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CHRISTIANITY TODAY

MARCH 2019

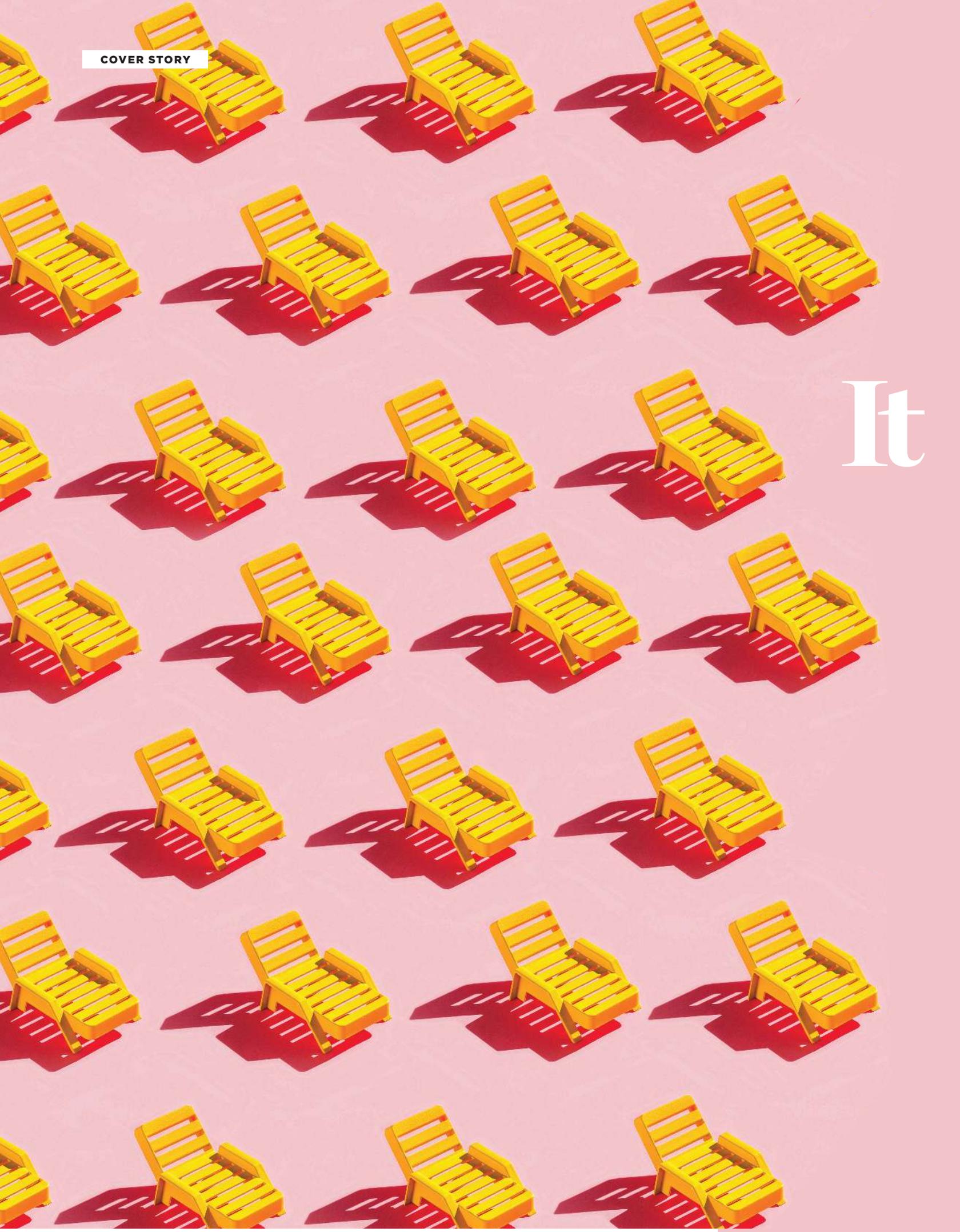
Saving Retirement



*The dream of old age as vacation
has failed us. What now?*

COVER STORY

It



Takes a (Senior) Village

*Built around widows and orphans,
Florida's oldest retirement community
has modeled intergenerational ministry
for more than a century.*

BY JEFF NEELY



Charles Moore says he must have heard about Florida's first retirement community when he was in the cradle in the late 1930s. His father loved reading the *Present Truth Messenger*, a newspaper of the Advent Christian Church—especially the back-page “Old Folks at Home” section that offered updates about the denomination’s retirement community in Dowling Park, Florida, about 70 miles east of Tallahassee.

