is loaded with both.

Residents dine in the dining rooms as they would in restaurants, sitting where and with whom and, within limits, at the times they prefer. They may also dine out or prepare meals in their own apartments, although they will have paid their board bill in the community dining rooms anyway. As many as a third of the residents may be missing from any given meal, particularly breakfast, and Frances Symons, one of the manor's more pungent and forceful residents, shuns community meals altogether. A long-time family servant comes in to prepare her meals and supplement the manor's regular maid service.

For family reunions or other entertaining too expansive for one apartment, there are special kitchen-equipped rooms which will handle fifty party guests. There is no charge for their use; in fact, there is no extra charge for any of the normal manor facilities. Visiting guests of residents do pay a moderate sum for apartments available to them, as well as for meals, but a friend or relative may stay in these quarters as long as the manor resident who invited them wishes them to stay.

Residents may play games, participate in educational programs, pursue hobbies in special shops, patronize the library, lounge in lounges or isolate themselves. They may travel or stay home, attend any church of their choice, or none. They have for their exclusive use a modern hospital and all medical care short of major surgery, including nurse and doctor visits to apartments and tray service. All these privileges are covered in a contract.

Those who sign contracts with the manor dispose of practically all their living problems at one swipe. They need no longer fear that they must inflict themselves on possibly reluctant children or relatives. They need no longer worry about their physical ability to keep up their own homes. They are free from any threat of suddenly needing or even being committed to institutional or other homes not of their choice. Their financial worries are reduced immensely—they need meet only one fixed fee, regardless of any general rise in living costs. Even if they do outlive their pocketbooks, a portion of the manor's charitable program is designed to carry them along anyway.

This security package does not come free. The manor is a nonprofit organization, but it is also a \$7,000,000 plant with one full-time employee for each seven residents, elaborate grounds and buildings and a considerable overhead. It must

have money, which comes primarily from two sources—the sale of apartments, and a monthly fee paid by occupants for the maintenance of their life and health. Residents thus must have an original stake and a modest but dependable income.

Purchase of an apartment costs from \$7500 to \$20,000, varying with size. Smallest quarters consist of one room, a bath and a dressing room. The largest contain a sizable living room, two bedrooms and in some cases two baths. All apartments costing \$8000 or more include fully equipped kitchenettes. All have either scenic views of the Willamette River, green Oregon hills and snowcaps, or vistas of the manor's twenty-two gardened and landscaped acres.

The monthly fee after apartment purchase is \$100 per person, which covers living, food, medical service—nearly everything but dentist, ophthalmologist and theater tickets. Maids clean each apartment thoroughly every second week. Laundry service is included without limit, although only flat pieces are ironed. There is also no limit on additional servings at meals—record consumption of breakfast pancakes is eighteen, achieved by a man who failed to appear for lunch that day.

All household expenses such as light, heat, water and air conditioning are covered, and a third of the apartments possess outlets for piped-in oxygen. Major medical expenses not covered by the hospital service, which usually means major surgery, can be underwritten by medical insurance costing five dollars a month. Automobile parking is free, except for closed garages or carport space—five dollars a month. Moorage at the boat dock on the manor's riparian property is free.

Residents at the manor, who for some unexplainable reason are all called Founders, run a considerable financial range. Some are wealthy, some skin by on pensions or with the help of Social Security income. At this time there are also seven apartments which have been donated to occupants through a substantial charitable program. Only two of the administrative staff know who they are.

A few residents are not retired at all, but continue to work full time at jobs which are necessarily in the Portland area, although residents come from twenty-five states and two foreign countries. A very few operate little businesses within the manor. A woman—women outnumber men by four to one—runs a newspaper-delivery service. Several people handle small lines, such as greeting cards, magazine subscriptions and typing services.

Three interconnected buildings, plus service buildings, comprise the physical plant at Willamette View. There is the Manor Building itself, a second apartment building called the Court, and a hospital, which has infirmary wings for those who may need continuous medical attention but are not bedridden. Ill health has its price, but the maximum is known and fixed at the time of signing a contract. Infirmary quarters and care cost \$150 a month, and full hospital-bed space costs \$200. Newcomers may buy directly into any category—apartment, infirmary or hospital. Apartment residents may also shift from one to the other as need arises, moving into the hospital and then back again as recovery permits.

