# Retirement

## Opening Prayer

*O God, out of your love, care, and concern for all of creation, I believe you are active in the world. As I anticipate and embrace my retirement years, help me to align my activity in the world with your activity in the world. Amen.*

## Scripture Theme

*For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to give you a future and a hope* (Jeremiah 29:11).

## Introduction

At certain times in your life you may have carried the assumption that God calls you *once*, for just one purpose. Don’t miss the call, or you might spend the remainder of your days in meaningless mediocrity. In reality, it is safe to say that God calls us many times throughout the seasons of our lives, and each call challenges us to stretch further than we might have anticipated or imagined.

Retirement is a reminder that God keeps on calling, regardless of age or stage in life. As you anticipate this change and reflect on it, it’s important to seek deeper meaning from it. While God is always active in your life, moments of life-change provide a window into that activity. But you have to look for it. Consider these questions:

* Reflecting on your body of “work,” of what are you the most proud?
* If you could do it all again, what is one thing you might change?
* What does “retirement” mean to you right now?
* What are your hopes and dreams for retirement?
* In your retirement, who do you want to emulate?
* How will retirement affect your relationships with others?
* In what ways might God be calling you?

You are called to a new stage in your life. You likely have a bit of anxiety, and a whole lot of wonderment for how this is going to go. One thing is certain. As you respond to this call, you will discover an aspect of God that you have not seen or experienced before. Place your trust in God, say ‘yes’ to the call as best you can, and give it your all.

## What’s Changing?

Retirement certainly means a change in your life. In his book, *Managing Transitions*, William Bridges writes that transitions always start with an ending. Seems odd, yes, but he maintains that the first step toward a life change is identifying what you are losing and learning how to manage the losses.

***Consider***

According to Dr. Richard Johnson, author of *Creating a Successful Retirement: Finding Peace and Purpose* (Liguori), there are five major rewards that people get from working: money, time management, a sense of purpose, social interaction, and status. Johnson writes that people still need those things in retirement, but they look at them differently and get them in different ways. None of those needs are met through watching television, and yet research shows that retirees spend twice as much time watching television as do working people—about four hours a day. “If I were to write a prescription for creating depression, that would be it,” says Johnson. In contrast, many retirees still fulfill their basic needs and are happy; these people are far too busy to watch much television.

***Reflect and/or Discuss***

As you anticipate your retirement years. . .

* What major “rewards” are you losing?
* What do you miss the most from your working world?
* Does not going to work leave a void in your life?
* If so, how might you fill that void?

Take a few moments to reflect on these questions. Jot down your responses, or discuss them with your group.

***Take Heart***

*O God, from my youth you have taught me, and I still proclaim your wondrous deeds. So even to old age and gray hairs, O God, do not forsake me, until I proclaim your might to another generation, your power to all those to come* (Psalm 71:17-18).

## What’s Emerging in My Life?

Let’s consider what might be emerging in your life as a result of these changes. As we do so, let us remember a few things that others have discovered about God’s callings in their lives. We can say that responding to God’s call will likely . . .

* Lead to happiness in the long run. If it makes you depressed, it’s likely not God’s call. Although it won’t make you immune to all other emotions such as sadness, frustration, resentment, guilt, etc. But if there is no happiness whatsoever, somehow you are not aligned with God’s desire.
* Not be easy. It will probably stretch you toward something you never thought you could do or be. But you can do it, especially if you have some help.
* Benefit others besides yourself. If it only involves you, it’s not God’s call.
* Not be overly complicated. You’ll be able to explain it to others in just a few words.

***Consider***

Read the article [Finding the Good Life in Retirement](https://www.uscatholic.org/articles/201407/finding-good-life-retirement-29178) by Kristen Hannum. Take note that the article tells about a number of people who are thriving in their retirement years:

* David Shaller, former executive of the Environmental Protection Agency
* Bob Lowry, now involved in prison ministry, travel, family, and faith
* Sally Dittman, former school principal, now engaged with advocacy groups
* John and Kathy Tucker, second career as Maryknoll missioners
* Jack and Susan Corrigan, faithful volunteers at their church
* George Fikes, earned an MA in Divinity and joined a monastery

***Write and/or Discuss***

* Which person do you resonate with?
* Which person would you like to emulate?
* How might you describe God’s call for you at this point in your life?

***Take Heart***

*O LORD, you have searched me and known me! You know when I sit down and when I rise up; you discern my thoughts from afar. You search out my path and my lying down and are acquainted with all my ways. Even before a word is on my tongue, behold, O LORD, you know it altogether* (Psalm 139:1-4).

