



Retirement Reformation

recreating retirement

FULFILLING YOUR PASSION AND CALLING IN THE FINAL THIRD OF LIFE
AND ANY EARLIER STAGE TOO

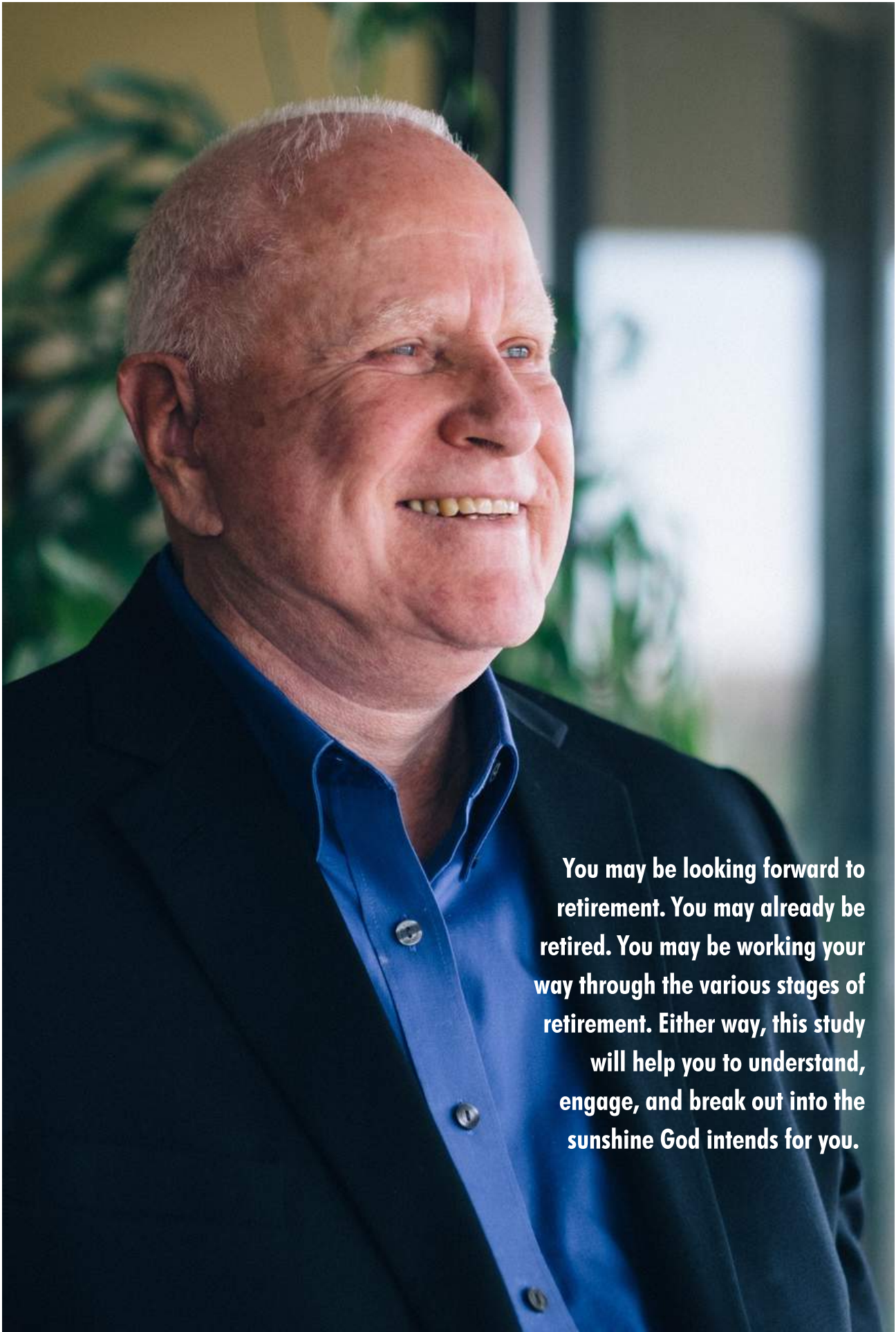


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Retirement **Reformation**



You may be looking forward to retirement. You may already be retired. You may be working your way through the various stages of retirement. Either way, this study will help you to understand, engage, and break out into the sunshine God intends for you.

What Do You Think About Retirement?

What do you think about retirement? Do you look forward to retirement or worry about it? Do you have a plan for what you will do in retirement? Or in the next stage of retirement

I've been asking people these questions for decades, and many of the answers I hear seem to miss the mark.

Most people are worried about having enough savings to last through retirement (and this was the case long before the COVID-19 pandemic fueled an economic meltdown).

Many say they've done "retirement planning," but for most people, this means financial planning. Few have given much thought to how they will live out their 60s, 70s, 80s, and beyond.

Many tell me they know exactly what they want to do in retirement: "Nothing!" they tell me. "Absolutely nothing!" It's always said with a sigh.

A Higher Calling

It's no surprise that people want a break after years of working, parenting, and go-go-going. But is doing "nothing" a way to spend what could be the best third of your life?

You were created for something better, something more. The retirement years are your best and last chance to use a lifetime of experience and acquired wisdom to live out your passions and calling fully.

Your work on this earth doesn't end when your paycheck stops. God calls us to be faithful for a lifetime. As the Apostle Paul tells us: "He creates each of us by Christ Jesus to join him in the work he does, the good work he has gotten ready for us to do, work we had better be doing" (Ephesians 2:10 MSG).

Are you ready to do some serious retirement planning that focuses on your life, your passions, and your calling, not only your 401(k) plan?