Hospital and infirmary life, while it is a necessary part of the whole manor operation, is nevertheless a small fraction of the affairs of this miniature city of 525 apartments and more than 600 persons. Within each apartment, life to the occupants is as

private and individual as to apartment dwellers in Manhattan, Minneapolis or the *Vieux Carré*. It may also be so outside of the apartment home. The manor is a regular stop on a twenty-minute bus route into downtown Portland, and manor residents are the largest single group of passengers on the route. Residents take volunteer jobs in the city, go on shopping trips, to theaters and symphonies. On Sunday the manor's own bus makes a complimentary church loop, depositing worshipers at their respective churches, Protestant or Catholic, and picking them up again.

Those activities which are neither outside the manor entirely nor within the private scope of family apartment life are a little like a perpetual cruise-ship or resort program, with the residents themselves in charge. They arrange movies, dances, musicales, card parties, or show their travel pictures in a large community hall. Those who wish to supplement their regular church attendance are offered Sunday-evening nonsectarian religious programs. The ladies have a beauty parlor available, and a pharmacy dispenses its wares at less than retail prices. There are sewing rooms equipped with machines, and laundry rooms for apparel not entrusted to the laundry service. On each floor in each building is a TV parlor for those without their own sets. In some of these smoking is permitted—it is prohibited in the dining rooms, to the indignation of smokers. One TV parlor is the frequent scene of a friendly poker game—two-cent limit. Camera fans have a darkroom available, and there are two excellently equipped metal and woodworking shops.

Any resident looking for a task to perform need not look far. Although some complain that the manor does not make full use of the loads of available talent among apartment occupants, there are thirty-six committees in existence. The committees do everything from arranging travel tours and checking elevator service to advising the board of trustees and consulting with dietician Connie Hennings on the character of the meals.

Sporting opportunities are everywhere. Residents may sun themselves on roof decks or lawns or play a hard game of croquet on numerous courts. There are shuffleboard courts and pool and billiard tables. Two very large game rooms also include full-size greens for English lawn bowls. The greens are level, carpeted areas, and bowling is highly competitive among both men and women. Anyone may sign for a game on a calendar kept for that purpose. Charles Barnes, who still works a five-day week as manager of a Portland business, can bowl only on Saturday mornings. To make sure he doesn't miss a game, he signs for every Saturday a year in advance.

The bowlers use imported Australian equipment, subscribe to Australian magazines and once competed with a visiting Australian team. Among the eager bowlers is Jack Snead, former trucking-company executive and the manor's earliest resident. Jack and Louise Snead selected their apartment from a blueprint when the manor was no more than a promotional idea a half dozen years ago. Aside from the fact that their apartment is the manor's largest, the Sneads' experience in becoming Manorites and their reaction to the life is typical. They had to reduce the contents of a large home to fit apartment size, and giving up possessions is one of the hardest things older people have to face. But the Sneads are now delighted

with their change. They are very active in the manor life, comfortable in their apartment and, while four-footed domestic pets are taboo, they have four aquariums of tropical fish.

Manor residents overwhelmingly approve their collective home. Si Berry, retired businessman, even wishes that he and Mrs. Berry had become residents earlier than they did. "I think this life is a way of staving off old age," he said.

Among fifty dozen persons, however, it would be too much to expect absolute agreement. Residents have given up the manor, although the number is a mere half dozen. One shy lady, unused to people in quantities, was so appalled by the main dining room she left in a hurry. A diabetic, who wanted to treat his diabetes by taking maximum doses of Insulin instead of watching his diet, quit when the manor doctor disagreed with this free-swinging method. An out-of-state lady, Nita Rusterholz, picked up such a busy church life in Portland after coming to the manor that she left to take an apartment in the city more convenient for her affairs. After doing her own cooking and housework for three months, she returned to the manor.

There are also those who get tired of the established meals or who take a dislike to the posted menu for the ensuing week and go on flings of eating in Portland restaurants. This takes extra money, of course, and those residents who become ostentatious are sometimes frowned upon by the quieter residents. "Some of us," as one said, "are a little too showy, but fortunately there aren't very many."

Residents come in a wide variety. One of the more enthusiastic belters of popular songs in a for-fun singing group is Albert Trump. He is ninety-three and a pet of the other Manorites. Three Scottish sisters who live here have sent for a fourth to join them. Alvina Dunham is a blue-eyed doll just turned fifty. Alvina and her husband, Mark, had retired to their own house across the river from the manor. They watched construction of the manor from their side, became interested and finally sold out and moved over. Subsequently they persuaded three relatives to join them at the manor.

