

AMERICAN ASSOCIATION OF RETIRED PERSONS
ORAL HISTORY PROJECT

An Interview with Leonard Davis

April 12, 1988

Interviewer: Ann Andriesse

Copyright 1988 AARP

Interviewee: Leonard Davis
Address: 601 Clearwater Park Road West Palm Beach, Florida
Date: April 12, 1988
Interviewer: Ann Andriesse
Transcriber: Ellen Kirkland

Tape I, Side A

Andriesse: Mr. Davis, I would like to begin a little bit with your early background, if we may. I believe you're a native of New York?

Davis: Yes, I was born in New York and I went to school in New York. I went to City College of New York.

Andriesse: Were you also in the military in World War II?

Davis: No, I was 14-F.

Andriesse: Well then, you began your career in insurance. Why insurance? Was there some special motivation for you to get into the insurance industry?

Davis: I was actually a graduate accountant and was practicing as a C.P.A. and decided that I would also get involved in insurance as an extra add-on to my accounting practice.

Andriesse: I see. Did you begin your career as an insurance broker or were you an agent for an insurance company?

Davis: I began originally as a broker and then became an agent for an insurance company.

Andriesse: In the history of AARP that was written, I think, by Margaret Abrams, it said that by 1955 you were one of the leading group insurance specialists in New York State, that you had eleven offices and thirty-five employees. How did you get to that point? How did you begin getting group insurance?

Davis: I became involved in writing insurance for construction unions. And having been successful in my home town of Poughkeepsie, I then felt it was a good idea to expand and I expanded out into other small cities in New York State and one in Pennsylvania.

Andriesse: In the process of doing this, it said something about that you collected statistics on older people as insurance risks.

Davis: One of the groups that we insured was the Atlantic City Electric Company, and in doing that, they insisted that we insure their retired people as well as their currently actively working people. And in doing that we were able to gather some information as to what the actuarial experience with the elder, with the retired people of the electric company was.

Andriessse: Well, at that time, companies were not generally insuring older people?

Davis: No, they were not. And certainly throughout the United States, and particularly in the public educational systems, when people needed insurance most they were automatically being cancelled when they retired at age sixty-five. Atlantic City Electric Company was one of the few exceptions that still cared about their retired people and decided to keep them on as part of their group policy.

Andriessse: And this was only health insurance?

Davis: I was only involved in the health insurance.

Andriessse: Well, I've also read that you met, rather coincidentally, accidentally, Robert Decormier of the New York State Retired Teachers. Do you want to tell me something about that?

Davis: Yes. Robert Decormier lived in my election district. I had heard that he had run for Congress unsuccessfully as a Democrat. I became interested in becoming a Democratic Committeeman in the election district in Poughkeepsie, and I went to visit with Mr. Decormier to ask for his support to help me to become elected as a committeeperson, which he agreed to do. And that's how I became familiar with Mr. Decormier.

Andriessse: Were you elected as a committeeman?

Davis: Yes, I was elected as a committeeman in that district.

Andriessse: Did you serve for a while on that?

Davis: Yes, I did.

Andriessse: So then did Mr. Decormier tell you of his problems with insuring the retired teachers?

Davis: Not at that time. As has been recorded, I think, in the publication and perhaps also in the "AARP Story," it was at an actual election where he came to vote. It was after he had voted, that he started to speak to me and my co-committeeperson who was also in the insurance business, about the problems he had with his retired teachers in the State of New York. And my co-committeeperson said, well, he was sorry that there was nothing he could think

that he or anybody could do for him. And I said to him that I thought that I'd like to look into the situation, that we'd just recently had some experience with older persons and maybe we could do something for him. And then I proceeded to look into the matter.

Andriessse: Then were you able to get a company to insure the New York State Teachers? Was that Continental Casualty?

Davis: Yes, I went to Continental Casualty Company. I was at that point a very large agent for the Continental Casualty Company. I had indicated that I had this contact, that I thought it was something that would be worthwhile trying. I'd asked Mr. Decormier how much did he think his retired teachers could pay for their insurance. He said they could afford five dollars a month. And I then said to the insurance company, how much insurance could we offer for five dollars a month? That even though these were older people who were certainly going to be subject to more hospital expenditures, there ought to be a way that we could offer insurance for five dollars a month, certainly on a limited basis and that it would be worthwhile trying it. And Mr. Foody, who was the actuary of the Continental Casualty Company at that time thought it was a worthwhile venture, and he agreed that we would try it as an experimental program to insure the retired teachers of New York State.

Andriessse: Did they have to have a physical exam?

Davis: No. No physical was required and they were to be insured automatically regardless of health, with a short waiting period. But beyond that, no physical. We were assuming we were insuring a cross section of the retired teachers, some of whom would be ill.

Andriessse: About how many people did this cover? Do you remember?

Davis: The first year it was my best recollection we insured 800 persons out of the 5,000 members he had at that time.

Andriessse: Well, then, as I have read, you met Dr. Ethel Andrus in Chicago at a NRTA convention in 1955. Is that correct? Or had you met her, heard about her before? I should rephrase it. How did you meet Dr. Andrus?