“As far back as I can remember him, he used to say, ‘When I retire, I want to go to the Advent Christian Village,’” 81-year-old Moore said. His father lived in the community for 21 years and, shortly after his death in 2002, Moore and his wife, Jenelle, decided they also wanted to move from their home in North Carolina to the village in Dowling Park. “I didn’t know of another retirement place in North Carolina or anywhere that was like this one,” Moore said.

Moore’s story is not unique among the community’s members. May Virginia White, 85, is a third-generation resident. Laura Putnam, 84, a retired missionary to the Philippines, grew up hearing about the village through fifth-Sunday offerings her father’s church collected to support the ministry. Situated on 1,200 wooded acres along the Suwannee River, Advent Christian Village is, according to its website, the oldest retirement community in Florida. But far from a haven for senior escapism, it was born with a

baked-in vision for missional living. The nonprofit organization opened in 1913 as a home for both orphans and retired ministers, and today, with its community-run youth mentoring programs and a high rate of volunteering, it may offer a model for post-career seniors who want to get away and yet continue investing in intergenerational ministry.

‘SOMETHING MORE MEANINGFUL’

Much of Advent Christian Village’s green North Florida campus is a familiar retirement backdrop. Residents can choose to buy a single-family home in a no-worries

subdivision, bring their own mobile home, or rent an apartment or duplex. Assisted living and skilled nursing facilities serve retirees with greater needs, and everyone is welcome in activities ranging from kayaking to gardening to special-interest clubs.

But while it might sound like marketing-speak that a deeper heritage and commitment to community draw residents to Dowling Park, Darleen Hinrichs, senior director of donor engagement at Advent Christian Village, thinks it’s true. Many residents come to the village as their second retirement community. “They’ve kind of done the country-club setting and done all the golfing and that kind of lifestyle that you see on the billboards,” Hinrichs says. “What we hear from them is—for them—it got tiresome after a while.” Relocating residents tell Hinrichs “they needed something more meaningful.”

Don Wrigley, 90, says living in the community has allowed him to continue God’s call on his life. Ordained in 1949 as a pastor in the Advent Christian Church, a small Adventist evangelical denomination concentrated along the East Coast, Wrigley pastored for more than 50 years before retiring. (The village maintains a close connection to the denomination, but residents do not have to be members or even Christians. There are 18 different denominations represented by the nearly 800 residents in the community.) Wrigley and his wife, Marian, moved to the village in 2002. Since then he has preached at the church in the village, leads weekly prayer meetings, and has contributed to a local television devotional program. His wife, before she died

PHOTO COURTESY OF ADVENT CHRISTIAN VILLAGE



last May, sang in the church choir and mentored younger women—typical among the village’s residents, many of whom mentor youth through the local church and a camp program hosted on site.

According to Hinrichs, approximately 250 village members are registered as active volunteers—more than 30 percent of residents—and many more serve in ways that aren’t recorded. That compares to just 23.5 percent of Americans 65 and older who volunteer at least occasionally, according to 2015 data from the Bureau of Labor Statistics, the most recent data available. “They do it out of love, and I think they get a lot out of it, too. They get to keep their skills sharp and feel useful, and that’s a big deal in retirement,” Hinrichs says. “I can’t tell you how many of our members say that they are busier now than when they were working full time.”

INVENTING PARADISE

Whatever accounts for Advent Christian Village’s culture of service today, the community could not have charted a more different course at its inception in 1913 from that of the mainstream retirement movement, which would boom a few decades later.

Modern Western ideals of retirement have their origins in 1875, when Otto von Bismarck, the chancellor of the German empire, proposed government-provided financial support for citizens over age 70 (at a time when life expectancy was 46!). By the 1920s, several American industries such as railroads, oil, and banking were providing pensions to older Americans. In 1935 the Social Security Act passed under Franklin Delano Roosevelt and initially set the retirement age at 65, partially to encourage older workers to exit the labor force and free up jobs for younger workers affected by the Great Depression.

Yet retirement in America became a cultural phenomenon thanks largely to Del Webb. “Wake up and live in Sun City for an active way of life,” said the radio jingle for the Del Webb Corporation in 1960. “Wake

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up and live in Sun City, Mr. Senior Citizen and wife. Don’t let retirement get you down! Be happy in Sun City; it’s a paradise town.” Retirement communities started appearing in the 1920s, but it was real estate developer Del Webb’s Sun City, a sprawling housing development just outside of Phoenix, Arizona, that popularized retirement as a never-ending vacation, complete with lawn bowling, swimming pools, card rooms, and shopping centers.