Lenore Calkins gave up California sunshine for Oregon mist and thinks the manor is worth the swap. Lillian Hoffman, a singer, once gave a program at the manor, liked the place, and persuaded her husband, Dan, to retire there with her. Lillian still accepts singing engagements, and Dan is one of the 100 gardeners who maintain individual garden plots on the manor grounds. The plots are only a dozen feet square, but they produce flowers for lounge rooms, apartments and hospital rooms and vegetables for those who wish to bring their own specialties to the dinner table. The little gardens also produce share-cropping, product-swapping and endless conversation.

Another gardener, Ernest Carr, is also the most active photographer and a woodworker as well. He and Dallas Mark constructed an elaborate workbench area in one of the woodworking shops, which are full of community tools brought by residents, including Mark. The do-it-yourselfers turn out professional products at the request of other residents, charging a small amount for their tool-sharpening and replacement kitty.

There is no compulsion on anyone to join a particular group or activity. The fishermen get out on the Willamette and pursue trout and salmon, while the card players assemble at card tables and the Cliveden set toasts the sundown. Liquor is not prohibited at the manor, except in public rooms. Lucia Gershkovitch, widow of a former director of the Portland Symphony, is able to bring good music to the manor. Fay Ostner, one of the more forthright and energetic residents, is an active political campaigner who tries to get out a big vote for her party. Edna Beyrer, retired Army nurse, is unique among apartment occupants because she also owns an apartment in a Florida home and shuttles back and forth with the seasons. Edna Cruzen's selection of the manor for her home is a compliment. She was once inspector of public institutions for the state of Missouri and also served in this field in Washington, D.C.

The fact that Willamette View Manor exists at all is a minor miracle. It originated, in 1951, as an attempt by Oregon Methodist ministers and laymen to create an orthodox home and hospital like those of Methodist sponsorship which had been built in other parts of the country. The Oregon group started by consulting the national Board of Methodist Hospitals and Homes, which had built 200 homes in fifty years. A representative of this experienced body laid down one law which he said was immutable and incontrovertible—the project must have financial angels who would donate an eighth of the required sum, receiving nothing. After these gifts it might or might not be possible to find people who would pay to live in the contemplated home. Accordingly a man was hired to solicit the vital initial gifts. He worked three months at a salary of \$500 a month. He collected a total of ten dollars.

Prior experience said that this would be a fine time to call the whole thing off. However, the Oregon group had by this time hired a campaign director to sell apartments from a blueprint. Fortunately the director was totally inexperienced in selling apartments and all other aspects of promoting, building and operating a retirement home. So he went out and in eighteen months sold \$1,500,000 worth of apartments from a blueprint.

He started with the doubtful advantage of his name, which was Mummery. Clyde W. Mummery had been a Detroit precision-tool manufacturer with a couple of unusual hobbies—taxidermy and writing nonscanning verse. He and Reta Mummery had retired to Portland, where Clyde had become bored with retirement and had volunteered his services as a money raiser for local churches. He fattened the purses of a variety of local churches through a series of smorgasbord dinners, whose success brought him to the attention of the hopeful home-building group.

By all the laws of logic, Mummery, during his eighteen-month selling campaign, should have either quit or collapsed. The doubtful project was founded on a deficit, and half the time the salesman had to finance himself. There were a few other troubles too. An option on a site for the projected home expired and could not be renewed. A body of apartment purchasers issued an ultimatum that

unless construction started soon they would cancel. The board of trustees refused to start construction until there was more money in the bank. They also rejected Mummery's proffered resignation. The trust department of an eminent Portland bank advised its clients that the project was financially unsound and to get out quick. This opinion got into the newspapers. More than \$400,000 in apartment sales were canceled. The national Methodist board suggested gently that the project was definitely not feasible. In a final crisis seven members of the board of trustees—one third—resigned in a body. They were all businessmen, and jointly they represented most of the business experience on the board.

At this dismal juncture the remaining trustees took a long, slow and pessimistic look at the working member of the young and rather informal organization, Clyde Mummery. Mummery is slight and quiet, with an almost singsong voice. He is the antithesis of "high pressure." Yet here he was insisting to the rump board that people wanted the kind of living the manor planned, and that to quit now would be betraying a lot of old people.

The lonely and uneasy little group, having lost the respect of business and banking and the sponsorship of the national church body, voted to go it alone for little more than one reason. If non-salesman Mummery could sign up \$1,500,000 worth of business from a mere blueprint, then people must really want this product.

Mummery, who had previously scrounged free plans out of an architect, now persuaded a contractor to begin construction on sheer speculation, with the promise that if customers did not flock to the new project immediately, it would be stopped. They did flock. Within sixty days after the first shovel turned the first dirt, the manor was sold out. The Court building was added later.