Davis: Dr. Andrus had heard from Mr. Decormier, who was a vice president of National Retired Teachers Association, that he had inaugurated this insurance program. And Dr. Andrus asked Mr. Decormier if he would bring me to meet her in Chicago at the NRTA convention. And so I went out to meet Dr. Andrus at the request of Mr. Decormier and met with her at that convention and

discussed the insurance program. At that point she said, "If you could do it for New York State, could you do it for the

National Retired Teachers Association as well? I have been trying for many years with many insurance companies to obtain this type of insurance and have been unsuccessful." I said I would have to check on that because we were talking now about a much, much larger project. I wasn't certain that we had had enough experience yet with New York State, but I would certainly look into it. And that's what I did. I went back and I discussed it again with the Continental Casualty Company.

The claim experience we were running with New York State at that time, as I recall, was borderline. It was all right, but wasn't as positive as I think we would have liked. As I recall, Continental Casualty agreed to do a program for the National Retired Teachers Association with slightly less benefits than that that was offered to the New York State, because they were concerned that the New York State was just borderline successful. If they did it on a much larger scale, they might be putting themselves in certain jeopardy. They finally did agree to offer the program with slightly less benefits than that which was being offered New York State at that time. Dr. Andrus agreed to the program.

Andriessse: Do you remember how many members, and once again, what was the fee for these people, if you remember?

Davis: Well, we had decided that we would keep the premium the same which was five dollars a month. But as I recall, the benefit structure may have been slightly less than the benefit structure for the New York State Retired Teachers.

I suggested to Dr. Andrus that if we were going to institute this program, that it best be handled out of Washington, D. C. I further suggested to her that in order for her to be comfortable, I would like her to designate somebody from her Association in whom she had a lot of trust to be involved in the administration of the program. At that point she designated Grace Hatfield who came to Washington and served for many wonderful years with us.

Andriessse: Do you remember how many people you insured in the beginning?

Davis: My best recollection is that the National Retired Teachers Association at that time had 25,000 members and we insured the first year 5,000 of those 25,000 members.

Andriessse: Quite a good response.

Davis: Yes, we felt we needed a substantial response and we were very happy that we'd received a twenty percent response. But you have to remember that in

reality it should have been a hundred percent response, because these people did not have any coverage at all. In those days, going back to 1956 when the plan started, we were covering almost the entire cost of a semi-private room and board and miscellaneous expenses in the hospital for a thirty-one day period, which was substantial in 1956. And for people who didn't have any coverage and who were elderly, it was very important. Historically, my surprise always has been not how many persons subscribed, but that more people did not subscribe because it was such an important program for these people.

Andriessse: Well the NRTA, I think we all realize, was the beginning of AARP.

Davis: That is correct.

Andriessse: It was the whole concept. And, of course, that was Dr. Andrus' vision, this idea of making a national organization of retired teachers, to be interested in their needs.

Davis: In 1956, Dr. Andrus was primarily interested in National Retired Teachers. She hadn't thought about the AARP at that time at all. She was interested in providing for the needs of her retired teachers. And she was the president of the National Retired Teachers, she was very committed to them, and she was trying to do anything and everything that she could to help the lives of retired teachers. She was working for increased pension benefits throughout the systems in the United States and she was doing lots of things on behalf of the National Retired Teachers. She had not yet, at the point that I had met her and when we had instituted the NRTA insurance, given any thought to the American Association of Retired Persons.

Andriessse: Well, what did make her think about a national organization of retired persons?

Davis: I think it must have been late 1957 or early 1958, after the program had been launched and was successful, she called me from California. She said, "Now that we have proven this is so successful, I have been getting some people who are not teachers asking me if we could do some of the things that we're doing for the retired teachers for the general retired people." At that point she said, "I'm thinking of setting up an organization in the state of California for non-retired teachers, just retired people," and she asked what I thought about it.

I replied that I thought the idea had a lot of merit, but asked her why confine it to the state of California? I told her that if she was going to get involved with such a venture, why not think about doing it on a nationwide basis?

She replied, "Well, I'd like to think about that."

I then said, "If you did that, you know, I think you'd have to have another publication. I don't think you should do it under the banner of the National Retired Teachers Association. I think you should set up a new organization on a nationwide basis."

I don't recall how many more conversations we had, but my wife, and my two sons and I were in Disneyland in the summer and I got a call from Dr. Andrus. She stated, "I'd like to come down and show you something."

I replied, "Fine. I'd be very happy to see you." And she and Ruth Lana came down to the Disneyland Hotel where we were staying at that time, and she brought with her a mockup of a new magazine. I don't recall what name she had on it at that time, and we reviewed the magazine in my hotel suite. I said that I had some ideas about it, and I'd like to come to Ojai and talk to her about it. We made a date for me to come to Ojai. As we had not yet concluded our stay at the motel with our family, I gave them the option of coming to Ojai with me or staying there, and they all volunteered to come to Ojai with me.

The four of us went to Ojai where I continued to work with Dr. Andrus and Ruth Lana and Dr. Andrus' sister, for whom she had tremendous respect. I think we spent two days working on this mockup of the new publication which was going to be for the launching of the Association.

Andriessse: That's very interesting. Dr. Andrus had been editor of the *NRTA Journal* and she continued to be listed as the editor of *Modern Maturity*. But were there other people working with her on that original concept, besides Ruth Lana and Maud Service?

Davis: I believe Gordon Elliott worked with her on the *NRTA Journal* and then worked with her also on *Modern Maturity*.