You may be looking forward to retirement. You may already be retired. You may be working your way through the various stages of retirement. Either way, this study will help you to understand, engage, and break out into the sunshine God intends for you.

Are you ready for a life-changing journey that will help you to Recreate Retirement?



In this Workbook

Overview

Part 1: Getting Started

Lesson 1: Rethinking Retirement

Part 2: Know Thyself

Lesson 2: Meet the New You

Lesson 3: Appreciating Your Gifts and Abilities

Part 3: Good Works

Lesson 4: Stewarding Your Gifts and Abilities

Lesson 5: Discovering and Living Out Your Calling

Lesson 6: Your Vision, Mission, and Action Plan

Wrap Up



THE JOURNEY AHEAD

Have you started thinking, planning, preparing, or possibly worrying about retirement? If so, you're not alone. Join the crowd!

The following lessons are designed for you. We will be journeying together for the next few weeks into an important and often confusing landscape.

What will your life look like once your professional pressures ease up?

How will you use the freedom you've worked hard to prepare and provide for?

Millions of Americans say they have done "retirement planning." Still, few have thought much about planning how they will live and experience connection, relationships, and meaning in those retirement years.

These lessons are designed to help followers of Jesus wrestle with the most important retirement issues. We will examine our unexamined notions of what retirement should be along the way.

We will turn down the hype, sort through conflicting claims, and see what the Bible teaches us about this critical season(s) of life.

Retirement Presents Many Questions:

- How do we define ourselves when our career no longer defines us?
- Who is our community when we no longer see our coworkers five days a week?
- Where are we going to live?
- What are we going to do?
- What is our purpose?

And how in the world are we going to finance what may be a lifetime of 30 more years?

These are just a few significant challenges you are facing now or will face in the future. We will explore all these issues—and more—in the following lessons.

These lessons won't tell you what you should do or how you should do it.

They will challenge you to think through and wrestle with new insights and challenges the future holds so you can create a unique, custom-tailored retirement plan. A retirement plan that's perfectly designed for one person and only one person: You (We won't exclude your spouse).

Ready to get started?

Getting Started

PART 1

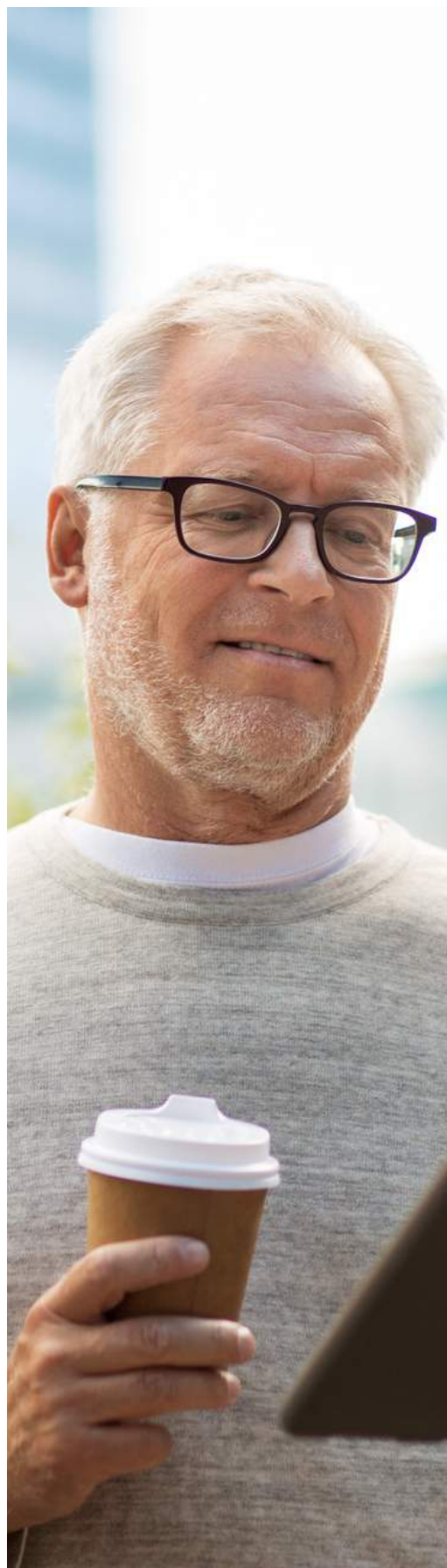


Rethinking Retirement

LESSON 1

Let's start by figuring out how much we know about living the last third of life. Here we'll find a multiple-choice knowledge inventory to get us rolling.

(Answers are in the Resources section at the back of the book.)



Knowledge Inventory

1. Have you discussed retirement with anyone recently? What were some of the issues that came up in that conversation? Write down three or four topics you discussed.

- 1.
- 2.
- 3.
- 4.

2. How many Americans do you think are retired today?

3. How many people 65 and older will America have in 2060?

4. When did the US government enact Social Security? (circle one)
a. 1925 b. 1935 c. 1945 d. 1955 e. 1965

5. What was Americans' average life expectancy at birth when Social Security began?
a. 47 b. 58 c. 63 d. 70

6. What is the life expectancy for someone born in the U.S. today?
a. 69 b. 74 c. 79 d. 84 e. 98

7. What is your life expectancy if you are 65?

8. Among all the nations in the world, where do America's life expectancy figures rank?
a. 1st b. 10th c. 21st d. 32nd e. 43rd

9. In 2017, what percentage of Americans said they had zero retirement savings?
a. 20 b. 30 c. 40 d. 50 e. 60

10. There's not one way to retire. Today, people are retiring in four different ways. Do you know what the differences are?

