RETIREMENT: HOW CHURCHES CAN HELP THEIR CONGREGANTS By Chris Pomfret

Retirement is a big deal to most people. It's a huge fork in the road, the likes of which we have typically not experienced in our 40+ years of working so, when we reach it, we are probably not prepared for it as much as we need to be. Retirement means different things to different people and is a topic on which we probably all have our own unique perspective. For some it's a real fear; the thought of getting up each morning and not having a place to go is unfathomable. For others, the perceived loss of identity and/or purpose is difficult to imagine. Others I have heard say "What am I going to do with all the time on my hands?" Finally, the understandable concern over financial uncertainty (no more paychecks) weighs to some extent, on everyone's mind. Whatever the issues, retirement can be regarded as the beginning of one's "older adulthood" and I think it behooves Churches to fold the subject of retirement into their older adult ministry (OAM) activities.

I am a recent retiree (end of 2016). I ran my own business for 17 years and was fully immersed in it. I enjoyed my work immensely and there were people who believed that I would not be able to live in retirement without "coming back" to work. These perspectives not only surprised me but they also bothered me. Why did people think this way of me? Were they seeing my retirement in a way that they would see their own retirement? Many people asked me with concern in their voice "What are you going to do?" to which I would reply, "What am I <u>not</u> going to do is my bigger problem; I have too many things I want to do and I know that I won't have enough time to accomplish them."

So, how can we get to regard elective retirement as something to look forward to? How can we mentally prepare for the last day of one's working life? How do we minimize the fears associated with breaking the 40+ year habit of leaving the house every day to fulfill a purpose and earn a paycheck?

For Churches to initiate the discussion of retirement with its congregants is, I suggest, a relatively simple task and does not necessarily need to involve the Pastor's leadership. Even if there are no existing OAM activities within your Church, the subject of retirement from paid employment is an excellent place to start. One can engage the thoughts of those Church members who have already retired and combine a conversation with those who are nearing retirement. What do those who are already retired remember about the years leading up to their retirement? Were they concerned, fearful, or did they anticipate the day with excitement? Why did they feel that way? What did they do in their first year or so after retirement? How have their pre-retirement feelings changed since retirement? If you initiate such a discussion, you will find that an hour is far too short because the conversation will be plentiful and animated. Thus, a series of chats over coffee or lunch or breakfast might be needed because the thoughts, and questions, of those nearing retirement will also be brimming over. The only imperative, I suggest, is an individual who is prepared to organize and moderate a discussion; in other words, no theological or other special qualifications are needed.

For me, retirement provided a new life to go chase and make the most of my remaining years, however many that might be. The "fear" that drives me in my life is to avoid experiencing a situation where I wish I'd done something when I had the opportunity and didn't. This is somewhat akin to the saying "what person on their death bed wishes that they'd spent more time at the office/work?" So, I became more and more excited in the 5 years leading up to my planned retirement at age 62. Moreover, because I felt excited, I was also concerned about those who were fearing retirement; how could I console them or provide some light at the end of the tunnel? And, for those who had retired and then come back to work, was life really going to be that empty when I retired and I'd be in the same position?

I pondered these scenarios and strived to find a means to make retirement exciting to look forward to, rather than be feared, and fulfilling so that it did not necessitate returning to the workplace. Along with people who couldn't figure out how they ever found time to work, there were those who'd say they didn't know what day of the week it was as every day seemed like a Saturday or Sunday. Taking all these interesting comments, led me to visualize the "Seven Days of Retirement" and it is this concept that I suggest be used as a basis within Churches' OAM activities.

If people had trouble remembering, once retired, what day of the week it was, why not re-name the days to something more reflective of, and relevant to, retirement? Maybe it was not coincidence that there were seven major headings that I felt would create a complete and fulfilling use of time in retirement and replace the traditional names of the days of the week.