Andriessse: So *Modern Maturity* was a vehicle you had to get members for AARP. I mean, you had no other way, did you?

Davis: Well, Dr. Andrus had *Modern Maturity* and direct solicitation of people, but primarily, it was *Modern Maturity*. And actually, the launching of AARP was really done through members of the NRTA. She wrote the members of NRTA indicating that she was going to launch for the general public and asked if they had any friends, neighbors or other people who would be interested in being part of launching AARP. Dr. Andrus was interested in doing for all retired people what she had been successfully doing for her retired teachers, which in fact was far beyond just insurance benefits. It dealt primarily with the concept of living, it dealt with retirement, with their retirement benefits, with their general attitude about retirement. I think it's very, very important to note that

Dr. Andrus' concepts of what was important for older people went far beyond the specific benefits that were being provided. It was on a much higher scale of a way of life that she talked about and felt about very strongly and which she encouraged through her publications.

Andriessse: Well, she certainly had the philosophy of having older people, retired people, doing things, participating in volunteer activities.

Davis: It was very, very important that the older people develop self-esteem and that they be comfortable in doing things as older people as they had been doing them as younger people. And she was very concerned that older people would get to begin to expect people to do things for them rather than for them to learn how to do things for themselves. And that was something that she wanted to write about and to urge her people to consider. And she did, and she did it very successfully.

Andriessse: Yes. She must have been a very charismatic kind of a person.

Davis: She was a woman that would be very hard to describe. She was a very, very exciting person to be with. To be in her presence was a wonderful experience. To see her work was an unusual experience. And most important, to see her commitment to people, her selfless commitment to people, was something that was remarkable.

Andriessse: Well, Ruth Lana mentioned several names of men who worked with you and with her and Dr. Andrus in all of this time. She mentioned Tom Zetkov and Leonard Fialkow. Can you tell me something about these men?

Davis: Yes, these are people who were working with me in my firm at the time. And the three of us worked with Dr. Andrus, helping her in various ways to accomplish what she was interested in accomplishing. Leonard Fialkow was more financially oriented, and he was advising her from a financial point of view of the operations of the organization. Tom Zetkov, who was one of the brightest men I have ever known in my life, was very idea oriented and very creative and was someone Dr. Andrus always felt comfortable with. She had great respect for his ideas and they spent much time discussing various matters. He and I would go out to visit her together very, very often.

For a long period of time Dr. Andrus was in Ojai, and then she was in Washington for a considerable time. Finally she settled in Long Beach. I think throughout her life from the time I met her, except when I may have been away on trips, I would see her at least every other week, if not more often, no matter where she was. And we would sit and talk about various different things.

Andriess: Were you still living in New York during these late '50s?

Davis: Yes. Well, actually, I was living in Roslyn, Long Island. I didn't move to New York until 1968. And when Dr. Andrus would come east, she'd come to visit us in our home in Roslyn, Long Island. She knew my family very well, and we would dine and go to the theater together.

Andriess: You mentioned earlier, before we started taping, you mentioned William Fitch. Now, I believe he was the first Executive Director of the Association. Can you tell me something about him?

Davis: My recollection, this goes a long time back, is that he had been in the government in administration, and I think Dr. Andrus had met him. He was leaving the government and he had been involved in aging in the government, and she thought the time had come for her have an Executive Director of the Association. She asked him to come with the Association, which he did. He came as the Executive Director and he served for many years. I don't recall for how many, but he served for a considerable length of time and I think he served well.

Later toward the end of his tenure, there began to be some friction between he and Dr. Andrus. I think he began to feel he should be the absolute boss, but Dr. Andrus was not ready to give up her role and so conflicts arose. He left just before Dr. Andrus died.

Andriess: Then, when you established the health insurance plan for AARP in 1959, how did you set it up? You had an organization, AARP, which was a non-profit organization and their only income really was from membership, from dues. Did the insurance give a certain percentage to AARP, or was there a trusteeship established? How did that work?

Davis: I know there was a trusteeship established. I don't recall exactly how the funds flowed, but there was a small percentage allocated from the insurance premiums that went either directly to the Association or to the trusteeship and then to the Association. The Association was being funded primarily from the dues payments and from any income that they received, which in the early years was a small percentage of the insurance premium and few dollars because there were very few people insured at that time.

Andriess: Well, the organization grew, the number of insured people. I've seen that for the Board of Directors you had representatives of the American Medical Association, or doctors who are active in their own local AMA offices. Was the AMA influential in any of this? As you recall?

Davis: I don't recall the AMA being influential at all in AARP. AARP had meetings with the American Medical Association at the time when we were trying very hard to get a Medicare program put through on the government level. And the AMA was fighting the government on the Medicare program. AARP had proposed its own program of Medicare before Medicare went into effect. And I and Dr. Andrus met with the head of the AMA trying to get them to agree to certain recommendations we were making that we felt that we could get through the Congress at that time. Dr. Andrus got them to make certain conciliatory gestures in an attempt to cooperate. And Dr. Andrus testified in Congress on these proposals which was the precursor of what became Medicare in 1966. Dr. Andrus was very, very anxious to get it into effect much before that time because we were seeing our people suffer from the lack of medical dollars. Her members were elderly and they were dying and they couldn't wait for the ultimate Medicare, if there ever was going to be one.