- Full Retirement =
- Partial Retirement =
- Delayed Retirement =
- Unretirement =

13. How many people showed up on Sun City's opening day?
a. 10,000 b. 50,000 c. 100,000 d. 200,000

14. Mental health experts say a lack of meaning during retirement can cause mental health issues, including suicide. What percentage of suicides are by people over 65?
a. 5% b. 10% c. 20% d. 25% e. 30% f. 35%

15. "Do you really have a retirement plan?" asked money guru Suze Orman in 2018 in AARP magazine. What percentage of people gave the following answers?

- a. ___% Yes, a formal written plan.
- b. ___% Nope. No Plan.
- c. ___% Uh, sure, right here in my head.

16. Latitude Margaritaville is a chain of retirement communities based on a 1977 Jimmy Buffet song. Which of the following amenities is not featured in promotional materials?

- a. Exciting recreation b. FANtastic dining c. Live entertainment
- d. Cheeseburgers in Paradise

17. The Covid-19 pandemic put many people out of work and disrupted many people's retirement plans. What percentage of people said the pandemic would make them delay retirement?

- a. Nearly 20 percent b. Nearly 30 percent c. Nearly 40 percent

Connecting with some realities about retirement is the first step towards rethinking retirement. What new thoughts have occurred to you because of the knowledge inventory content?

- 1)
- 2)
- 3)



Think About It

THE HISTORY OF LONGEVITY IS SHORT

As we saw in our Knowledge Inventory, old age is a new thing.

Look at the numbers:

- Our Stone Age ancestors' lives were brutal and short. They were lucky to live to the ripe old age of 20 and needed to work until they died if they wanted to survive.
- By 1900, Americans only lived about 55 percent longer than the earliest humans: 31 years.
- By the time the United States established Social Security in 1935, the average life expectancy had nearly doubled to 58 years.
- Over the last century, our lifespan has nearly doubled again. Some of you who are going through this Re-Creating Retirement study may make it to 104!

Longevity has ushered in a radical new reality. Some of us may spend more years in retirement than we did working. This new reality poses an important question: What will you do with all these years? With all the time? With all your capacity?

This new reality should make you want to Recreate Retirement. You may be around for a long, long time. Don't you want to make the best of it?

Suppose you live for another 10, 20, or even 30 years. Do you have any ideas about how you want to spend or invest these years? What priorities, passions, or long-delayed dreams do you have for this time? Write down a few priorities, desires, hopes, and ambitious goals you have for making the best of your next decade, or two or three. Before you begin, take three big breaths and pray for two minutes: Then, write down the first three ideas that come to your mind. Remember, we are exploring new ground.

1.

2.

3.



Exploring the Three Seasons of Life

The typical year has four seasons. More and more, it looks like the typical life has three seasons. We already understand two of these seasons through experience, but the third is a work in progress.

Chapter 1: Learning

You try to learn all you can about life, work, other people, and your own identity during your 20-some years of childhood, adolescence, and early adulthood,

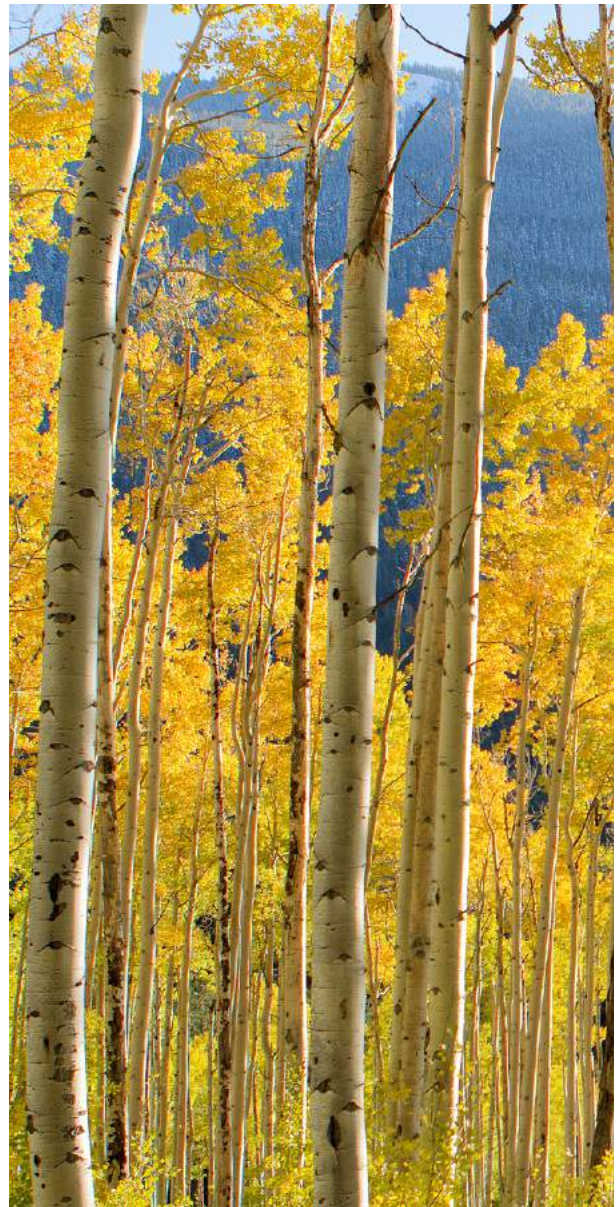
Chapter 2: Doing

Now's your chance to apply and live out what you've learned in all areas of life: your career, your family, your home, your decision-making, your finances, and your personal interests and lifestyle. Depending on your type of person, this second season can last 30, 40, or even 50 years.

