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BY Malky Lowinger

ILLUSTRATIONS Menachem Weinreb



They could be spending their days snoozing in a rocking chair, but seniors who are still working into their 90s know that punching the clock encourages better health, longer life span, sharpened cognitive skills, and greater happiness. For these nonagenarians, staying in the loop is the best way to retire

t's a quiet Monday morning, and I'm lingering casually over my coffee when the phone rings. It's Ruth returning my call. I explain that I've been trying to contact her for an article about people who are over 90 years old and still working. Is she willing to be interviewed? Fine, she says, but when? "I don't have the time now," she quickly explains, "but you can call me after five this afternoon." Then she adds, "I hope this isn't going to take more than 10 minutes."

Ninety-one-year-old Mrs. Ruth Heyman of Stockholm, Sweden, runs a jewelry enterprise, and keeping busy, it seems, is what keeps her young. Apparently, the secret to happiness and longevity is not only yogurt or yoga. It's work.

Mrs. Heyman and her late husband were both born in Sweden, and although most Jewish refugees who harbored in this neutral country during World War II eventually left for other lands after the war, the Heymans stayed and raised a family in Sweden.

When a Belgian Israeli opened a diamond business in Stockholm, he hired Mrs. Heyman to manage the office while he traveled overseas. She quickly learned everything she could about precious stones and metals, and she managed that business until just two years ago, when she was 89. That's when her daughter Madelaine asked her to join her in running Semgel Guld, her upscale jewelry store in downtown Stockholm.

Mrs. Heyman is impeccably and fashionably dressed. It's important to look chic when working in an upscale retail area, she explains. Even her hearing aid is stylish. "They look like three

WHY DO THEY FEEL COMPELLED TO REMAIN WORKING? ISN'T IT TIME TO HANG UP THEIR BUSINESS SUITS, PUT AWAY THEIR BRIEFCASES, AND JUST RELAX?



little diamonds inside her ear," says her son, Dr. Benzion Heyman of Los Angeles. "People think it's some kind of fashion statement."

When I suggest that the new business venture presents Ruth's daughter with the opportunity to keep an eye on her mom, her son corrects me. "It's actually the other way around," he says. "She keeps an eye on my sister."

Mrs. Heyman is strict about her daily routine. She eats cornflakes and leben for breakfast and never drinks coffee, except on Pesach. "When we grew up in Sweden, we didn't have milchig Pesach products so we would whip up coffee with an egg and sugar instead," Dr. Heyman remembers. "That's the only coffee she drinks until today."

Having spent many decades working in the field, Mrs. Heyman has sailed through the peaks and dips of an unpredictable gold market, but says that now business just isn't what it used to be. Yet even if her new business flounders, she still has another career to fall back on. Aside from selling jewelry, Mrs. Heyman has been appearing in promotional videos produced by an event planning corporation that is run by one of her grandchildren. She has already appeared in a video for Microsoft and is scheduled to be in another one for 7-11. "She's very talented," says Dr. Heyman.

Talent notwithstanding, he says her real secret is her positive attitude. With her engaging and outgoing personality, Mrs. Heyman — popular as ever — is invited to parties and community events on a regular basis and is treated as something of a matriarch in Stockholm. "When we walk down the streets of Stockholm," says her son, "I feel like I'm walking with the queen."

Why Not Relax? Those who are fortunate enough to enjoy that good health and mental acuity into their 90s are indeed blessed. Still, I wonder, why do they feel compelled to remain working? Isn't it time to hang up their business suits, put away their briefcases, and just relax? Haven't they already earned their stripes?

Of course, there are the high-profile seniors who don't seem to have any intention of retiring. Israeli president Shimon Peres will be 90 this summer; and who can forget Paul Harvey, the voice of American news radio, who was 90 when he went off the air shortly before passing away in 2009?

For many of the thousands of "regular" elderly people who've remained in the work force, the motivation is the additional income. But for most nonagenarians, it's the ability to stay energetic and productive.



"Seniors who are still busy in the work world remain connected to society," says Chanah Daina, the director of admissions at the Lakewood Courtyard, an assisted living facility. "No matter where they work, they're maintaining a connection with the younger generation. They're not isolated. They're a part of the fabric of life."