And so Dr. Andrus testified on behalf of a Medicare proposal that she thought was a compromise which she told Congress the AMA would probably go along with since they were the biggest opposition at the time. But, organized labor at that time was going for the whole package of Medicare, and they were not willing to compromise, and so nothing, in fact, happened until 1966 when Medicare was finally put into effect.

So that, to the best of my recollection, the AMA had very little voice as far as AARP was concerned. But AARP tried very hard to negotiate with the AMA in order to get their cooperation in putting a Medicare program into effect.

Andriess: Then when a federal Medicare program went into effect, was it a difficult transition for your policyholders? How did you make a change, or were they impacted by Medicare?

Davis: No. We thought Medicare was very, very positive in a sense that Medicare now provided the base for the protection that the people needed, and we converted our program into a supplemental program and so we lost practically no enrollees at that time. And obviously, it has grown tremendously since 1966 because Medicare provided the base but we were able to provide the necessary supplement to those packages. And I think the people have been well served by those things, and that's what really created the success of the organization. The fact that the people had always been well served by all the services of AARP from its inception. I think it was the concept of the philosophy, the commitment of Dr. Andrus and her successors and the program—

[End of Side A, Tape I]

Tape I, Side B

Andriess: There were several other services offered by AARP that you haven't touched on yet. One was the Drug Service, the Pharmacy Service. Would you like to comment on that?

Davis: Yes, obviously there are several other services, but again, I always like to keep in mind that it's not just the services that is AARP. AARP is much more important than the services. The services obviously were important to those members who used them. But AARP was bigger than the services. AARP was a commitment to older people to learn to do things for themselves and to be able to provide benefits for themselves and to continue to live fruitful lives for themselves. And I think the most important service probably was *Modern Maturity* and the newsletters where these messages were carried.

Primarily, I think if you go back and read the magazines that Dr. Andrus wrote, I think that's what AARP stood for. And it was not constantly just demanding handouts from the United States government or from elsewhere. I think it was important that the people learned to extend the concept of a quality life and that was primarily the purpose.

One of the things that I'm concerned with now is that I see AARP getting into more legislation. That was something that Dr. Andrus was concerned about, that it would become just a lobbying group. You know the Townsend movement had gone through that, and had failed because of that. And I think that this was something that Dr. Andrus was always very concerned about, that AARP would become another Townsend type movement. So you will find that for a long period of time, AARP was non-political except in trying to get the Medicare program which almost everyone agreed was necessary.

There was very little effort for legislative activity. Dr. Andrus would inform her membership of legislation and keep them advised as to what was going on. But she would not urge particular programs or policies or candidates or anything that would indicate that she was looking for political handouts. So, I think, it's always important as we continue to discuss the services, which is where I obviously had the largest role, that AARP not be just thought about as an organization that's providing services. It had a much more important concept than just providing services. Services was an add-on to help provide those things which may help the lives of the older people, and there they were doing it for themselves.

Coming back to the Drug Service, Dr. Andrus and I discussed the problems of the costs of medications and asked what I thought we could do about it. I said that I thought that it might be conceivable that we could create a mail order

pharmacy operation, and that by doing that, we could save the people considerable amounts of money on the tremendous cost of the many pharmaceutical products that older people were required to take. And further, I thought, that if we offered generic drugs, again we would be able to offer tremendous savings for those people who were comfortable with using generic drugs. We're talking about probably the early 1960's when generic drugs were not as well accepted as they are today.

We started with one small pharmacy in Washington, D.C. From that one store the pharmacy has grown into many areas.

Then the pharmacy service developed mail order and the question was do you mail the pharmaceutical products out first and have the people pay you later, or do you require payment in advance. I said that it was my feeling that the service ought to mail out the pharmaceutical products first and have the people pay them later, that we were dealing with a remarkable public of people who I felt had great integrity. And it was extremely well proven by the low, very, very low amount of non-payments on the pharmaceutical products. And so it certainly developed, I understand, even more since I've been gone into a very major operation.

Andriess: Well, you must have had a lot of opposition from some of the large pharmaceutical companies. There were reports of Congress' participation, talking with Senator Estes Kefauver on this whole concept.

Davis: Yes, there was opposition from the pharmaceutical companies, but I don't think it was very determined opposition. I mean, I think they made certain noises, but I think it was felt that the Association was comfortable with what they were doing and Dr. Andrus was certainly committed to the program and she was seeing the advantages and the benefits. And I think she was reading the many, many letters of appreciation she was getting from the people for all the services. And she was feeling very good about the services, and so she was going to continue to go on and she did.

Andriess: Well, to get back to your earlier point about how important the philosophy of positiveness towards aging was. I'm phrasing it badly, but do you think that this time, the late '50s, middle, late '50s early '60s, was a time of changing attitude toward the elderly?

Davis: No, I think it wasn't changing. I think AARP changed the attitude towards aging. I think the most important thing AARP did in its entire existence was to create the change of attitude toward the older person. The older person taught themselves and the younger people learned to respect older people as people.

And I think it was AARP's doing that brought the esteem that the older people enjoy today.

Andriessse: It's quite a remarkable achievement, isn't it?

Davis: Yes, it is. And I think that's the most exciting thing about AARP, and the thing that I am most proud of having had a part in.

Andriessse: Well, then, I wanted to ask that before I forgot. Another service, the Travel Service. Can you tell me about that? Ruth Lana has told me about her participation, but I'd like to hear what you would have to say about the Travel Service.