Chapter 3: Finishing

People disagree about what to call and how to describe this new third season of life, which can last for decades.

None of the names we use to describe it seem up to the task. Do we call it senior living, retirement elderhood, or elderliness? The evening, autumn, or winter of life? The golden years?

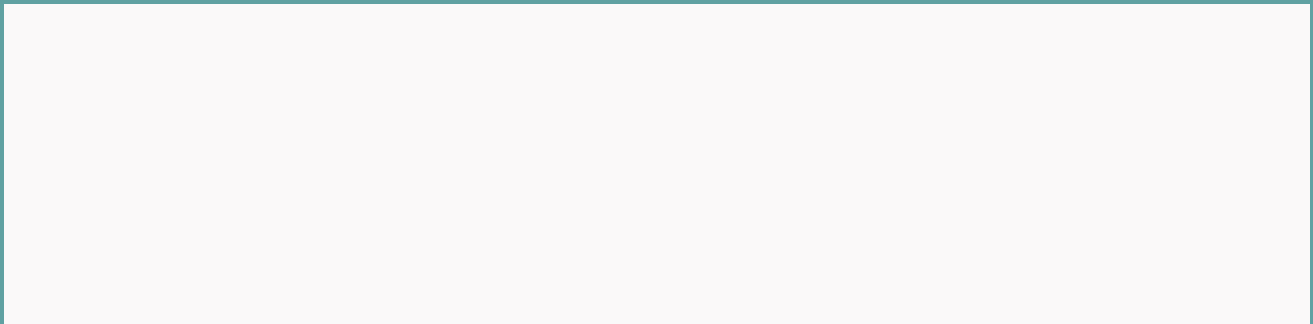
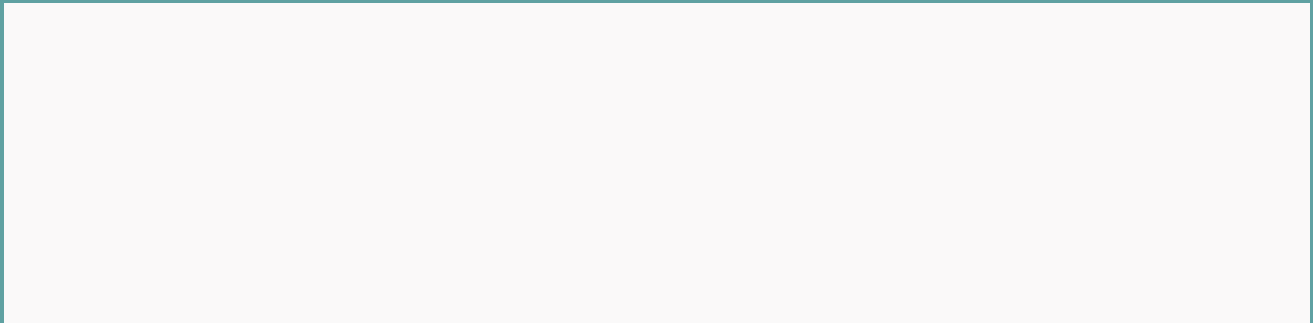
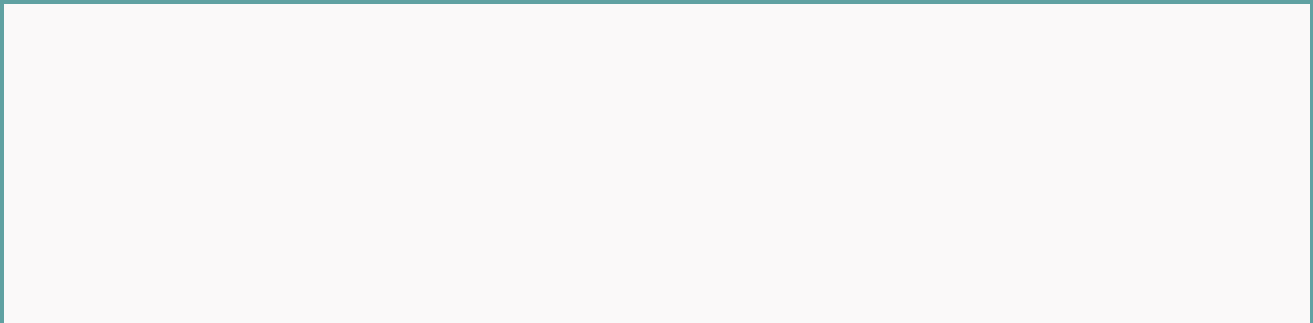


What About You?

As you look forward to your third season of life, what do you think it will be like? What best describes your feelings about the coming years (or decades!)?

Do you see your third season as a time for you? A time to grow closer to others? A time to rest and recharge? A time to learn some things you didn't explore in the first season of life? A time to do some things you didn't do in your second season?

Jot down a few words or phrases describing your thoughts and feelings about your third chapter of life. We are focusing on feelings or emotions here, while we focused on activities in the prior section.





Our emotions are big drivers in life

Our emotions are significant drivers in life. Fear and love, excitement, and depression are all emotions that will lead down very different pathways. Here we are checking out our emotions and powerful thoughts, providing more insight into who we are and what drives us.

DUMPING YOUR BUCKET

Many people have a list of things they would like to do before they “kick the bucket”. What is on your bucket list? When you are driving with your spouse, what dreams spill out in the conversation? What haven’t you told anyone about the occupies your wish list?