Working inevitably means maintaining a healthy schedule. Without a daily routine, some elderly people have a hard time getting dressed in the morning. And without intellectual challenges, some seniors find that their lives revolve around their ailments and their upcoming doctor's appointments. Even if they're no longer working, many seniors keep their minds razor-sharp through rigorous Torah study, volunteering, or giving classes.

The most common job of the elderly is retail sales (think Wal-Mart greeter), according to an Urban Institute survey. Other popular later-life career choices are managers, secretaries, cashiers, and bookkeepers. In fact, 17 members of the Forbes Billionaire List are 90 or older, and all 17 still maintain a hands-on role in their massive enterprises.

According to the US Bureau of Labor Statistics, 1.2 million Americans age 75 or older were working last year, and about 320,000 people 80 and older were still in the work force. While older workers might not be as computer savvy and more technologically challenged, they bring experience, a strong work ethic, and better face-to-face communication techniques than many of those who've grown up communicating with a screen.

Hillel Abrams of Detroit, Michigan, is considered something of a legend at Yeshiva Beth Yehudah, where he himself was a *bochur* in the 1940s, coming in from Bay City. Working there today, says his family, is his expression of *hakaras hatov* to the institution that has always been a part of his life.

Mr. Abrams was married in 1948 and, as his family grew, he worked as an accountant for Oakland County for about 30 years. But in 1991, the yeshivah's president asked him to come back to the yeshivah to work. Mr. Abrams didn't have to think twice. "The yeshivah has always been a big part of my life," he says.

These days, you can find Mr. Abrams at his desk every morning crunching the numbers. He doesn't use a computer, but he does have all his data written neatly in a steno book. His duties include overseeing the maintenance, depositing checks, and counting *pushke* money.





ranky Mashinsky ymdeals@gmail.co 732.966.3328 Mr. Abrams says the secret to proficiency at his age is discipline. He wakes up early in the morning to prepare himself for shul. He brings a carefully wrapped sandwich to work every day and eats only half of it, while indulging in a coffee only during lunch hour. The sandwich is prepared by Ethel, his wife of 65 years, who also remains active by doing volunteer work.

"The main thing is to get older," Mr. Abrams tells his coworkers, "but not to get old." When he had bypass surgery or started using a cane, he took those setbacks in stride. "It's all in the attitude," he says.

designer suit at a bargain price and get some old-fashioned wisdom along with it.

Mr. Warner has been in the menswear business since about 1940. Back then, he and a partner ran a haberdashery together on John Street. About seven years ago, the building was taken over and the business had to be dismantled. That's when Sam's partner decided to retire.

Not Sam. Instead, he brought the business home with him. Literally. Racks and racks of suits fill his dining room, and customers come at all hours of the day to shop. Not all his clients are the black-hat types, but he does carry a line of conservatively fashioned dark navy and black suits for the yeshivah community. And for his rabbinical shoppers, he carries what he jokingly refers to as "pulpit suits."

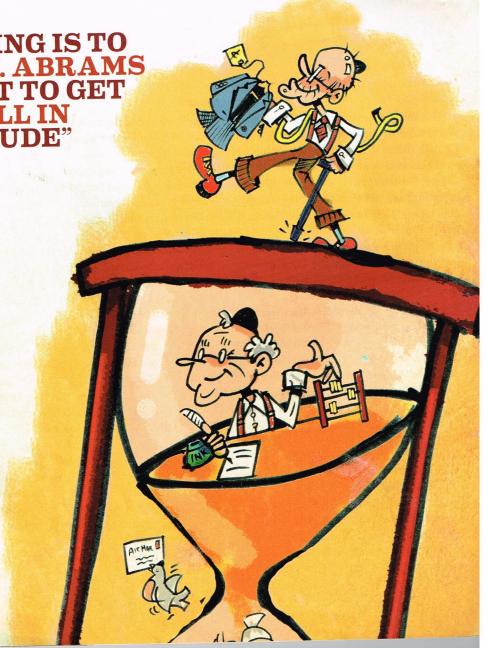
Mr. Warner grew up in Toronto, where his parents emigrated from Europe after World War I. They owned a small grocery store in the downtown area, while a young Sam attended Eitz Chaim Hebrew School. He was, and continues to be, a one-man social service

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Need a Suit? The increase in seniors in the work force is attributed to several factors, including people living longer and staying fit and healthy, and the Senior Citizens Freedom to Work Act of 2000, which allows workers 65 through 69 to earn as much money as they can without losing Social Security benefits. Other reasons include the gradual increase in the age for receiving Social Security benefits to 67 and a decline in traditional pensions and retiree health benefits. And, as Americans live longer and are unable to make ends meet on Social Security and retirement plans, many have no choice but to shelve the retirement option.