Davis: Well, again to the best of my recollection, I had come to Dr. Andrus and I said to her, "You know, we are talking about positive philosophy. But we're dealing in certain services which deal with the negative problems of older people, and I think it would be nice if we could deal with a very positive service that we could offer to the people, and offer them an opportunity to travel. Many of them probably feel uncomfortable in traveling because of certain disabilities. If we were to really provide an outstanding service where they would feel comfortable and so that we would then give them a new opportunity to do something that they either had done or had been dreaming about doing all their lives."

And she thought it was a great idea. So we started a travel service first using an agent and then doing it on our own. And in that case there was a company which came to be Colonial Penn, which was our company, that provided the service. And we made sure that we hired tour directors who knew that they were going to deal with older people, many of whom traveled with wheelchairs and certainly with canes, and that they would need special services and that we would have to hire people who had great empathy toward older people.

It was never a very profitable service and that was really not one of the great motivations behind it. But it was a wonderful service in the fact that we were providing opportunity for older people to go all over the world regardless of any disability they might have.

And, so it was something that I have a lot of pride in. And Ruth Lana played a tremendous role in this. She became involved in it as the executive in charge of it. She went out and she found the new trips and she found the new places in the world, and I guess we ended up offering trips to every part of the world. I mean, to the North Pole, to everyplace that you could think. Many places I have never been to. But Ruth Lana went and she searched out every place and she supervised all the tour directors to make sure they knew how to deal with older

people. And it was a service that was very, very exciting. It was very exciting whenever my wife and I would travel abroad, we would make a point of visiting with all the tours that happened to be in any city we happened to be at the time. And it was a very wonderful thing to see how these people were enjoying themselves. I think that when I left AARP, there were 30,000 people a year that were being handled by the Service. And they were just traveling to all parts of the world.

Andriessse: I know that Ruth Lana said that the first time they tried to organize a trip that the people would fly to Europe, they couldn't sell it, they couldn't get enough people -that was too new a concept.

Davis: Well, you're talking the late '50s, early '60s, I mean before jets, just about when jets were coming in. And most of our trips were organized at that point by ocean liners. And of course, later on, they began flying all over. But I'm sure Ruth Lana could give you more information about the Travel Service than I can. She was Miss Travel Service and she was sensational at it. And I couldn't pay her enough tribute for the work she did in that work. It was really, really exceptional.

And for us it was very exciting to see what we were able to provide for these people, and it worked extremely well.

Andriessse: There were several other projects in the early '60s, I don't know whether you were involved with them. The Institute of Lifelong Learning? And the Hospitality Houses.

Davis: No, I was not involved that I recall. Again, most of the things that Dr. Andrus did, I was aware of, but I was not personally involved either in the Institute of Lifetime Learning or in the Hospitality Houses. I visited the Hospitality Houses, but I was not involved in the operation of the Hospitality Houses at all.

There was one service, however, which you have not asked me about and I feel was very important and that was the automobile insurance protection. Just as older people were having their health insurance discontinued when they reached 65, most automobile insurance companies were also cancelling their automobile insurance automatically when they reached 65. This is something no longer remembered, since after the Association began offering automobile insurance exclusively for older people, many of the other companies changed their policy and much less cancellation then took place.

We created a new concept in automobile insurance which was predicated on mileage driven (since older people drove fewer miles than the average working person) and most important we guaranteed that these automobile policies

would never be cancelled as long as the person continued to pay the premium and maintained his or her driver's license. Because of this program, the older drivers who had urgent need for their own local transportation to keep them mobile were now able to acquire and maintain the automobile insurance that they required and that many times, because of the few miles they drove, their premiums were less than during their working years.

Andriessse: Dr. Andrus really began at Ojai, at Grey Gables. You, obviously, have visited Grey Gables but do you want to mention anything about Grey Gables? That was an NRTA project to begin with.

Davis: Yes, we visited Grey Gables. We were very impressed, obviously, with what Dr. Andrus had done at Grey Gables. It was interesting to see the way of life of the people at Grey Gables. We were at the dedication of the nursing home, which is adjacent, the Acacias. And, obviously, Dr. Andrus was living and working out of Grey Gables, and so in order to continue to work with her, I visited her there quite often.

Andriessse: Did you attend the conventions, the NRTA conventions?

Davis: Yes, I attended all the conventions of NRTA, and I began to speak at the conventions. From the time I became involved, I spoke at most of the conventions and later spoke at the AARP conventions as well.

The big job when I first got involved with NRTA was to build a membership of NRTA which we could only do by getting the names of the retirees of the teaching system in the various states. Dr. Andrus had had problems in getting this information and I assisted. I can recall going to Sacramento and copying the names of retirees off the lists that were public. Many of the lists were kept private and we had great problems in getting them. Dr. Andrus would ask me to go to various states and try to get the names of the retirees so that we could write to them and advise them of what the advantages would be of joining NRTA. I worked together with her to do this.

Andriessse: I've heard that Dr. Andrus wanted to build the AARP membership so she handed out charter memberships to AARP, primarily to NRTA people.

Davis: Yes, I think NRTA, without a question, was the basis for building AARP.

Andriessse: How was the relationship between the two once AARP was formed?

