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NOT THE RETIRING TYPE

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After 62 years of working, 40 for the federal government, Glenn Silvia has finally retired at age 83.

Silvia has held more than 15 different jobs and positions, including restaurant owner and operator, representative for the Tennessee Valley Authority, and pastor in Presbyterian and Baptist churches.

For the past 12 years, Silvia worked as an asset manager for U.S. Department of Housing and Urban Development, where he reviewed HUD-insured loans that became delinquent. He reviewed criteria to help people keep their homes.

Silvia's work prevented families from being turned out in the street. In the 12 years he worked in this department, Silvia says he reviewed more than 5,500 loans.

Cindy Abbot worked with Silvia for the last three years. "He enjoyed his work," she says. "When Glenn had surgery he was only out a week. He never took a sick day."

Twice in the past year Silvia had surgery to clear blocked arteries in his legs. A year and a half ago Silvia played golf five days a week, but the blockages forced him to give up golf and eventually his career.

When Silvia retired from HUD he was the oldest salaried person on the federal payroll, excluding appointed officials or politicians, according to Abbott.

Today Silvia lives near Guilford College in Greensboro.

And he's still trying to figure out how to handle his new-found freedom from work. "I'm going to have to adjust to a new lifestyle and I'm not sure exactly what to do. I never considered retiring before now. All the jobs I had were fascinating."

Most people who could hear about his jobs would agree with him.

Born in Ringgold, Ga., Jan. 1, 1914, Silvia grew up on a farm in Chattanooga, Tenn., and graduated from Chattanooga High School in 1932. He attended the University of Chattanooga for two and a half years.

Silvia's father died when he was two, and his mother was left to raise him and his four siblings.

"We were very poor," says Silvia. His mother made a living by designing and making women's dresses, coats and hats. That was the family's only income until the children were old enough to earn money themselves.

"By the age of 8 I worked in the grocery store sacking groceries, or delivering papers. I've never been unemployed since that."

"I started school when I was 8, not 6. It was difficult for the kids to get to school," Silvia says. The distance was too far for a 6-year-old to walk. But it was important to Silvia to be in a grade with children his age. He skipped two years of grammar school and graduated on time.

His struggles with not having transportation during his early years created a unique sense of purpose for a junior high student - to own a car. Landing a job at the largest restaurant in Chattanooga, "The Green Lantern," he worked full time and brought home \$ 60 each week.

And by age 13, with his own wages, Silvia bought an automobile.

His ambition surfaced a few years later when he decided to have his own restaurant. That move was made after he left the University of Chattanooga.

Silvia and a friend decided to lease a restaurant in downtown Chattanooga. At the first meeting with the restaurant owner, Silvia was surprised when he was greeted him by his first name. "He said, 'Hello, Glenn. Your mother is a cousin of mine. She was a good friend.' " Later, the owner deeded the restaurant to Silvia as a gift.

Silvia soon found the restaurant to be a burden because it was a 24-hour-a-day operation, serving workers involved in round-the-clock factory operations. Silvia says when he wasn't there to manage the place himself, profits lagged. The amount of time he spent at the restaurant wore him out.

Through a friend, Ernestine Stacy, Silvia landed a job at the Tennessee Valley Authority.

"I have never applied for a job in my life," says Silvia.

He took the position of controller's representative for the TVA.

After three years Silvia was on the move again, deciding to enroll in a Bible college. This change came about because of his friendship with James R. Graham, man who was the son of missionaries to China. "I did not consider any special religious training until I met with Graham," says Silvia.

Graham told Silvia to "make your Christian experience the guideline for your whole life." He also said that just going to church was not enough to really learn the Bible.

According to Silvia, while he was growing up his family members were "fundamental believers in the Scriptures." He says, "I was brought up in a Bible-believing society, simple and primitive as it was."

Silvia studied briefly at Philadelphia Bible School before transferring to Moody Bible Institute in Chicago where he finished his studies.

He had no sooner arrived home after graduating from Moody when he was approached by prospective employers. He took a job as pastor at First Presbyterian Church in Waverly, Ohio.

"First Presbyterian was a wealthy old church, over 100 years old," says Silvia. Before they hired him, Silvia asked the church representatives, "Do you understand that I have no training in being a pastor? I've never given a public speech in my life." They wanted him anyway.

"The church would never give me the names of the people who sponsored me there. I came to the church with a signed contract from them but never knew who maneuvered it."

"They made life as fabulous as you could possibly imagine while I was there."

But Silvia left at the end of a year. "I did not believe that I should follow preaching as a career."

Back in Chattanooga, he worked for a while as assistant pastor for Central Baptist Church.

In 1944 Silvia was appointed by the federal government to manage a rental housing operation for employees who worked for the atomic energy program in Oak Ridge, Tenn.

Some of the people living in those homes helped build the atomic bombs dropped on Nagasaki and Hiroshima during World War II.

It was in Oak Ridge that Silvia married Georgia Bicknell. Over the years they raised three daughters: Glenda, Jane and Ann.

On the move again in 1955, Silvia moved his family to Miami. World War II had ended and the Oak Ridge program was winding down. Atomic weapons projects were continuing in Oak Ridge.

"My family and I did not want to live in that kind of limited locality," says Silvia. "We had visited south Florida many times. My wife and children said that they would like to live there."

In 1956, Silvia began working for the Federal Housing Authority in Miami, which later became the department of Housing and Urban Development.

He did not apply for the job; he was appointed by the White House.

Silvia worked for the Federal Housing Authority until the federal government decided to shut down operations in Miami and move to Jacksonville, Fla.

Every staff member was rified except Glenn Silvia.

FHA gave Silvia the option of moving to any other location in America to continue his work. In 1967 Silvia and his family moved to Greensboro. "My wife and I had spent all 12 of my vacations in North Carolina. Mostly we went to the mountains around Asheville and the coast. We also traveled to Greensboro - we were avid golfers and like to play there."

Over the years in Greensboro, Silvia held the positions of realty officer in loan management and property disposition, community development representative, cost analyst and rehabilitation and codes advisor, and asset manager in loan management.

As an asset manager, Silvia discovered that common reasons for families stopping loan payments were injury, sickness, divorce or death of a wage earner. If the family qualified for help, HUD made payments to the bank for a period up to the three years.

The program enabled the family wage-earner to receive education or rehabilitation in order to find a new job. After three years the family was supposed to resume payment.

"The program didn't work sufficiently to keep it in force, for a multitude of reasons," says Silvia. "The basic reason in many cases was that people wouldn't resume payment."

The federal government decided to close the program, and Silvia retired after finishing his last loan case.

Although he misses his work, Silvia is not looking for a job. "I don't think I'm physically able to handle a new job.

"I can't play golf anymore - I would like to if I were able. I can do small things like grow a few tomato plants." Silvia's tomato plants are remarkable, averaging 10 feet tall and producing hundreds of fruits.

What's his next step in life? "Everything in my life has come by invitation. So I expect anything that I do now will come by invitation, too."

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