Keep Physically Fit. For some of us, retiring might generate more natural exercise than our sedentary work. Whatever the case, striving for those magic "10,000 steps per day" could become a realistic goal. But how? Walking is excellent exercise and you can do it at your own pace and for as long as you like. I now start every day of my retired life with a 2 mile walk with my dog (and my wife). Before I retired, my wife would complete this task on her own (except on weekends). Now, we get time together and it has become a morning ritual (to replace my previous morning ritual of going to work!) If you don't have a dog, find a friend (or even your spouse) and make a commitment to walk every day; and you'll get some quality social interaction. At the recent POAMN national conference, a small group vowed to go walking at 6:15 every morning before we had to head to a day of sitting listening to speakers and presentations. It was wonderful. Another low impact activity is Yoga. I had been somewhat skeptical of Yoga but I tried it after retirement and after an hour, you feel like you've had a really good work out but didn't break a sweat. The body just feels so good after the stretching and extensions that, again, you can confine to your own capabilities. If you have a sporting interest and didn't get enough time to enjoy it while working, here's your chance! Challenge the participants in the OAM group to describe what they are doing, or would do to stay physically fit. When I worked, I used to get 10,000 steps on my FitBit only on weekends; now I get well over 10,000 steps every day. And, I am sure it is totally unrelated but, I seem to have lost several pounds without trying!

Keep Mentally Fit. No matter what our prior work was, staying mentally fit in retirement is clearly a good goal; just like exercising the body, exercising the mind is just as valuable and only helps to stave off dementia. There are differences of opinion as to what is "good for you". Some say that crosswords have been shown not to benefit the mind's longevity but my view is, "If you like doing crosswords, then do them"; it's not going to hurt or damage the brain, it can only help, even if there are other activities that stimulate the mind supposedly more. What else? Writing a book is a good long term project. It could be fiction, or a history of your local town/city or reflections of your life for your children and grandchildren to cherish. Challenge the OAM participants to list the things that keep them mentally active; note that many activities under the other "days of retirement" can also help keep the mind fit. The message is to find things that interest you or will fulfill you that are mentally engaging; the list is literally endless.

<u>Volunteer.</u> If you have had a good working life and maybe feel fortunate/blessed by what life has dealt you so far, why not help to pass it on, or back, by helping others? It could be children, older adults, any age group. Again, ask the OAM participants to name things that motivates them, is fulfilling, and that they enjoy doing. It could be reading to children who need extra help in a local school, or driving the Senior Center bus to collect people who can't drive, or giving out refreshments to blood donors. Or, there's a wealth of things to do for one's Church that perhaps you always wanted to do but couldn't sign up for when you worked. There's literally an infinite number of volunteer opportunities and the nice thing is that you can quit anytime if it doesn't suit you or you're not having fun. But, by giving to an organization you will receive an abundance of good feelings and wholesomeness and in the process, generate good dopamine for keeping the brain healthy.

Spouse/loved ones. If you're married, make a special time for each other. Do something simple, like going to a local town or village that you've not visited, have coffee or lunch, or go to a movie together or... the list is endless and it doesn't need to be complicated or expensive. It's the time together that counts. If you are not married or no longer married, do something with your children, grandchildren or a special friend. You all get some quality time together and have an enjoyable day that creates memories and, most importantly, you won't be guilt ridden in the future when those special people, or you, are no longer around to enjoy times together. Ask the OAM participants to talk about what they do within this category or what they could do but haven't yet done. For those who have no spouse, nor children / grandchildren, embrace those people who are special to you; it makes them feel appreciated and you are getting the much needed social interaction. Once again, people will typically enjoy talking about the activities they pursue under this category and their remarks will give others in the group some good ideas to emulate or adapt.