Davis: Dr. Andrus was very, very anxious that NRTA be kept separate from AARP. NRTA had helped to found AARP, and she wanted them to run as two independent organizations. And I supported this idea to the end. Unfortunately, people later felt that AARP had become too large, and should

end up swallowing NRTA. I fought that to the end of the time that I stayed with the organizations. Unfortunately, AARP finally did absorb NRTA. The reason I fought that was because Dr. Andrus was violently opposed to NRTA ever losing its own identity.

Andriessse: In the 1960's, the early '60s, you had a lot of changes. I mean, things had grown and all.

Davis: Not in this regard did we have changes.

Andriessse: No. No. Not in that regard. Generally, I'm tending to think in terms of periods of time, I guess. So by the '60s, your membership increased and participation increased. In 1960, you began to have chapters. The idea of AARP chapters. Now Mrs. Lana has said to me the whole idea was that this was a national organization, that they really hadn't thought of individual chapters. Do you know why you got into having chapters?

Davis: Dr. Andrus was anxious to have chapters. I advised her against it but she did not take my advice, which was true many times, I would have to say. She was very strong willed. If she thought my advice was good, she would take it, and if she thought it was bad, she would reject it. And I learned very well to live with that. And she was very anxious to get involved with chapters and she felt it would be very helpful. I was concerned with it, I guess, more from a financial point of view of maintaining chapters. We were always concerned with the economics that were involved. But Dr. Andrus was involved with the philosophy, and she felt that somehow, we would worry about the money, but she was going to do what she thought was right. She wanted chapters and so she started chapters. They've certainly grown very large too, and very many.

Andriessse: So you established Colonial Penn? And that company then was the insurer for the various projects.

Davis: That's correct.

Andriessse: And where was the headquarters, was that in New York, also, for Colonial Penn? Well, you were on the east coast, obviously.

Davis: Well, Colonial Penn is headquartered in Philadelphia, but I never moved my offices to Philadelphia. Mr. Zetkov and Mr. Fialkow and I continued to be located in New York, but the company was headquartered in Philadelphia.

Andriessse: Then in 1967, Dr. Andrus, obviously, is in failing health. I mean, she is getting older. There was a Board meeting held in Long Beach and there were changes in the bylaws. You were appointed an Honorary President as was Ruth Lana. Do

you want to comment on those bylaws changes or her ideas about them or her feelings about them?

Davis: Well, Dr. Andrus was very concerned about the succession of the organization. And she felt that the people who really knew the organization best were Ruth Lana and myself. I did not have any official position in the organization, but she felt that if I continued to be around, I would be at least available to offer advice to whoever the successors were. And I think she felt that it was important to recognize the roles that Ruth Lana and I had had in the organizations. She suggested that we be designated as honorary presidents.

Andriessse: Dr. Andrus died in July of '67 and at that time you had approximately, I have read, about a million members in the organization.

Davis: Yes, I would say the first million members was the toughest million. I mean, it was a very difficult—people look at the organization now and they think how easy it was to get there. But I would have to say that the first nine years getting to the first million members was tremendous effort, a lot of concern, a lot of aggravation.

Andriessse: Well, then again, thinking in terms of periods of years, obviously, when Dr. Andrus died, there was a change in philosophy. Cy Brickfield became the Executive Director.

Davis: I don't think there was a change of philosophy.

Andriessse: No, that's probably the wrong word.

Davis: A change of administration, but not a change in philosophy at that time.

Andriessse: Yes. Perhaps what I was thinking of was that more of the work of the organization was done in Washington. I mean with Dr. Andrus being in Long Beach, this was the western headquarters. So she maintained a lot of these activities there. Following her death were more things done in Washington, D.C.?

Davis: Well, I would say so, I mean, more things were done in Washington. More of it was administered out of Washington, the editorial offices, as I recall, were still in Long Beach.

Andriessse: They still are, the publications.

Davis: Publications still there. But, I guess the day-to-day administration of the organization moved to Washington. But I believe the philosophy of the organization, which is very important, stayed the same. As I recall, the new Presidents of the organization were designated by Dr. Andrus before she died.

Andriess: I see.

Davis: The Associations were volunteer organizations and volunteers had an active role in running the organizations. The administration was being done by Cy Brickfield who had then had become the Executive Director of the Association.

Andriess: And then he was followed by Bernard Nash as Executive Director.

Davis: Right. Cy Brickfield resigned after a short period of time. He wanted to leave the organization entirely. I persuaded him to stay on as counsel. And then Bernie Nash came on as Executive Director.

Andriess: Well, one of the things that Mrs. Lana referred to was when Mr. Brickfield became the Executive Director, the organizational structure was such that you had directors of various parts of the group: Director of Publications, Director of Services, which Mrs. Lana was. And that he changed that kind of organizational structure, saying that it would be better to have one Executive Director.

Davis: My best recollection is that until the time I left there was an Executive Director and various Associate Directors.

Andriess: Yes. Okay. Certainly, following Dr. Andrus' death, you had a new editor for *Modern Maturity*, Hubert Pryor. Do you want to comment about that, or the publications in those years?

Davis: I had many discussions with Hu Pryor, and I have a lot of respect for him. And I think Hu Pryor did a wonderful job in maintaining the publications with the same philosophy that Dr. Andrus had imbued in them.

