IN ALL SEASONS- Episode 7- Retirement as a Spiritual Journey

Welcome to **IN ALL SEASONS**. I am Beverly Flanagan, your host on this podcast, for women like me, who love the Lord, in the second half of life.

We return to our perpetual question: How does **LIVING WISELY, AGING WELL** relate to our purpose in life? As women? As Christian women?

We have talked about the Seasons of our Lives and how God is with us in each. We have talked some about Biblical Models of Womanhood, the Legacies of Mature Women in the Bible, Caregiving as a Way of Life, & Self Care in a Faith Context. In the last episode of **IN ALL SEASONS**, we talked how we manage when we ourselves are in need of care & assistance, when we may ourselves be ill, whether with chronic conditions or have a more serious diagnosis

In this episode we are going to talk about the culmination & continuation of all of these, as we prepare for & plan **RETIREMENT.** What is **RETIREMENT**? Let's define it, first & foremost, as a **SPIRITUAL JOURNEY**.

It is interesting to note that the concept of Retirement as we in the West & especially America perceive it was not a "thing" in the Bible. There is mention of elders and how to treat the aged, and a sense of expectation that as we get older we will share our wisdom, experience, strength, hope, & legacies with those left behind. We hear stories of Patriarchs & Matriarchs and some who crossed paths with Our Lord throughout His Life who were in later years, and get a sense that accommodations were made for increased frailties & respect was to be maintained. But elders stayed with their families, remained involved with their families & the business of life, up until the end. They died at home, with their families, and were buried with their ancestors. There is NOTHING to indicate that anything like Retirement ever happened prior to our own time, at least not the way we typically go about it.

In fact, the only mention of retirement found in the Bible is in Numbers 8:25. It refers to the Levites (the priestly tribe of Israel) living off the tithes and offerings of God’s people and retiring at the age of 50. There is no other direction found in

Scripture that would suggest we should retire. That doesn't mean retirement is sinful, but it does mean it should be viewed from a different perspective.

While all the topics we discuss on **IN ALL SEASONS** are important to me, both personally & professionally, THIS topic is the most so far, as it is exactly where my husband & are in our life together.

A quick look at our story- we married later in life, having both lost spouses through death or divorce. We have four children between us, a couple children-in-law, and three grandchildren. My husband worked for the government, I worked in human services, we managed financially though modestly. He was forced into an early retirement, way before we were ready, had not even thought about it as yet; fortunately he could draw on a small pension, and he now works part time, in a different field. I am working longer than I may have chosen, as we consider our options and prayerfully plan our future.

We are involved with our family, somewhat active in our parish, and volunteer in various ways in addition to the church. What are our considerations?

We must make life more affordable & sustainable, due to decrease in income that will come when we both stop working. And it is a good idea, in general, to live simply, get out & stay out of debt, to live within our means, & in gratitude for the Gift of Life & Salvation which is ours in Christ Jesus. So:

- Shall we move? Where? What type of housing shall we consider, what kinds of amenities do we want & what services will we need?
- What can we realistically afford? This is a huge consideration for all of us.
- What shall we do with our time? Continue to work, full or part time, and for how long? Do something else to supplement pension and social security?
- How about hobbies, interests, ministry?

So this is a Journey, and as with most Journeys, we begin with making plans, drawing up an itinerary, changing them, re-making them, and finally operationalizing the Journey Plan. All pieces of the plan need to fit together, to be

integrated. We are two very different people needing to journey together till we come to the end.

Some Facts & Figures to Keep in Mind:

- Income will go down.
- Over time health & cognition may decline
- Aging eventually leads to Death.
- We do not know everything, only God does.
- We want to serve God, & give Him glory.
- We love our kids & grands, but do not realistically expect much from them in terms of support or care. We are willing to be happily surprised!
- We want to **LIVE WISELY, AGE WELL, & DIE HAPPY**.

The issue of finances is indeed huge, as that will to a large degree dictate where & how people will live when they retire and as they age. As I am NOT a financial expert by any stretch of the imagination, I will simply point out that those with means have more options and those with more modest means have less. There is a HUGE range of housing options, and not enough affordable & subsidized housing for those who need it.

Health care is another huge issue, as the numbers of those over 60 constantly increase. There will be, already is, unprecedented pressure on health & human services, pressure that will only increase. Social issues that come with older age, like isolation, loneliness, boredom, are also on the increase.

Is there no good news? Of course there is! Those of us who know the Lord & are connected to Him live in this realm, and in another, simultaneously. There's more to Life than what we see, hear, touch, taste, & smell. There is Something Beyond Ourselves. Ultimately we have HOPE. ***"We have this HOPE as an Anchor for the soul, firm & secure"*** Hebrews 6:19

While we may retire from our jobs, we never retire from life; we always need a vocation, a life purpose; yet we do transition (usually more than once) throughout

our maturing years. We need to learn how to make the retirement transition purposeful and meaningful so participants can live their retirement with purpose.

As we make our plans for retirement, we do so differently than those "in the world", and our planning begins and ends with the solid conviction that the primary purpose of retirement, as with other seasons of life, is to maximize life by developing an ever-enriching relationship with Jesus.

So the problem with today's attitude towards retirement is that it completely negates an integral aspect of God's design – that we were created to work, and to continuously participate in life. It also normalizes something that was never intended to be normal – *not* working, *not* contributing in some way to the common good and to the well-being of the Family & of the Church. Maybe we need to think in terms of **Repurpose-ment…Not Retire-ment.**

It's an unprecedented time. In the next decade more than 76 million Baby Boomers will retire! Living longer lives, this group of retirees does not view retirement as an ending, but as a transition to a new, exciting phase of life! For some, they will spend as much time in retirement as in their working life so they're looking for ways to achieve and live their retirement dreams.

Research shows that most people spend more time planning for a two-week vacation than for their retirement. While extensive resources to plan financially for the future exist, it's just as important to think about all the other aspects of life that are impacted by retirement. Where to find purpose and meaning? How to handle changing relationships with family and friends, or the desire for personal development and growth?

The Right Retirement – Be Willing to Serve

I believe it is best to try to continue to work and/or volunteer in some capacity. It's good for your mind, your heart, and your soul.

More and more seniors are launching what's known as "encore careers" in retirement, venturing into new fields of business with years of experience and

possibly more cash to get something off the ground. Maybe you are passionate about a project and can devote the time and energy to it in retirement. Perhaps you want to mentor younger employees in your field to help them excel in the workplace. Maybe you need to work to supplement a pension or social security in your younger retirement years.

Ultimately, we don't get to take anything with us when we go to Heaven. So let's adopt our roles as stewards, and devote our lives to managing the time, money, and relationships God has blessed us with.

There is no such thing as retirement from ministry in the Bible. Everybody who's a Christian is a minister that is serving people's needs by whatever gifts they have. In retirement, you may stop doing a paid vocation. Our culture calls that retirement. But you never retire from active service. In a world like ours, which is so broken, so needy, you never retire.

In the next episode of **IN ALL SEASONS**, we are going to talk about how does **LIVING WISELY, AGING WELL** relate to a **GOOD DEATH**? What is a "good death"? What is the value of remembering that we all die, that WE will die, in how we live our life?

This is Beverly Flanagan, signing off for today, and thank you for joining me on **IN ALL SEASONS,** for women like me, who love the Lord, in the second half of life!

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