



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 What's Retirement For?
(*Aging*, pp. 73-78)

Suggested Article:

📖 God's Call in Later Life
(*Aging*, pp. 43-47)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to:
Christian_Reflection@baylor.edu

Christian Reflection

Center for Christian Ethics
Baylor University
PO Box 97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

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What's Retirement For?

Even though later years can burden us with serious illness of self or spouse, retirement may be our best chance to know ourselves and how we are shaped by our relationship to God, use ministry gifts in new ways, and discover new gifts and fresh energy.

Prayer

Scripture Readings: Psalms 71:1-9 and 92:12-15

Responsive Reading†

O Day of God, draw nigh
in beauty and in power;
come with thy timeless judgment now
to match our present hour.

**Bring to our troubled minds,
uncertain and afraid,
the quiet of a steadfast faith,
calm of a call obeyed.**

Bring justice to our land,
that all may dwell secure,
and finely build for days to come
foundations that endure.

**Bring to our world of strife
Thy sovereign Word of peace,
that war may haunt the earth no more,
and desolation cease.**

Reflection

Forget the myth that the traditional retirement years of age sixty-five and beyond are about loafing. Most people delay leaving their careers or they continue working part-time. Some work because they need the money, but at least half say that they work for enjoyment and a sense of purpose. This new activism is changing the face of retirement. "Even the terminology has gotten fuzzy," Turner observes. "Ask people if they are retired, and you may hear, 'Yes, no, sort of, not really, I don't know.'"

Nevertheless, with the lengthening of life expectancy by about twenty-five years since 1900, we have more time of reduced labor to enjoy. These added years may be a wonderful "grace period." What shall we do with such a gift?

- ▶ *Reflection* is necessary in preparing for retirement. "The early days of retirement may well serve as a kind of sabbath pause where we rest, reflect, and prepare for a very different lifestyle," Turner writes. What expectations do we have? How realistic are they? What difficult changes lie ahead? What resources—physical, mental, and financial—will we need to support this new and challenging part of life? Of course, it would be wise to start our reflection on many of these issues in mid-life.
- ▶ A second retirement task is the *reframing* of our lives. Even when we try hard not to define ourselves by our work, we grieve the loss of work-related activities and colleagues.



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Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

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Suddenly time is *our own* and is relatively empty; when Turner retired, his “grandson’s gift of a special ‘retirement watch,’ with all the numbers and hands unattached and loose inside the casing, seemed wonderfully appropriate.” We need to be open to new callings in our lives.

- ▶ We can *reconnect* with life’s ultimate values as we ask: What are the core convictions of my life? How have they sustained me? Can they continue to shape me at this stage of my life? “This means that, at long last, we may concentrate on *being* at least as much as *doing*,” Turner reports. Though in mid-life we welcome our identity as disciples of Christ, or our *being*, much of our time is spent on *doing*—finishing school, getting a job, earning a living, buying a house, funding family expenses, trying to secure a sound financial future, and so on. “We cherish relationships with God, family, and friends at all stages of the life cycle, but we do live long in the grip of economic necessity and consumerism. With retirement comes our best chance to know ourselves and how we are shaped by our relationship to God.” The Apostle Paul put the focus here: “Even though our outer nature is wasting away, our inner nature is being renewed day by day” (2 Corinthians 4:16). Spiritual growth is a more worthy goal for Christians in retirement than “staying busy” could ever be.
- ▶ Our lives, energies and gifts for ministry will be *redirected* as we allow God to transform all our relationships and all we do. “We may continue to use ministry gifts already discovered in different places and new ways. Or, we may discover different or delayed interests, new gifts, and fresh energy,” Turner observes. “Travel, continuing education, and renewed interpersonal contact, such as I now enjoy with my children and grandchildren, may well lead to exciting avocations or even second careers.”

Study Questions

1. What would a successful, faithful, and fulfilled retirement be for you? What do you fear may happen in your retirement?
2. What plans should we make in advance, during mid-life, for retirement? Financial planners help us prepare for financial needs. Who helps us plan for reconnecting with life’s deepest values and redirecting energies and gifts in retirement?
3. “Sometimes new directions emerge out of painful necessity,” Turner admits. “The sobering realities of disability, divorce, or the death of a spouse can shift directions and priorities in unique and difficult ways.” How can we prepare for these?
4. What creative approaches for spiritual growth and contribution in later life does Beth Jackson-Jordan recommend? Does your congregation provide similar opportunities for older members? (See *Aging*, pp. 43-47).

Departing Hymn: “Then Dawns the Light”

†“O Day of God, Draw Nigh,” Robert B. Y. Scott (1937).

What's Retirement For?