Imagine that you will spend 10, 20, or 30 years in retirement. What are some of the things you would finally like to do now that you have more time? And hopefully, resources?

Write down as many bucket list items as you can think of or have dreamed about.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

When everybody is done, share and compare some of your items with others in the group.

The American Dream

RETIREMENT EDITION

During your working years, you probably pursued your personal version of the American dream. Whether you achieved it or not, you have at least one more opportunity.

Now that you're entering your third chapter of life, you have a whole new opportunity to dream and create a new version of that dream. Whether it's a new you or a new set of friendly circumstances. You have the freedom to begin again knowing that God has prepared you to take another or maybe a new step towards building the Kingdom and finding new meaning and purpose.

You've seen hundreds of ads from investment firms, retirement communities, and credit card companies urging retirees to go for it and live large. No stress, no pain, total freedom. If you have embraced the mixed values and messages advertisers give you every day, you need to Re-Create Retirement.

What's Your Dream Retirement?

Do you have the desire (and the resources) to live in a stylish community offering first-class amenities? Or do you dream of getting a big RV and hitting the road for months at a time?

Is your dream to spend more time on your relationships with friends and family members—time you couldn't always make available when you worked? Or is it your dream to launch a new career, serve a local charity, or mentor others? Or is it actually to do nothing?

In the space below, use words and phrases to paint a picture of your dream for your Third Chapter. How do you want to write this chapter of your life? What do you want this next period to look like? (I will...we will...)



How Are People You Know Navigating Retirement?

There's no "one-size-fits-all" in retirement. People embrace various approaches and attitudes that seem to work for them. But all approaches are not created equal, and not all attitudes are helpful. Certainly, all circumstances are not the same.

When the approach or strategy works well people can truly experience "golden years" of happiness and contentment. But when people's retirement plans don't work well those golden years can become a long, dark period of frustration, deprivation, and despair. And yes, there is room in the middle of those two extremes.

One expert came up with a list of ways people blow it in retirement.¹

- Keep thinking retirement is so far in the future that there's no need to act now.
- Avoid saving when you're young and instead play catchup starting at age 50.
- Bank on being able to work until age 75 or beyond.
- Live for today, so you accumulate debt right up until the day you hope to retire.
- Take your Social Security at age 62, needed or not. It's your money. Grab it while you can.
- Assume there will be a major drop in your spending when you retire.
- You've been waiting so long to buy that boat or RV. You deserve it.
- Don't worry about inflation after you retire. It's been low for years and no doubt it'll stay that way.
- Tell your adult kids you're always willing to help them out financially.

How many of these reflect some of your thinking?



Without mentioning who did what, write down a few observations you've made about how people are either succeeding or failing at navigating retirement:

[Blank grey area for writing observations]

First, what are some of the actions and behaviors you've observed in people who are getting retirement right? What do they do? How did they decide? How did they execute? How did they communicate? How did they prepare?

[Blank grey area for writing observations]

Now, what are some of the ways you've observed people "blowing it?" What do they do? How did they decide? How did they execute? How did they communicate? How did they prepare?

[Blank grey area for writing observations]



Think About It

ARE YOU SLOWING OR ARE YOU GROWING?

Aging impacts people in different ways.

When some people talk about aging, all they see is what has been lost or is being lost. Eyesight and hearing often grow weaker. There may be declines in physical strength and resilience, along with increases in aches and pains. Then there's the mind: memory loss and mental fogginess and even the onset of Alzheimer's.

Others acknowledge these declines but argue that like a good wine, life gets better with age. They say forgetting names or needing a hearing aid is a small price to pay for the improvements in life quality that age brings; deeper wisdom, greater emotional maturity, a clearer focus, and spiritual depth.

What are some of the things you think you are losing, or worry about losing, as you grow older? What your parents or older siblings lost? What you see declining in your friends? Church members?

What are some of the things in you that are growing stronger, or may grow stronger, as you proceed through your third season? Choices you can make to enhance, improve, or just make your life better?



Scriptures For Reflection

Reflect on these biblical verses on the value of age.

“But those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary; they will walk and not be faint.”
Isaiah 40:31 NIV

“Teach us to number our days, that we may gain a heart of wisdom.”
Psalms 90:12 NIV

“The fear of the Lord adds length to life, but the years of the wicked are cut short.”
Proverbs 10:27 NIV

“A man may have a hundred children and live many years; yet no matter how long he lives, if he cannot enjoy his prosperity and does not receive proper burial, I say that a stillborn child is better off than he.”
Ecclesiastes 6:3 NIV



What are your thoughts about each passage? Are there other Bible passages that speak to you about aging? If so, write them down and include what they mean to you?

A large, empty rectangular area with a light gray background, intended for writing reflections on the passages.

Know Thyself

PART 2



Meet The New You

LESSON 2

You are not the same person today that you were when you:

- Graduated from high school
- Went on your first job interview
- Got married
- Changed your first baby diaper
- Bought your first house
- Led your first meeting at work

Who are you today?

That's what we're going to explore in this lesson.

Philosophers and religious leaders have often urged people to be self-aware, to know themselves deeply, and to honestly assess their strengths and weaknesses.

"The unexamined life is not worth living," said the Greek philosopher Socrates.

"Search me, God, and know my heart," wrote David in Psalm 139. "Test me and know my anxious thoughts."

Even if we have a good handle on who we are today, that may change tomorrow as the world changes around us.

"No man ever steps in the same river twice," said an earlier Greek philosopher named Heraclitus, "for it's not the same river and he's not the same man."

