

Preparing for Retirement

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Concept: Often age 65 is considered “Retirement Age,” and in some ways is perceived as the “Autumn of Life.” How does one prepare for this life change – which can be major? And how can we help our colleagues to prepare?

Question 1: Is it necessary to “retire” – or to cease active ministry? To avoid surprises at this life stage, it is wise to have discussed organizational expectations well in advance. If one enjoys ministry and is productive, is it possible to continue?

Question 2: How can accumulated wisdom best provide a legacy for those who follow? Are there written or recorded materials? The older sharing with the younger (e.g. Titus 2, teaching the younger women ...) Grandparents with grandchildren, providing the best touch with history?

Question 3: How can the “wisdom of the aged” best be utilized without being a threat to the younger decision makers? And how can the concerns of the older folks not be neglected? While none of us wants to stand in the way of younger folks in leadership, the vast storehouse of experiences and accumulated wisdom in the older generations provide resources of significant benefit if appropriately accessed.

Question 4: How may one best continue to bear fruit in older phases of life? Mary and I were encouraged by a dear friend, who at that time was 98, and had been praying for many years for the Sikh folks here in California’s Central Valley. When we were together we were able to share that an outreach of Christian radio broadcasts had been started to reach them. Wow – talk about an answer to his prayer! And his spiritual vision while age 98!

Question 5: How may one stay active, even at a reduced pace, during this period of life known as “retirement”? While “retiring to the rocking chair” may seem like a wonderful break from the work-a-day world, studies show that physical and mental health are strongly enhanced if one stays productively active, even at a reduced schedule.

Question 6: How may one structure an enjoyable life and ministry for fruit-bearing even after age 65? What areas of outreach most utilize the spiritual and natural gifts which God has placed within us? What hobbies would the retiree wish to pursue? Learn new computer skills? Take a refresher course in Greek or Hebrew?

Question 7: What are the financial resources for the retiree? In general, most wish they had started saving much earlier. To consider: in what ways may those currently providing member care come alongside their colleagues at age 60 to assist in financial planning and discussing areas such as housing needs, legal documents such as wills, trusts, living will, Social Security, MediCare, or options for living near family members? What are the possibilities of continuing on at least partial support for part-time ministry?

Question 8: In what ways may the retiree continue to “think young”? How may conversations be structured to ask questions, continually learning from others, without having to be the authority on a subject? How can the retiree best continue to read, discuss, keep up with world news, ask children and grandchildren about their lives and interests? The concept is to “remain curious.” Don’t just “preach your convictions.”

Hopefully an idea or two may be useful! God bless you. Have a great month.

Ken Royer, for your Link Care Friends