Andriess: There were several other, well, at least one other activity that I read about, and that was Mature Temps, which I guess was an opportunity to offer retired people temporary jobs. Was that one of your ideas?

Davis: Well, it wasn't my idea directly. It had been suggested to me by someone from our organization, and I suppose I suggested it to the Association. It never became a major activity in the Association, so there really isn't much I can comment on. We thought that there would be some of the retired people who might like to continue on part-time work and that it would be helpful to them to give them that opportunity. But I was surprised to see that it was not as well received as I thought it would be. Of the people who had retired, very few of them were really interested in going back into part-time work, and so it never became a major activity of the Association.

Andriess: Well, some other names I don't know that we've talked about. You've mentioned some of them, Mr. Fialkow, Mr. Zetkov. Can you tell me something

about Dorothy Crippen? Her name is there in publications and various things. Could you tell something about her?

Davis: Now Dorothy Crippen, who was related to Dr. Andrus, was very, very devoted to Dr. Andrus. She was part of the Ruth Lana, Dr. Andrus, Dorothy Crippen, group. They lived together much of the time. Spent a lot of time together and Dorothy Crippen was a disciple of Dr. Andrus. She was an intelligent woman and very committed to older persons as well as she was to Dr. Andrus. And she did her best to try to carry forward Dr. Andrus' philosophy.

Andriessse: Another name that I mentioned earlier before we began taping, was Ernest Giddings.

Davis: I had very little contact personally with Ernest Giddings. Ernest Giddings had been involved with Dr. Andrus in the retired teachers organization, and he was working in some job that related to teachers, as I recall. Dr. Andrus had a strong positive feeling about Ernest Giddings and when she needed someone who she could trust in the organization of AARP, she called on Ernest Giddings. And then Ernest Giddings worked for the organization for some period of time. But I had very little personal contact with Ernest Giddings.

[End of Side B, Tape I]

Tape I , Side C

Andriessse: You also told me earlier before we began that Dr. Benjamin Zohn had just died. Can you tell me about Dr. Zohn and what his role was?

Davis: Yes, I just happened to note in this morning's *New York Times*, an obituary to Dr. Zohn where he was listed as a founder of AARP. Dr. Zohn, I believe, just happened to be one of the early directors, founding director, maybe, of AARP. And his role was just to serve as a director and to give advice in whatever capacity he could. He was a very positive director, who again, was interested in helping the organization grow and helping the organization serve the older people. He was proud of his role in that regard.

Andriessse: Did he offer medical advice? Or from that perspective?

Davis: No, he did not offer any medical advice. Obviously, he was a doctor but he was never requested to offer medical advice. He was asked to serve as a director of the Association and he offered whatever advice he could as related to what the activities of the Association were, but not necessarily in the medical field.

Andriessse: Okay. Another name that Ruth Lana mentioned was Gene Thrift.

Davis: Gene Thrift was the accountant for the Association for many years. I guess, from the beginning until, probably, the late '70s. He came from an area near Ojai, and Dr. Andrus apparently knew him and had used him, perhaps at Grey Gables and Acacias. And then when the organizations grew, I suggested that she select the accountant and I suggested that she hire someone that she had confidence in. So she hired Gene Thrift, who was again, a very fine person in addition to being a very competent accountant. And he served for many years and did a very effective job on behalf of the Association in maintaining the accounting records, and seeing to it that all the monies were accounted for properly.

Andriess: Then, I believe, as far as an attorney was concerned, that Lloyd Singer represented the organization, or was the organization's attorney?

Davis: Lloyd Singer was one of the organization's attorneys. The major attorneys for the organization is the firm in Washington called Arent, Fox, Kintner, Plotkin and Kahn. Jack Lahr, Kintner and Kahn of that firm were the principal attorneys for the organization. But Lloyd Singer also became an attorney for the Association as a liaison between the Association and the Arent, Fox, Kintner, Plotkin and Kahn firm in Washington.

Andriess: Well, I guess with an organization that size you need lots of lawyers.

Davis: Unfortunately so.

Andriess: I think then the next thing that I would like to ask you about would be about the establishment of the Ethel Percy Andrus Gerontology Center at USC. Could you tell me about that?

Davis: After Dr. Andrus had died, the Association thought it would be very appropriate to establish a very significant memorial for Dr. Andrus. We began to talk and search for an appropriate memorial to her. Dr. Carley came to the Association with the idea of setting up a gerontology center at a university as being the greatest memorial to Dr. Andrus. I thought that was a wonderful idea. And again, it was suggested that the University of Southern California, which had been the most progressive in this area in the country, be selected as the site for such a memorial. Many of us then went out to visit with Dr. Birren, who was then head of the then gerontology center at the University of Southern California and discussed with him what we had in mind and obviously he was very, very much in favor of it.

And it was decided at that time it would be necessary to raise the funds to build such a center. Mr. Zetkov and Mr. Fialkow and I got involved in organizing the necessary campaign. To raise the money, we asked the members to contribute.

We asked any suppliers to the organization to contribute money and we each contributed substantial sums. In recognition of my wife's and my contribution, the auditorium was named for us. Mr. Zetkov's contribution was honored by dedicating the Dean's offices for him and Mr. Fialkow donated a research facility.