## How Should I Live?

Now we seek to turn the corner and fully embrace God’s call for us at this time in our lives. That call is unique to each one of us, but there is a universal desire to leave a mark on the world, however faint, a legacy that shows others we seek to live God’s ideas for us.

***Reflect and/or Discuss***

Read Hugh Whelchel’s article [Christian Retirement](https://tifwe.org/on-christian-retirement/). What do you make of this quote from the article?

*There is inherent dignity of labor in Scripture, and God calls us to labor in his vineyard until he calls us home. Our labor may not be at one particular job, but we have to be actively productive as long as we possibly can, being faithful to our vocational call to glorify God, serve the common good, and further his kingdom.*

***Consider***

Here are five practical tips for getting the most out of retirement:

1. *Make a plan*. A retirement plan is much more than a financial plan. You need to take a more holistic approach to living in order to feel happy and fulfilled well into your retirement years.
2. *Make goals.* What does retirement look like to you? Ask yourself, “What do I need to feel fulfilled in retirement, and what does fulfillment mean to me?”
3. *Take care of yourself.* Stay fit, eat well, remain active, take time to pray, and learn new things.
4. *Keep your calendar full.* Put effort into maintaining social connections and meaningful commitments.
5. *Allow time for exploration.* Only by trial and error can you begin to recognize the difference between meaningful activities and merely filling your time.

Here are links to helpful practices and strategies for sustaining your call in your retirement years.

* [Make the Next Chapter the Best Chapter](https://www.nextavenue.org/make-the-next-chapter-the-best-chapter/). Fulfillment and purpose in retirement doesn't always come easy. It takes effort.
* [Retirement Reexamined](https://tifwe.org/retirement-reexamined/). Retirement and old age do not signal the end of one’s vocation.
* [On Christian Retirement](https://tifwe.org/on-christian-retirement/). If work is an area in which we offer ourselves to God, how should Christians view retirement?
* [You Can Still Serve God in Retirement](https://tifwe.org/serve-god-in-retirement/). In fact, the model of retirement that is built around limitless leisure seems to undermine God’s design for human existence.
* [It’s Time to Invent Rituals for Retirement](https://crcc.usc.edu/its-time-to-invent-rituals-for-retirement/) by Donald E. Miller
* [Honoring Retirement with a Ritual](https://www.nextavenue.org/honoring-retirement-with-ritual/). Reinvention is celebrated with a late-life rite.
* [5 Ways to Stay Social (and Why It’s Important)](https://www.nextavenue.org/5-ways-to-stay-social-and-why-its-important/). Increased social activity is one of the benefits of living in a retirement community.
* [Tips on How to Transition Into Retirement](https://www.nextavenue.org/tips-on-how-to-transition-into-retirement/). Unlimited free time can sound appealing, but for some it’s a difficult transition.

***Take Heart***

*The righteous flourish like the palm tree and grow like a cedar in Lebanon. They are planted in the house of the Lord; they flourish in the courts of our God. They still bear fruit in old age; they are ever full of sap and green* (Psalm 92:12-14).

# Blessing for Retirement

*This blessing may be used with a small group or with the entire congregation.*

**Opening Prayer**

Lord, God, you call us to growth through the challenges presented by life’s on-going changes. As you have enabled the earlier transitions in our lives to be entry into new periods of growth, so now we ask that you continue to bless and enrich those among us today who are moving into retirement.

**To the Community gathered:**

Please extend your hand in blessing over those among us who are entering retirement. Please respond with “Amen” to each blessing.

**To those Retiring:**

Lord God, you continually call us forth to leave what is familiar for what is even more fulfilling. May you continue to explore your own potential and abilities.

All: Amen.

May you maintain the courage to risk failure, and the curiosity always to learn.

All: Amen.

May you challenge yourself to make new friends while at the same time cherish established relationships.

All: Amen.

**Sprinkling of Water**

May this water recall your baptismal entry into the Christian Community with all the blessings that have flowed from it. May your life of retirement, enriched by your experience, bring its own special blessings to you and this community.

All: Amen.

**Lighted Candle** (for each retiree)

Take this candle. As its light continues undiminished, so may your life shed its own special light in work, leisure and contemplation.

All: Amen.

May God bless you with every heavenly blessing, and keep you safe and strong. Know that we carry you in our hearts each and every day. Through Christ our Lord.

All: Amen.