If retirement was built by Del Webb, it was sold by H. G. Kenagy. In 1952, Kenagy, of Mutual Life Insurance, advised business leaders at the National Industrial Conference Board about the best way to sell retirement to their employees. He suggested distributing company newsletters that showed happily retired people golfing or sitting on the beach. He counseled them to emphasize “what they did to get ready for the life they are now living”—like piling up a nest egg in company pension plans.

But the retirement industry wasn’t driven by corporate perks alone. Religious groups, along with fraternal lodges and trade unions, were among the first to establish retirement communities in then largely

undeveloped Florida. In 1926, James Cash Penney, founder of the retailer J. C. Penney and son of a Baptist minister, established the Memorial Community in Clay County, near Jacksonville, to provide a respite where Christian ministers and their wives could retire. The community continues today, independent of the retail chain, as Penney Farms. (Across the country in 1965, during the retirement industry’s post-World War II boom, Mount Acres Towers opened as the “nation’s first Catholic retirement home” outside Portland, Oregon, according to newspaper reports.)

Advent Christian Village, which dates its first retirees to 1914, may in fact be the oldest retirement community in the United States. It owes its existence to Thomas Dowling, a Florida timber magnate, who in 1905 attended a revival led by Advent Christian preacher John A. Cargile and converted to Christianity. A few years later Dowling’s local pastor in Live Oak, Florida, persuaded Dowling to donate 120 acres of his large land holdings to the denomination to be developed into an educational and religious camp. Dowling died shortly after and the camp fizzled, but in 1913 Dowling’s pastor opened the American Advent Christian Home and Orphanage on the parcel, inspired by a terminally ill widow who had contacted him looking for a Christian orphanage where her two sons could be raised. Dowling’s widow was one of three women appointed to oversee the new ministry.

While the orphanage constituted half of the ministry, the church also wanted the wooded refuge along the Suwannee to serve as a place of respite for aging clergy. In 1914, a few months after the first children came to Dowling Park, the first retirees arrived, establishing a culture of young and old living and working together. In 1922, the orphanage and “Home for the Aged” began a Christmas tradition, still continued today, where seniors and eventually hundreds of people from as far away as Philadelphia came to enjoy Christmas dinner at Dowling Park and present every child with a gift. In

Retirees and orphans in Dowling Park, 1916



Dowling Park orphans at play in the early days

the early 1930s the *Present Truth Messenger* described children helping shell peas and stem berries from the community's garden, calling them part of "a large family" with seniors "teaching the young how to count or say their A, B, C's." Institutional care for children would continue at the village for another six decades, supported by a denominational benevolent fund and by child sponsorships through local Advent Christian congregations.



COMMUNITIES SET APART

Today, more than 81 percent of the nation's largest nonprofit retirement organizations are faith-based, mostly affiliated with Lutheran, Presbyterian, and Catholic denominations, according to an annual market report produced by the Chicago-based investment bank Ziegler and the Washington, DC-based advocacy organization LeadingAge. Many dwarf Advent Christian Village's modest size. The second-largest senior living organization, The Evangelical Lutheran Good Samaritan Society, comprises more than 17,000 units across its independent living, assisted living, and nursing care services in multiple locations. Faith-based retirement communities, including those centered on non-Christian faiths, are part of a larger industry trend toward niche communities targeting retirees with similar interests or backgrounds. There are communities for Asian Americans, artists, astronomy lovers, university alumni, and retired mail carriers.

The Fair Housing Act of 1968 prohibits communities from discriminating based on religion, so retirement communities cannot be *exclusive* to members of a particular religion. Instead, faith-based communities court their target retirees by creating an environment that seniors of a particular faith will find welcoming. Like Advent Christian Village, these communities often include convenient access to church services, prayer meetings, Bible studies, and Christian fellowship that retirees might not find in more secular retirement settings.

Such distinctions matter given that 65 percent of seniors say that religion is very important in their lives and 48 percent say they attend a religious service at least once a week, according to 2014 data from the Pew Research Center. Réne Girard, owner of Christ Above Politics (CAP), a member benefits organization that bills itself as a "Christian, non-political alternative to AARP," says he has encountered secular senior facilities that were less welcoming to outsiders ministering to their residents. So Christian communities that foster fellowship and also encourage ongoing pastoral care can be attractive for residents as well as for residents' children, who may take great comfort in knowing that people are "ministering to Mom and Dad."