<u>Hobbies/Interests</u>. Many people don't get to pursue their hobbies or interests, to the extent they would like, when working full time. When retirement arrives, one can finally indulge oneself and make up for lost time. Isn't that a good incentive to retire? Some people, for a litany of reasons, won't have any hobbies. Ask the retirees in

the group what hobbies they embarked upon when they retired. Ask those still working what they dream about doing if only they had the time. In this wonderfully full and complex 21st Century world, there must be something that captures a person's interest or curiosity. It could be to learn (or re-learn) to play a musical instrument, a sport, take up cycling, take art classes, take up reading, study a subject at the local Lifelong Learning Centers. Asking those in the group to reveal their hobbies will inspire others to think and find their own new pursuits. Finally, it could lead to a spin-off group within the Church of cross-stitchers or cyclists or some other activity which will generate new social interactions, an important element of retired life.

Jobs/House. All of us have a "honey do" list or a list of projects that we want to tackle, if only there was more time than a weekend in which to try and do them. Retirees now have that opportunity to take on a project that might need a week or two to complete, such as blitzing the garage/attic/basement to get rid of years of accumulated "stuff", or a major remodeling of the house or landscaping the yard. The up side is, apart from the regular grass cutting, cleaning, etc., jobs, you can do what you want to do when the moment captures you. Just make sure that you spend some time doing the long postponed projects while you have the mental and physical desire. Accomplishing them will make you feel good and fulfilled. Group participants will love to describe their accomplishments in this category and others will be inspired by their revelations. Once again, partnerships could be forged for people to work together on a project, especially if one person has a skill set that the other person needs. Maybe the absence of that skill was the reason for the person to procrastinate (knowingly or subconsciously) about undertaking a project; now he or she is motivated to move forward with it.

God, Faith, Spiritual Day. As well as going to Church and giving thanks to God for a great life, there's a lot we can reflect on in our lives and find our spirituality and strengthen our faith, as we will need both these things as we age. Spend some time contemplating how the rest of your life will play out and how you can make the best of the things you can control. How can we adjust our minds to ask for help or accept help instead of being that independent person we always were when younger and working full-time? Recognize that while we're alive on planet Earth, God has a purpose for us so let us search our minds to figure out what it is and how we can make the most of our lives in these retirement years. And, become mindful of the challenges that face us as we age. In our early years we had plenty of challenges to overcome, so why should it be any different in our later stages of life? Our life is a journey and it's good to look ahead and see what's coming so that we can be ready to address each of them when they arrive. Among the biggest issues are where to live as we age, how we will have the courage to stop driving when the time comes (i.e. before we have an age related accident) and how will we let our children engage with us and gradually adopt the role of being parents to us. This "seventh day of retirement" can be the topic of several hours of discussion within the OAM group and is arguably the most important because, I portend, it provides the drive and motivation for us to get up each morning as if we were going to work.

If you have read this far, then I expect you are saying "I don't have enough time to do all this", which is a good sign as it means that you have embraced retiring as a thing of beauty and excitement as opposed to a time of sitting in the rocking chair watching the world go by, or something to fear. My sense is that if we take the Seven Days of Retirement and scramble it into a "school timetable" type of week then we will cover all the bases and accomplish things that are good for us, our families and the Earth as a whole. As stated earlier, you will find that many of the categories are overlapping; for instance, a hobby could also be mental or physical stimulation, volunteering could be part of your God/Faith/Spiritual activities, etc. However, we categorize the activities we pursue, the important outcome is that we finish life strong and well and be a role model to those who come behind us. So, ask yourselves, what does God want from me now that I have retired or when I retire? Having reached an exciting "Fork in the Road" where working for a paycheck is no longer a necessity, what are you going to make of the rest of your life? Start by re-naming the 7 days of the week and take it from there. I ask Church leadership to use this concept as an elixir for those in retirement or approaching retirement and I would love to get your feedback from your activities.

Chris Pomfret is a retired aerospace engineer and business owner who started the Third Thirty concept in 2013, motivated by watching his parents age. He wanted to challenge the conventional wisdom that aging was no fun and best not talked about and thus set about identifying best practices such that aging can be as enjoyable as possible for the individual and their loved ones. He is a former Vice -President of POAMN, has conducted several Third Thirty workshops in the US and overseas, and lives in New Orleans.