Mummery is now resident administrator of the manor, a job he did not want and which carries a low salary. Grateful residents, recognizing that Clyde had saved the project, also gave the Mummerys an apartment and named the 500-seat auditorium Mummery Hall. And to the surprise of businessmen, bankers and church, the manor wound up with no mortgage or other fixed debt, a large reserve and a substantial charitable fund. Of greater importance, it is beholden to no one. It has no master, sponsor or organizational obligation.

The manor is now full and, in a pattern prescribed by actuarial experts, has sold in advance most of the apartments which statistics say will become available in the next ten years. This annual total, which started at about 3 per cent per year, has now risen to 6 per cent and will go higher. It will rise because the first residents of the manor came in a batch at the opening of the building. They were largely an advanced-age group and comprised a sort of generation which sooner or later will, according to the rules for mortals, pass on more or less together.

One change has been made in original manor contracts. First residents could will their apartments to the next generation. Now the apartment reverts to the manor upon the death of the owners; the heirs, if any, get nothing from the resale of the apartment. If there is a surviving spouse, that person then assumes the

lite-care fee for a single person and commonly exchanges a larger apartment for a smaller one at a rebate.

Shortening apartment ownership to one generation only had the effect of roughly doubling the speed of resales of apartments, which over a period of time means a good deal of money to the manor. Apartments are resold at standard rates to newcomers, who pay standard life-care fees as well. These contracts are irrevocable, but if the cost of everything rises too much, the manor can, of course, adjust its apartment and fee charges to future residents. The turnover that is bound to continue is thus the future protection for the inviolable contracts of present residents. The manor was built with original apartment-sales money, and monthly fees pay operating costs, but there is one further source of income in addition to apartment resales. Numbers of residents have left or have arranged to leave bequests to the manor.

The food budget for manor residents is modest. There are no growing young athletes among the residents, although there are some pretty good appetites. But the only major demand for additional servings is among the coffee drinkers. Since all main courses must be served in equal initial quantities, the plates served by the waitresses are necessarily alike, which gives meals a somewhat institutional cast. To offset this, the dietitian arranges for as much eye appeal as possible, and table arrangements always include colorful accessories.

Residents generally refrain from too frequent invasion of one another's apartments, since cat naps are a highly honored institution and not to be lightly broken in upon. Hence, the dining room is a center for making dates and plans. It is also a place to indulge small food fancies, with those Founders who like to whip up a batch of something bringing the results to the table with them. They are free to do so, and the dining room even goes so far as to supply toasters along one wall for those fussy enough at breakfast to want fresher toast than is available from the kitchen 100 feet away. A supply of instant coffee and cocoa is kept on each table, which Founders filch and carry off to their apartments for between-meal indulgence. Those who must follow special diets prescribed by their own or the manor doctor have a dining room of their own at no additional cost.

The manor is a corporation owned and managed by a twenty-man board of trustees who serve without compensation and are barred from any action in connection with the manor which would benefit them as individuals in any way. The board is headed by Ambrose Brownell, known as the world's largest grower of Oregon holly. Other board members are businessmen, a few ministers, educational figures and a former hospital administrator. Clyde Mummery, as administrator, sits in on board meetings, and so do two representatives of the residents' general council, who keep the trustees informed on how those who live there think the manor is performing.

The board has the privilege of approving the charitable acts of the manor and the pleasure of planning the maintenance and improvement of the physical plant. Recently a major extension of outdoor facilities was voted. It will add barbecue fireplaces, picnic areas, a putting green, additional sites for croquet and horse-shoe pitching, and more walks and gardens. With completion of these plans the manor will have invested more than \$200 per resident in outdoor-life activities alone.

This increase in the sports potential of the manor struck one of the Founders as disturbing. "First thing you know," she said, "we'll be attracting teen-agers."

That is a small risk. The manor is for residents of retirement age, for those old enough to worry about possible disaster when they haven't the power to fight back or the time to recoup. It performs an institutional function in a noninstitutional way. There is an increasing number of similar projects springing up, many on the West Coast. But the manor is unique in its lack of obligation to any sponsoring body and the degree of living freedom it has provided within the sphere of its security. Also, it has been so successful in this role that it has upset prior beliefs of what financing and what regimentation are necessary to build and operate such a colony.

Hardly a day passes that does not see a delegation of visitors from somewhere, wanting to know how it was done. Part of the answer is just what the little old lady meant. It is not an old folks' home. It is for people who mean to do a lot more living. It just happens that a good many of them have gray hair.

THE END