

## "How do I help someone...

### ... Preparing for and commencing retirement (the end of paid work)

What do you think your mindset is for retirement? 'Mindset' does not only mean that we have our retirement all planned out as far as financial implications are concerned. Our mindset is the part of us that makes us think about our retirement and what will make it interesting and fulfilling in the future. As a person looking to follow Christ, what have we planned for God and Jesus to be a part of our retirement? Some people look at retirement as if they are coming to the end of their life and it's time for them to hang up their hat and not to have to worry about the future. They can take it easy now because they have finished their career and now is the time to put their feet up, sit on the couch and relax. But this approach can be a self-centred or self focused time of life.



Some people get towards retirement or the end of their life, and they start thinking the way Elijah thought when he went and sat underneath the Juniper tree and wished he could die because he felt the end of his life had come. He was stressed; he gave up; he felt useless at this point and that he had been wasting his time with all his ministry and mission to the children of Israel. Or we could be like Jesus who fought the fight right to till the end - until death. We follow him when we continue to strive no matter what the difficulties are. There is no denying that there are difficulties in retirement and ageing.

So, how do we help someone who is planning for retirement? One of the best things is to encourage them to think of the ways they can be active in God's service

### Active in Jesus

We can understand and appreciate that Jesus has come to give us life and that he says in John 10 that we can have life and have it to the full. That is what the NIV says. Other versions say that we may have life abundantly. Obviously, 'abundantly' does not imply our wealth in material goods, but that we live a life full of Jesus, full of the spirit, full of passion and enthusiasm and the love he has given us in abundance in this life and will give in the life to come. The verses imply spiritual life in abundance in the future, but what about the passion and enthusiasm and the love that Jesus has given us in this life? Does it mean when we retire we just put our feet up and not strive anymore? Or, are we going to carry on growing in the grace and knowledge of our Lord and Saviour Jesus Christ? This is what we mean by being 'Alive in Christ Jesus'.

We make a choice when we get to retirement. Are we going to use this next phase of our life as a continuation of learning and practising and maturing and growing in grace? Or are we going to take a lesson from Elijah? God's answer to him was, "No, no, no. Have a rest and I will

give you strength to go for the next 40 days, go down to Mt Horeb.” God is willing to give us the rest and the food that we need, the opportunity to take this life with both hands as one opportunity that God has given us to live life to the full and appreciate His blessings. This can be easy to say if we are healthy, happy and well but what happens if this is not the case? We need to consider this further.

### **‘Best before’ date?**

While we may choose to continue enthusiastically in our life of service, there comes the time where we need to graciously accept that we may not have reached our ‘best before’, not by any means, but that we do need to realise that we need to pass the baton onto the next generation so that they can have an opportunity to grow and flourish in their walk in Christ. So, there is a difference between retiring from paid employment and retiring from life in Christ. We can never retire from life in Christ, but because of physical limitations of health and age and capacity to work at that speed, we have to pass the baton onto the next generation and be gracious about allowing, and indeed, encouraging them the opportunity to grow and develop. We should not be selfish and hold onto it because we've learnt over the last 40, 50 years to manage a position well. We need to give other people the opportunity to learn. This way we retire graciously as opposed to throwing in the towel and giving up because we are getting older.

We have a wonderful example of this approach. John the Baptist said that when Jesus came Jesus would increase, and that he, John, must decrease. He did that beautifully and very graciously acknowledging that Jesus was coming after him. Obviously, Jesus was more important than he was so that distinction is different. He made that space for Jesus to take over this ministry; we have to give other people the opportunity to do that too.

### **What are the pros and cons about our retirement?**

There are both positive and negative things about it. If we look at it as a new opportunity that God has given us to do something worthwhile and useful in this next stage of our lives, how prepared are we for that? Have we prepared for it in the same way as we have prepared financially for retirement? We make plans long before we stop working making sure we have adequate financial resources for the end of our life. But do we have the spiritual, social and physical resources we going to need to get through until the end of our life?

From a practical perspective, one of the things about retirement is that it is quite a difficult word. ‘Retire’ means to step back from, to walk or step down from, or to stop doing something that we are doing. One interesting thing that can be done is that the spelling can be changed to TYRE so that we go into a period of re-tyring. We retyre our car. There is a play on words here to say that we were going to move forward in a new journey and that ‘retyrement’, or ‘retirement’ is not the destination. This is quite a positive way of looking at retirement in that instead of it being a negative thing, it's the beginning of a new journey.