Over the course of your life, you have had many roles and responsibilities—student, worker, spouse parent, leader—and these roles have played a huge part in defining your identity. But when you enter the third season of life that comes after childhood and adulthood, your life and your work changes.

So, who are you today? Let's find out.



Think About It

FIVE EVENTS THAT CHANGED YOUR LIFE



Life often forces us to adjust to many events that are beyond our control and, therefore, change us significantly. One day we are busily living a “normal” life then the next day sudden changes happen that make everything different.

The changes can come from all directions. Family or friends may struggle with illness or death. A sudden change at work may give you more responsibility or leave you unemployed. Valued and trusted relationships may weaken or disappear altogether. A global pandemic may shut down the world for weeks, months, and in the case of COVID-19, years! Planes may be flown into buildings and wars will come and go.

Looking back at your life, think of the key events that have left their mark on you in significant ways.

On the next page, write down five of your major life events, and briefly describe how they changed you. An event might be as unusual as a call to Timbuktu or Laos or as personal and close as a key complement from a respected teacher at a critical time.

For example: When your parents took you to a foreign country on vacation or on a short-term mission trip (event) the things you experienced permanently altered your views about the world, gave you a new perspective on America, and opened your eyes to different cultures and customs (how it changed me).

FIVE EVENTS THAT CHANGED YOUR LIFE

Event

[Blank white box for event description]

How It Changed Me

[Blank white box for how it changed me]

Event

[Blank white box for event description]

How It Changed Me

[Blank white box for how it changed me]

Your paragraph text

Event

[Blank white box for event description]

How It Changed Me

[Blank white box for how it changed me]

Event

[Blank white box for event description]

4

How It Changed Me

[Blank white box for how it changed me]

Event

[Blank white box for event description]

How It Changed Me

[Blank white box for how it changed me]

5

Think About It

FIVE CHOICES THAT CHANGED YOUR LIFE

Where should I go to college?
Whom should I marry?
What career will I pursue?

Life is full of important questions like these, and the answers we give have consequences. The decisions we make have a powerful influence on shaping whom we will become.

“Sometimes it’s the smallest decisions that can change your life forever.” Keri Russell

Every time we come to a fork in the road, a decision must be made about which way to go. The choices we make at important life junctures have lasting significance.

What about you? What are five choices—good or bad—that have changed the course of your life? For example, how was your life changed by your choice of:

- The college you attended and the major you pursued? How might things have been different if you had chosen a different school or course of study?
- The basic jobs you did as a teenager? What did you learn about work you loved to do, work that you hated, and how did that change your course in life?
- The communities, churches, and civic groups you’ve affiliated with: How have your choices about the clubs, groups, or social and professional networks you’re a part of changing the information you get, the kinds of people you meet?



FIVE CHOICES THAT CHANGED YOUR LIFE

Event

How It Changed or Impacted Me

1

Event

How It Changed or Impacted Me

2

Event

How It Changed or Impacted Me

3

Event

[Blank white box for event description]

4

How It Changed or Impacted Me

[Blank white box for impact description]

Event

[Blank white box for event description]

How It Changed or Impacted Me

[Blank white box for impact description]

5

Six Big Choices You Will Face In Retirement

Your life has been full of momentous changes and choices. That's not going to stop any time soon.

Many people believe that retirement should be a time of rest and relaxation and not a time of difficult choices. But you will face many challenging decisions in your third season of life. Some of these choices may be every bit as significant and life-changing as the big decisions you faced in the past. When I heard my mother say that "retirement is not for sissies," I had no idea how right she was. This is also emphasized in David McKenna's book titled, "Retirement is not for Sissies."

The better you face the challenges and answer the questions retirement brings, the better your chances are for thriving in your third season of life.

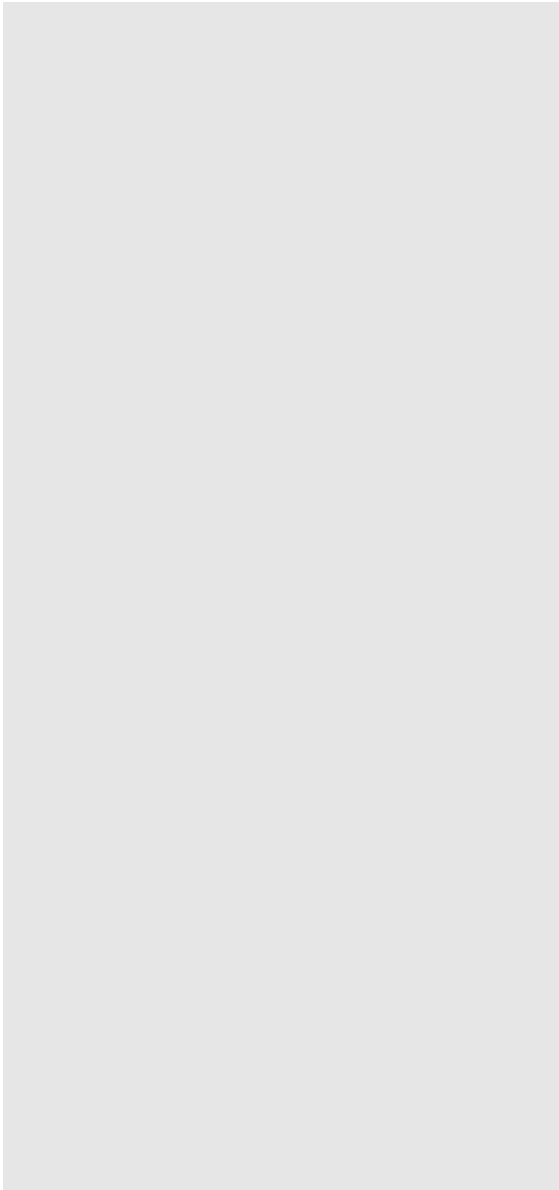
Think about these six major questions you need to answer as you prepare to head into retirement. These issues and the questions they raise will come up as you approach each retirement stage. Sorry, there is no "one and done."