But then there are those like Sam Warner, a gregarious 92-year-old who has no intention of walking away from his life's greatest pleasure — serving his clientele. If you need a new suit for Yom Tov and you happen to be in the Toronto area, you can visit Mr. Warner at Hollywood Clothing, where you can pick up a



committee; his daughter Ellen remembers how he would help the underprivileged by paying their rent and overseeing their spending habits.

Today Mr. Warner is an active member of the Clanton Park Shul under the leadership of Rabbi Yehoshua Weber. He watches his sugar, avoids red meat, and tries to maintain a healthy diet. At his stage in life, he prefers public transportation, and when he travels to Hamilton, an hour's drive from Toronto, to shop for new merchandise, a grandson usually takes him.

Mr. Warner may be a sharp businessman, but he is not especially tech savvy. In fact, like the tailors of old, he still uses an ancient ped-al-operated sewing machine. Otherwise, he is quite proud of his telephone answering system and the way it displays caller ID. Does he carry a cell phone? "We actually once got him one," says Ellen, his daughter, "but he lost it."

Mr. Warner had always hoped that one of the grandchildren would take over the business, but so far that hasn't happened. Even if they did, the business just wouldn't be the same without him.

It's Nice to Be Missed For the most senior of seniors, having a sense of purpose, staying busy, and keeping cognitive skills sharp is worth the tradeoff of retirement's "golden years." No one would agree with that more than "Grandma Millie" — Mrs. Millie Miller, a secretary in the office of Akiva Schechter Jewish Day School in Chicago, where she's worked since 1970.

I speak to Grandma Millie on one of her most hectic days. Tonight is the yeshivah dinner and fundraiser, and she's busy as ever selling raffle tickets. Although she's already put in many hours today, after she goes home for lunch, she'll be back at night to help with the dinner.

Even without the special projects, a yeshivah office is a fast-paced, bustling environment. Yet although well into her 90s, Grandma Millie has no problem maintaining the momentum. When she started working at Akiva Schechter, Grandma Millie ran

the office almost single-handedly. "I did everything," she says. "Ditto machines, mimeographing, you name it. I put in long hours, up to 12 hours a day."

Today she deals with the endless phone calls, the forgotten lunches, and special requests with grace and aplomb. She's considered an integral part of the office workings, and when she was out sick with pneumonia this past winter for eight weeks, she was sorely missed. Students sent her get-well cards and baked cakes and cookies for her. When she finally returned, she got a hero's welcome. "It's nice to be liked and missed," she ponders.

Like many older workers, Grandma Millie brings a combination of balance, maturity, wisdom, and restraint to the hectic office atmosphere. She is respected for her seniority and is often called upon as an experienced consultant in the school. "They come to me with their ideas," she explains, "and ask me for my opinion. I can usually tell them if it will work or not."

Grandma Millie says she exercises every day and occasionally "works out" with a yoga instructor from her school, although she adds that "she works with me very gently." She also watches what she eats and cooks her own meals. "I was never a snacker," she says, "and I don't eat out at restaurants. I just wasn't brought up that way." She also likes to read. But when I ask her what she does during her spare time, she thinks for a moment and says, "Well, there really isn't too much of that."

Grandma Millie also acts as the treasurer of her condominium building. "I never refuse money," she jokes, "and I'm also pretty good at math." She lives independently but goes to her children for Shabbosim. Her one concession to her age is that she won't drive anymore — "My eyes did me in," she explains — so she gets a ride to work every morning.

Don't expect Grandma Millie to retire anytime soon. "I'll tell you the truth," she says. "I've worked here so long, I can't imagine packing up." She talks to Hashem every day, she says. "I really leave it up to the L-rd. As long as my head is on straight and my body moves. I'll be here."