At Dowling Park, however, part of the draw for residents goes beyond spiritual amenities and is rooted in the community's heritage of intergenerational ministry. Hinrichs estimates that the village served "into the thousands" of orphans through its residential program for children. Public policy shifts in the mid-1990s led the community to shutter its orphanage and shift into foster care instead, opening licensed foster homes where village residents interacted with the youth and the youth worked various jobs in the community.

Government funding cutbacks led to the closure of that program in 2002, but the village still regularly hosts an adventure camp for children in the foster care system. Camp activities include canoeing on the river, a scavenger hunt, and a ceramics class led

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Advent Christian Village today





by seniors living at the village. High school juniors and seniors identified by teachers or other adults as showing leadership potential take part in a leadership development program hosted by the organization. And Advent Christian Village is launching a program targeting overlooked young leaders, where high school students will meet with an older mentor monthly and, upon completion, will receive a scholarship for college or trade school.

“There are a lot of times where you go to awards programs for the scholarships at the end of the school year, and you see the same kids getting up again and again,” Hinrichs says. “There are kids in the seats that have the grades to continue on, but they’re not doing it. So this is targeted to reach them.”

Beyond these programs, more long-term mentorship is fostered through The Village Church, the Advent Christian congregation set in the center of the community. While most of its members are retirees, a number of families from the broader community are also active in the church. Perhaps surprisingly, the church has a thriving youth ministry. Randy Lamb, minister to youth and families, says 15–20 teens participate in the youth group regularly, with an additional children’s ministry serving younger kids. Among other activities, children and teens participate in the church’s Pal Program, which pairs every

kid from 1st grade to 12th grade with a resident retiree whom they interact with until high school graduation, unless death precludes it. “There’s an intentional connection between our youth and our adults, and our senior adults especially,” Lamb says. He feels today’s teens have fewer meaningful relationships with adults compared to previous generations and lose out on valuable wisdom, advice, and support. He encourages youth to sit down with these elders and to ask them about their own teenage years. “You’ll understand that they’ve done the same things that you’ve done,” Lamb says. “They’ve been in the same kind of trouble. They’ve had the same kind of temptations. They’ve pulled the same kind of practical jokes that you’re talking about doing.” Often, teens continue these relationships well beyond high school, he says.

These sorts of initiatives push back against the fragmentation of American society, where elders are sealed off in out-of-the-way paradises. Retired seniors can still be valued for their wisdom and experience, a biblical concept that in turn reduces loneliness and can dramatically impact physical, mental, and spiritual well-being.

Of course all retirement communities, even ones that view themselves as a ministry, come at a price, and Advent Christian Village is no exception. It offers a progressive care model—which offers retirees a range

of independent living, assisted living, and skilled nursing options—that is a growing trend in the senior living industry. Some facilities, known as “continuing care communities,” even provide “lifetime housing, social activities and increased levels of care as needs change,” according to AARP. The trade-off is generally a hefty entry fee that, according to senior living resource Caring.com, can range nationally from \$100,000 to \$1 million, with additional monthly fees averaging around \$3,000. Hinrichs says Advent Christian Village is not technically a continuing care facility—it offers the same options for living arrangements but requires no entrance fee. “We call it a *continuum* of care,” she says, and it’s more “à la carte.” Residents only pay for the facilities and services, such as skilled nursing, that they use and are free to come and go as they choose. The flip side is that the village does not offer the same contractual guarantee as true continuing care retirement communities. Instead of a flat fee that covers the spectrum of latter-life services a senior might require, Advent Christian Village bases rates on each individual’s needs as they age. Hinrichs says if seniors outlive their resources, they can get assistance through a benevolent fund, a common benefit of nonprofit retirement facilities. Last fiscal year, donors gave just over \$500,000 in benevolent support of members in the community. Additionally, some residents receive government aid through Medicaid or HUD.

For Wrigley, the retired pastor, it’s simple: He’s known Advent Christian Village for his whole life as a place of integrity. Wrigley is what could be called a legacy member of the village. His mother moved there with her sister in the 1970s and lived there until her death in the mid-1990s. Other family members have lived in the community over the years, and his daughter, Susan Darby, now works there on staff. “Our family has just come to think,” Wrigley says, “if you’re going to get older and have some problems, this is a good place to help solve them.” **CT**

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