1) How are you going to relate to your spouse or partner?

When your career was in high gear, you worked outside the house five or more days a week. Perhaps both of you worked outside the home or even virtually in it. Retirement means you will spend much more time with your spouse or partner. The stresses of togetherness are real.

How will the two of you interact and communicate now? How will you decide about spending time together or with others? How will you share your limited space?

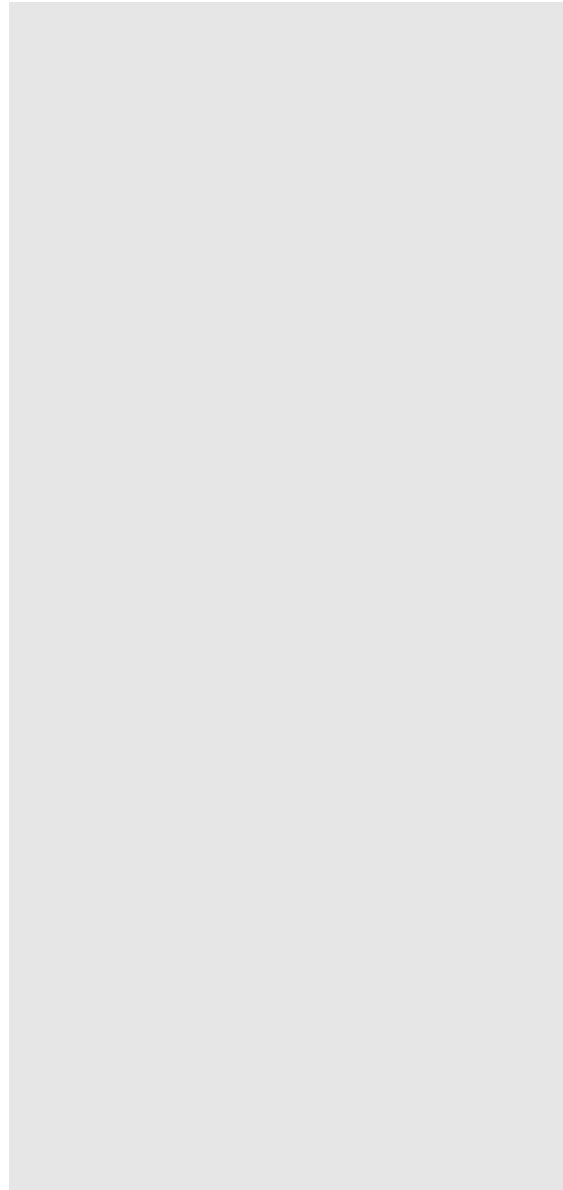


Six Big Choices You Will Face In Retirement

2) What are you going to do?

For decades, your job was your focus and work took much of your time. What now?

What do you think you will do with your time once/now that your job/career is in the rearview mirror? Or do you need to keep working? Will you spend more time on exercise and health? Reading and learning new things? Building stronger relationships? Spiritual growth? Service to others? Hobbies and fun? One 65-year-old decided she needed to go back to work after her husband passed. What is your answer?



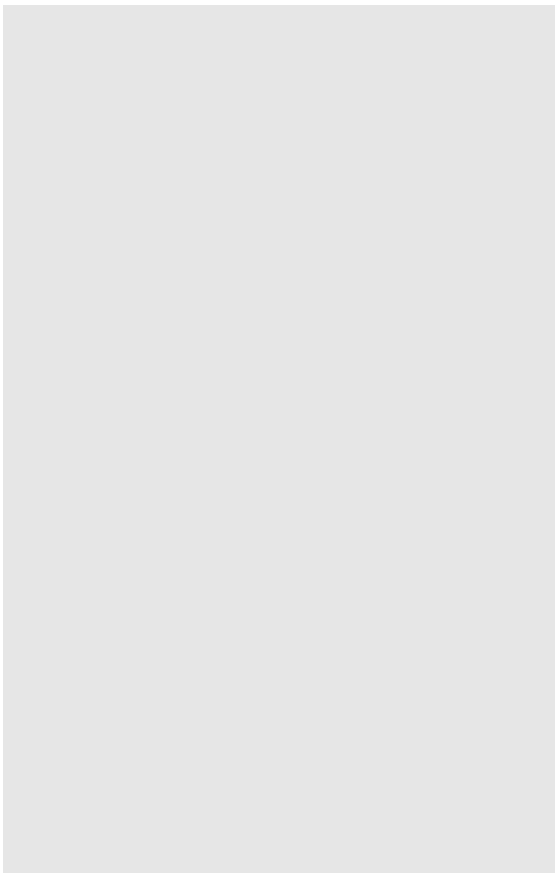
Six Big Choices You Will Face In Retirement

3) Where are you going to do it?

All of us need to live somewhere. Where will your somewhere be?

Are you going to keep the big house where you raised your family or are you going to downsize? Are you going to stay in the city where you've lived for years or are you going to relocate? If you move, where are you going-- warmer, or cooler? Will you be closer to the kids and grandkids, or go to where the best fishing holes are? Or are you going to be "homeless" as you roam the country in your big recreational vehicle? An ex-pat in Costa Rica?