Lesson Plans

| <i>Abridged Plan</i> | <i>Standard Plan</i> |
|-----------------------|---------------------------|
| Prayer | Prayer |
| Scripture Reading | Scripture Reading |
| Responsive Reading | Responsive Reading |
| Reflection (skim all) | Reflection (all sections) |
| Questions 1 and 2 | Questions (selected) |
| Departing Hymn | Departing Hymn |

Teaching Goals

1. To reflect on the changing face of retirement in our culture.
2. To appreciate retirement as a season of grace in which we may grow in faithfulness and redirect our energies and gifts for ministry.
3. To consider how we can begin planning during mid-life years for the spiritual opportunities of retirement.

Before the Group Meeting

Distribute copies of the study guide on pp. 12-13 and ask members to read the Bible passages in the guide. Distribute copies of *Aging (Christian Reflection)* and ask members to read the focus article and suggested article before the group meeting.

Begin with a Story

Beth Jackson-Jordan tells this story: "Sue, a slim, athletic-looking woman in her late sixties, came by my office to talk. 'I used to play golf every day,' she said. 'In fact, that's why we retired here from New York. My husband wanted to be in a place where he could play golf year round.' She looked out the window and sighed. 'But after about three months, I began feeling like there had to be something more. I don't think I'm going to be happy unless I find something more useful to do—something that will make a difference. I want more out of this time in my life than just playing golf.'"

"A few months after my conversation with Sue, I was walking down the hall of the skilled nursing facility where I worked. Hearing laughter from a room I was passing, I looked in and saw Sue, now a regular volunteer, in conversation with a frail resident. It seemed Sue had discovered a purpose in later life which could be fulfilled, not only on the golf course, but also in the room of one who needed what she had to give." (*Aging*, pp. 43-47)

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude with thanksgiving for God's call to service and care throughout our lives, from youth through old age.

Scripture Reading

Ask two group members to read Psalms 71:1-9 and 92:12-15 from a modern translation.

Responsive Reading

The leader begins and the group reads the lines in bold print.

Reflection

This lesson focuses on the opportunities in retirement to grow in our relationship with God, explore and develop gifts, and respond to the call to new ministries. We should avoid two opposite distortions. One distortion is that retirement is simply a time of blessing and receiving our much deserved honor. This

idealization of retirement can be hurtful to those who experience unexpected loss and suffering in later years. The second distortion is that retirement is merely a period of loss and decline. This stereotype leads us to segregate older people in our families, congregations, and communities, and to be patronizing toward them. (See Jackson-Jordan's discussion of "old age as symbol of blessing" and "old age as symbol of loss" in *Aging*, pp. 44-45.) Psalms 71 and 92 help us to focus on old age as a calling, by inviting us to depend upon God's continuing presence and to claim the promise that "In old age [the righteous] still produce fruit."

Turner answers the question "What is retirement for?" by outlining four tasks for retirement: *reflection, reframing our lives, reconnecting to our ultimate values, and redirecting our energies and gifts*. The first task should begin in mid-life, long before we retire. If your group is in this mid-life age group, encourage them to use this lesson as guidance for their reflection. If your group includes retired persons, they might want to focus on one of the other three tasks.

Study Questions

1. Guide members to consider retirement goals that involve personal health and development, the health and development of a spouse, relationships with immediate and extended family members, contributions to their congregation, and involvement in the community. What work activities and recreational opportunities do they hope to enjoy? Where do they intend to live, and what support groups will they depend upon?

A list of retirement successes might get the brainstorming started: "A retired neighbor (and devout Christian) now spends his days working to build affordable housing for low-income families. A retired surgeon now finds himself heavily involved in lay ministry, including preaching, in his church. Another woman, having completed a career in music education, now serves her church as minister of music. In my last pastorate, I watched scores of retirees help to operate a clothing center, a food pantry, a hospital and apartment ministry, and a ministry to internationals—in addition to myriad other church program assignments. My own desires to preach and to mentor younger pastors are currently being satisfied with pulpit supply invitations and a part-time teaching job at a nearby seminary" (*Aging*, pp. 79).

Ask members to list significant dangers—concerning their health, the economy, important relationships, and so on—that threaten each of their goals.

2. Members may be planning for continued work opportunities, new avocations, or second careers; they may be pursuing additional education or making time for personal preparation and study. Some experiment with new ministries that they hope to pursue during retirement. Have members discussed their retirement plans with family members, older friends, or wise counselors in their congregation or community?
3. We cannot insulate ourselves from these realities. "At these moments we draw heavily upon our trust in God's sustaining grace," Turner observes. How should we nurture our relationships with God and other people who can support us during these painful times? Do members have friends, family members, church groups on whom they will depend for spiritual, financial, and other practical support?
4. Jackson-Jordan recommends writing an Ethical Will, which is "a document written at any point in life in which we record the beliefs and values by which we want to be remembered." Older adults might create Ethical Wills as spiritual legacies for their family and church communities. She describes a retreat at which older adults made video and audio recordings of "stories of friendship, faith, struggle, and hope" for their congregation.

Departing Hymn

"Then Dawns the Light" is on pp. 55-57 of *Aging*. If you choose not to sing the hymn, you may read the hymn text in unison, or silently and meditatively as a prayer.