### **As it starts**

We have suggested that Phase 1 of retirement is pre-retirement planning. The second phase is at the beginning. We go into the honeymoon phase where it's so exciting - we don't have to get up early in the morning and go to work every day, or we've chosen to take a holiday at the beginning of our retirement and everything is new and exciting and bright and different. We have the time to finish what we were doing; we have lots to do with it at the beginning because we've been putting off all these things for our retirement and we have rest and relaxation. We finish all

this. THEN we come to another phase and we ask, “Is this what retirement is all about?” “Is this what I really want to do?” “Is this where I really want to be?” Then comes the phase of re-orienting our self and setting up a new routine and a new way of doing things and then transitioning to a new way of life. This is very much like when we start a new job, we go through this first phase of exciting learning and everything is so different. Initially, retirement may seem to be all shining lights and then we can go to a phase of disenchantment or shock where we say, “Wow, this isn't what I was expecting. It's not what I'm looking for. It's not what I really want.” Then we move into saying, “How can I make this work for me and how can I prepare myself for a productive retirement”. Those are all physical and practical aspects.

### **A practical approach**

Another way of looking at it is to divide the week into seven days where Monday is a day to stay physically fit; Tuesday is a day to stay mentally fit; Wednesday is a spouse or partner or friend - social day; Thursday is giveback day or volunteer day; Friday is hobbies and interests' day; Saturday is house and yard and projects day - chores and all the things that you have to do. Sunday is a God day, our faith and spiritual day, our spiritual connection day. Obviously, there will be days with those things overlap but if we look at the breakdown of it, it's giving us quality time to our self, quality time to our social life, our emotional support, our physical support, our spiritual support and other people's support.

In reality, this degree of organisation is not feasible for many people. But the idea is that we consciously allocate time during a week to spend on the matters that are really important to us. There are many different things that are covered in seven days of the week which we have time to do in retirement, which we did not have before. Of course, we take God as being important on all seven days and He will be woven into all the days while we are achieving those other things.

### **A need to adjust**

Another issue is that this might be well and good if we are fit and healthy and able to achieve those things but if we are not fit and healthy then we have to adjust our mindset a little to compensate. This may mean that we mix our daily activities to ensure we have a balance of our planned activities over a week. This may involve, say, doing Bible study or mental exercises around spiritual things, meditation, learning hymns or psalms so we can still stay mentally fit even if we are physically restricted. We can still have a social and a spouse day or friends' day and still be involved in that from a spiritual perspective. It can be the day that we support other people in the ecclesia – give-back day or a volunteer day where we can do something for the social community or the Christadelphian community or for our personal ecclesial environment and in an aged care home. There is so much we can do as far as giving back is concerned.

Our hobbies and interests are basically our self-centred activities where we do things that make us feel satisfied without involving anybody else. They can involve somebody else – it could be golf and we are playing with a friend, or it could be the day for doing our artwork, our painting, we're reading a book or sewing, walking on the beach - whatever gives us pleasure. Similarly, we allocate time for our chores – paying the bills or fixing the gutters.

Sunday is the day that we do our formalised worship – our meditation and our absolute quality time with God. But these would also be woven into every single day. People can plan the days of retirement with these different concepts and see how much there is to fill our time and how we involve God in that.

The author Paul Dolan once said, “Happiness is the flow of pleasure and purpose over time”. His concept was that you have an intentional and designed focus and pleasure in your life. So, what could we do to build purpose and/or meaning and pleasure into our life this week, this month and this year? This is more a mindset for life in general, not just for our retirement, but the concept behind everything mentioned is that it is around planning for our retirement. It is about what attitude and mindset we have when we think about retirement as opposed to, “Oh, I can’t do anything because I’m old and I’m retired and useless and worthless and I don’t feel valued anymore“.

We have to find value and meaning in our retirement. Is God going to be part of that or is it going to be in the centre of our life? Is it about us and our retirement and what we feel we deserve? Or is it about what God can do for us and what we can do for Him?

