

Faith and Life REFLECTIONS

May 2007

"Plan B for Retirement"

Faith and Life Reflections is a monthly resource for lay and rostered leaders on headlines, current books, movies, social and ethical issues such as those involving natural disasters and developments in the church. Comments may be returned to the writer or to the editor, Mark A. Staples (Mstaples@Ltsp.edu, director of the Faith and Life Institute at LTSP).

This article is written by Mark A. Staples.

Focus of our reflection:

Living faithfully in later years.

Introductory thoughts on the opportunities of aging

A few months ago I was introducing my self to a Susquehanna University professor during a continuing education planning event we were both a part of.

When she heard my name her eyes lit up: "You're the one who wrote those articles in *The Lutheran* magazine." Dr. Karla Bohmbach wanted to hear more about the thinking behind "Plan B for Retirement," which I wrote during 2005-06. Hers was one of many such conversations I have become a part of. Somehow the articles I wrote about our later life chapter clearly touched a chord and wistfully captured the fantasy of many readers.

Two years ago, my wife Lynn and I decided to spend a year together traveling and reflecting. As we entered our 60s we realized we had deferred many plans we dreamed about to see the country. Other priorities usually prevailed. We needed to use our resources to make household repairs. We couldn't always afford to travel ambitiously with our children. We also cared for both of our mothers in our home during different times over a 19-year period. We were also deeply concerned to allow ourselves to explore the possibilities God might have for us in this time of life. Had we been overlooking God's intentions for our later years? Had we not been thinking about opportunities God might be putting before us? We wanted to make sure we weren't too busy to take the blinders off!



Both of us had fulfilling but demanding jobs frequently involving long hours -- mine as communications director for this seminary and Lynn as a nurse. Increasingly, my bouts with asthma were making it harder to work as energetically as I once

had, and I had to face that reality. Plan A for retirement seemed to be to work as long and as hard as we could toward some inevitable but unknown retirement date so we could afford the expenses of life's late stages. But what if that imaginary retirement date never came to

pass? And how could we ever set aside enough to guarantee underwriting such costs as the kinds of nightmarish medical expenses we hear many older persons have to endure?

As a hospice nurse, my wife had learned through personal experience from others that dreams deferred are frequently dreams unfulfilled. Plan A might be the safest practical choice, but after nearly 40 years of marriage we also wanted quality time together that we hadn't prioritized as the months and years rolled by. Our children were on their own. After Lynn's Mom died in our home in May of 2004 we decided not to postpone our plans any

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longer. We sold our home and used part of the proceeds to travel and live very differently for one year.

We saw many of the nation's best-known national parks. We reconnected with old friends and relatives we had lost touch with. We celebrated the birth of our first grandchild. We volunteered in Mississippi in the aftermath of Katrina. This decision was not without risk. Plan B for retirement took precious resources we might someday need. But our faith journey was also a precious time that now can never be taken from us. And through the wisdom of financial counselors at the ELCA Board of Pensions we began to feel more secure about our resources than we had before the counseling.

We were blessed by many factors in carrying out our plan. The seminary's president and trustees expressed deep appreciation for my career contributions and said I would be welcome to return after a sabbatical. My wife's colleagues made it clear she would be valued to return as well. And return we have. I work three days a week now as director of the seminary's Faith and Life Institute, concerned about life-long learning for adults. My wife is a hospice caseworker, also working part-time.

Our year "off" together was more than an extended vacation. We had time together to think about what matters most to us in our faith lives. Those values included the gift of family we savored, and meeting volunteers in the storm-compromised Gulf who enriched our lives immeasurably.

A challenge our church faces today is that its demographics consist largely of older persons. Are such persons in your congregation considered a resource? Does your church work at helping people to be truly faithful unto death?

Questions to ponder

1. Have you really thought about your future options? Or are you just assuming that the status quo is the right approach to your faith and vocational journey in later years without really thinking about it? If God had God's way with you, how would you spend the next several years of your life? How might you "refire" your life rather than simply drifting toward retirement?
2. Do you have a good financial counselor who can help you weigh the options that truly matter most

to you?

3. Does your company value the wisdom and experience that older workers have to offer? How might you foster discussion about what older workers have to offer?
4. What educational offerings might you undertake to enhance your life?
5. What do you have the most fun doing?
6. Do you understand your best talents, and are you making good use of them?
7. Have you thought about ways you might serve as a mentor to others with less experience?
8. How does your congregation encourage ministry both to and with older adults? Does your church value the wisdom and experience of older persons? Does it encourage older persons to continue to grow in knowledge and spiritually? Does it take advantage of the increased time many older persons have to contribute to the church and wider community? Does your church value the sense of perspective and cultural history older persons have? To the extent that it is possible are shut-ins made to feel like spiritual partners in the ministry of the church?
9. What resources in your community might your congregation partner with in ministering with older persons?

Resources:

Refirement: A Guide to Midlife and Beyond, James V. Gambone, Ph.D., (2005) Kirk House Publishers, Minneapolis, MN. (\$15.95)

Living Your Strengths, Albert L. Winseman, D.Min.; Donald O. Clifton, Ph.D., and Curt Liesveld, M.Div., (2003-04) Gallup Press, New York, NY (\$24.95)

Share the Years: An ALOA Resource for Older Adult Discussion Groups, a resource of the Association of Lutheran Older Adults, \$30 plus \$5 for postage and handling. For more information, or to order, contact ALOA at 1-800/930-ALOA, or email aloe4u@sbcglobal.net.

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