And so we took the responsibility of raising the money, and fortunately, we were successful. Again, it was very difficult but we were able to raise the money, and we had a wonderful groundbreaking experience. Then we had a marvelous dedication where we had the Vice Presidents of all the association areas come, and each one indicate what their area had contributed to the building. This was something that I'm very, very proud of having played a very important role in. I want to give major credit to Verna Carley and Ruth Lana and to Tom Zetkov and Leonard Fialkow and to others who were involved in it.

Subsequently, Mrs. Davis and I established the first school in gerontology which was established and is functioning at the Andrus Center, called the Leonard Davis School of Gerontology. I think the Center continues to be an appropriate tribute to Dr. Andrus, and one that I'm very proud of. I don't think we could have honored her better.

Andriessse: No. In trying to raise this initial two million dollars, you ran the campaign yourself? You did not go to a professional fund raiser?

Davis: We ran the campaign ourselves.

Andriessse: And then asked individual members to contribute whatever they could? Or did you ask for specific—?

Davis: No. No. As I recall, what we did was to put in a line "Contribution to the Andrus Center" on the membership renewals. The members then sent in their dollars and two dollars and three dollars. By that time we had a substantial amount of members doing this and it resulted in a substantial amount of money. In those places where we thought we could get larger contributions we pursued that. Many members gave us larger sums than I have referred to previously, and that's how we raised the money. But it was really raised from the total membership and it was a very exciting experience to see it.

Andriessse: Were you involved at all working with SC then on the architecture of the building, or that sort of thing?

Davis: Yes, we were, primarily with the architect. I recall a luncheon with Edward Durrell Stone, who was the architect for the building. Ruth Lana and I and others were there. We had had lunch and discussed with him the building we

were thinking about. We explained to him that Dr. Birren, who may have been present at the time, wanted to have a center court. He wanted the feeling of interaction between all the various departments that were going to be in the building. And after we had described this to Mr. Stone, as I say, at that same luncheon, he pulled out a piece of paper and made a drawing of the building which later became the building.

Andriessse: That's exciting.

Davis: Yes, it was.

Andriessse: And then I believe that you are currently on the Board of Counselors for the School?

Davis: Yes, I am.

Andriessse: So, what does that entail? Meetings? Frequent meetings?

Davis: Well, the Center has many meetings. I have not been attending for some time. I used to have my Executive Assistant attend all the meetings on my behalf before I retired. Since I retired, I continue to receive all the literature of the meetings and I also continue to meet with the current Dean, Dr. Schneider. I certainly have been very close to Dr. Birren who for many years was the Dean of the Center. Mrs. Davis and I recently went out to Dr. Birren's retirement party and we've attended functions there, and have met with the students and the faculty, but I do not attend meetings on a regular basis.

Andriessse: Well, I think you've answered everything so beautifully that you've gone through my outline quite rapidly here. I wondered if you have any suggestions of anyone that you think we should interview in this process, people that we haven't mentioned or any suggestions for the project.

Davis: I think, obviously, that you should certainly interview all the Executive Directors which go back to Bill Fitch and Bernie Nash and Cy Brickfield. I think you ought to talk to Lloyd Singer, who knew Dr. Andrus very well for many years.

I think you should try to locate any of the original Board of Directors who hopefully may still be alive and who would know and who had worked with Dr. Andrus at the beginning. Those were the people who knew what Dr. Andrus was trying very hard to accomplish, and they would certainly reflect her feeling best. Other than that, I really don't have any other advice for you. Unfortunately, many of the people who knew and worked so hard and were so committed to her are no longer living.

But I can't emphasize how strongly I felt about Dr. Andrus and her commitment. Not only did she have a profound effect on the Association and all older people, she affected the lives and philosophy of my wife and me so deeply that she will always remain a central figure in our memories. Thank you.

Andriess: Thank you very much.

[End of Side C, Tape I] End of Interview.

INDEX

Acacias 15, 20

American Association of Retired Persons

 automobile insurance 13, 14

 chapters 15

 drug and pharmacy service 10, 11

 founding 9-13

 growth 16

 health insurance 17-19

 legislative activity 18, 21

 Mature Temps 17

 philosophy on aging 6-7, 10, 11, 12

 travel service 12-13

American Medical Association 8-9

Andrus, Dr. Ethel Percy 3-4, 5-8, 9, 10-11, 12, 14, 15-16, 19

Birren, Dr. James 19, 21

Brickfield, Cy 16-17, 21

Carley, Dr. Verna 19, 20

Colonial Penn 12, 15

Continental Casualty Company 3, 4

Crippen, Dorothy 18

Decormier, Robert 2-3

Elliott, Gordon 6

Ethel Percy Andrus Gerontology Center 19-21

Fialkow, Leonard 7, 15, 17, 19-20

Fitch, William 8, 21

Giddings, Ernest 18

Grey Gables, 14, 19

Hatfield, Grace 4

Lana, Ruth 6, 7, 12, 13, 15, 16, 17, 18, 20

Leonard Davis School of Gerontology 20

Medicare 9, 10

Modern Maturity 16, 10, 17

Nash, Bernard 17, 21

National Retired Teachers Association 3–6, 14–15

 health insurance 2–5

NRTA Journal 6

New York State Retired Teachers Association 3-4

Pryor, Hubert 17

Service, Maud Andrus 6

Stone, Edward Durrell 20–21

Zetkov, Tom 7, 15, 17, 19–20

Zohn, Dr. Benjamin 18