

The Vintage Voice

Serving The Church Pension Fund's Family of Beneficiaries

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So Much To Still Enjoy

The Reverend Franklin B. Dalton

Eleven years of active retirement continues to offer new opportunities to my wife Jeanne and me, for our shared ministry. Part of our planning for retirement was making a selection of where we wanted to establish our new church home. Fortunately, we had a choice of four parishes within a few miles drive from our home, which we were going to keep as our residence. We had pretty much made the decision several years before to attend St. Mary's, Napa, California, and the rector was expecting us with open arms. We had already established a friendly and working relationship.

These years have afforded me the opportunity to continue to exercise the ministry to which I was ordained, but with a freedom impossible for a parish priest. It has given me a chance to say "no" a few times. It has given me the permission to speak honestly from the heart about money matters without fear of stepping on someone's toes. Retirement has taught me that I can disagree with fellow parishioners, and I can discuss matters in a more relaxed manner. Beyond the parish, and with the help of my wife, I have served as the Bishop's Chaplain to the Retired for clergy, spouses, and surviving spouses living in the Diocese of Northern California.

The year 2000 was a most interesting year in our retirement. Ten years before, my wife had a most successful kidney transplant. To date there has never been a sign of rejection, for which we are most grateful. She does, however, have problems, which are of concern to both of us. My health for all practical purposes seems to be good, except for an obesity problem I have had since age five. We are very fortunate to have excellent medical coverage with fine doctors and hospitals close by. Knowing that our son and family are halfway across the United States and our daughter and family are on the east coast, we decided it was about time for us to consider a retirement residence. We knew a life-care retirement center was far beyond our financial ability. So we began to investigate retirement residences.

We knew what we wanted; we knew what we could afford. We wanted an apartment with a large living room, two bedrooms, two baths; Jeanne felt a kitchen was an absolute necessity. Yet we wanted three meals a day served in the dining room and weekly housekeeping. We soon found out that the first thing to go was a full kitchen. A small refrigerator, microwave, wet bar, and coffee pot would be sufficient. The second thing to go was the second bathroom. We raised our children with one bathroom, but for twenty years each of us had our own. How could we go back to one? When it came to saving hundreds of dollars a month, we found that one bathroom would suffice. A decision was made and a deposit put in place. We would be close enough to continue at the church home we had established.

After fifty-five years of marriage, what did we want to keep? What did we want to dispose of, and how, when and where? With extremely careful planning we selected the furniture to keep, took measurements, and knew what would fit. This included the spinet piano and computer; these two were a compromise. Everything else, antiques, collectibles, and STUFF would go into a private estate sale.

A friend who was an appraiser had connections with dealers, and we were able to dispose of everything through a single dealer. This was definitely to our advantage. Perhaps we received less money, but Jeanne and I had far less work.

We listed the house on Monday, January 22, 2001. Several showings took place. The annual parish meeting was on the following Sunday after church. Arriving home after the meeting, a telephone message said: “May we show the house immediately?” The rest is history. The house was sold for cash for more than the asking price. The new owners wanted to take possession in two weeks. Working together in harmony, we were out in less than a month. Our needed apartment was available.

Our 15-mile move from Vallejo to Napa, California, was completed in less than eight hours. Every piece of furniture was in place, the beds were made, and we went down to the dining room for our first evening meal at the Redwood Retirement Residence. We made this decision ourselves, and that was absolutely necessary and important to both of us. At first our loving children thought we were premature, but they now feel we have made a wise choice. We are confident that if something should happen to one of us, the other will be able to maintain the apartment.

How blest we are! We learned years ago, with the assistance of the Church Pension Fund, the importance of “planning for tomorrow” and we continue to practice lessons learned from those Planning For Tomorrow conferences. Life is simpler, but still the days become filled with ministry, pleasure, relaxation, and solitude.

The Redwood Retirement Residence, where Jeanne and I live, is a large Spanish Mediterranean structure with many windows, which bring in much bright light—a ray of life to older people. We enjoy beautiful landscaped grounds, lovely flowers, and streaming fountains. We have a small balcony and several containers of blooming flowers—a far cry from the more than eighty we had at our previous home. Fortunately, we have the same doctors, medical facilities, and hospital available for our needs—another important issue in our decision-making.

We enjoy traveling, especially cruises. We recently spent an extended Christmas vacation with our daughter, son-in-law, and two grandsons in Sumter, South Carolina. We also look forward to enjoying part of next summer at our son’s vacation home on Spirit Lake in northern Iowa, close to the Minnesota border. Jeanne enjoys reading Danielle Steel, and I am the proud owner of Jan Karon’s Mitford series about an Episcopal clergy couple, which I share with a number of parishioners. I am hooked on jigsaw puzzles and can’t stand to have an unfinished one in process. We have a wonderful, large, round table with rolling chairs in a well-lighted common area, and oftentimes I have unsolicited puzzle help. I continue as an active associate of the Order of the Holy Cross, keeping the Rule and making my annual Retreat to Mount Calvary Monastery, Santa Barbara, California.



Jeanne and Frank Dalton are beginning their second year at the Redwood Retirement Residence in Napa, California. Frank works with the Advisory Committee on Pension Fund Abundance. He has conducted five interviews with retired clergy and surviving spouses to gather opinions from them about how to improve pension benefits fairly and share the financial abundance. With Jeanne’s help, he continues as the Bishop’s Chaplain to the Retired for the Diocese of Northern California.