This "where" question can be one of the most difficult and divisive decisions couples make. While the primary breadwinner may want to finally choose a new place to live that's not related to moves for work, the faithful spouse who has moved from location to location for the partner's career may decide, "Hey, now it's finally my time to decide where we will live." Where would you like to live out your Third Season? Remember you are just making the next decision, not your final decision. Even that realization is challenging for some.



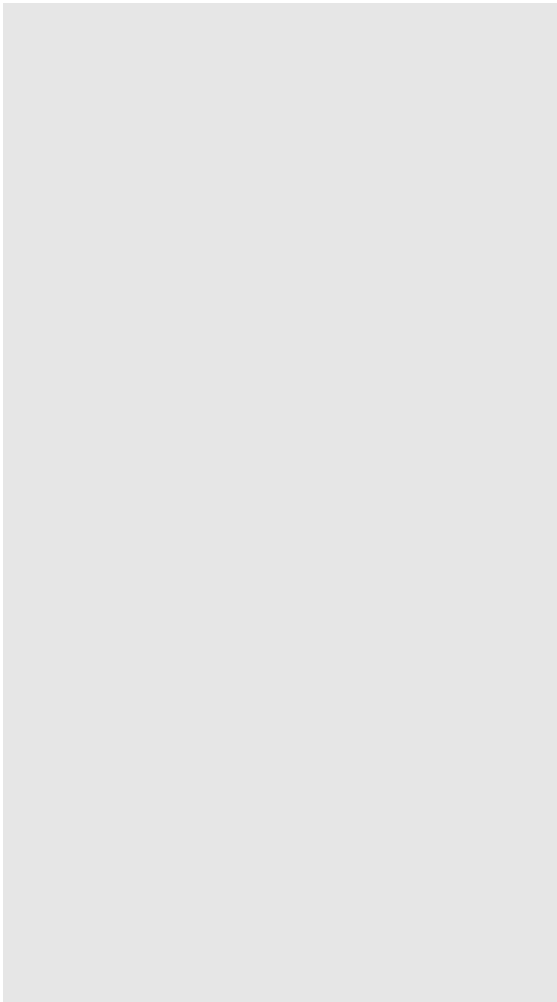
Six Big Choices You Will Face In Retirement

4) Whom are we going to do it with? What will your community look like?

Once upon a time, your coworkers, neighbors, or church group formed your community. But times change, and people move on.

Who will be your community, group, or tribe in retirement? For many retirees, the answer seems to be no one. News broadcasts have reported, that social isolation and loneliness among older adults have become a major concern.²

What are you going to do to be connected with others? Will you keep and strengthen the social networks you have now? Or will you seek out new social networks, friendships, and ways to connect? Are there groups you would like to join that are devoted to hobbies, nature, conversation, exercise, activities, or service?

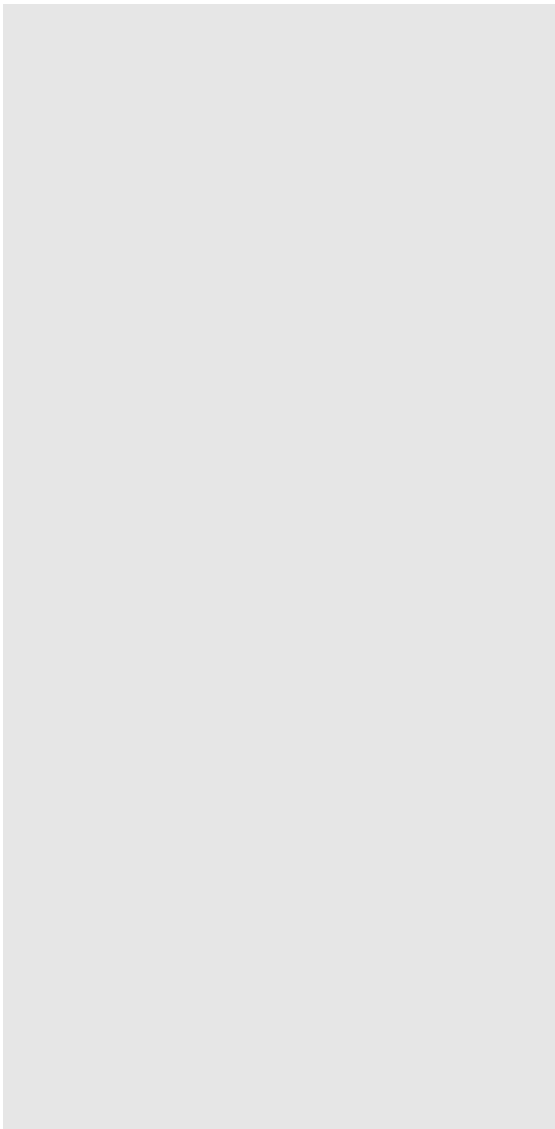


Six Big Choices You Will Face In Retirement

5) How are you going to finance it?

This is a very important question (even if it's not the only question, as ads for some financial services companies suggest).

Do you have the resources you need for your Third Season of life even if it lasts 10, 20, or 30 years? How do you know? Have you done calculations and budgeting to analyze your retirement income and expenses? Or are you winging it or trusting your "gut"? Are you planning to limit your spending during retirement, or do you see your retirement years as your final chance to spend money, enjoy life, and fulfill your bucket list? Put another way, how will you steward your resources? And no, you can't take it with you!



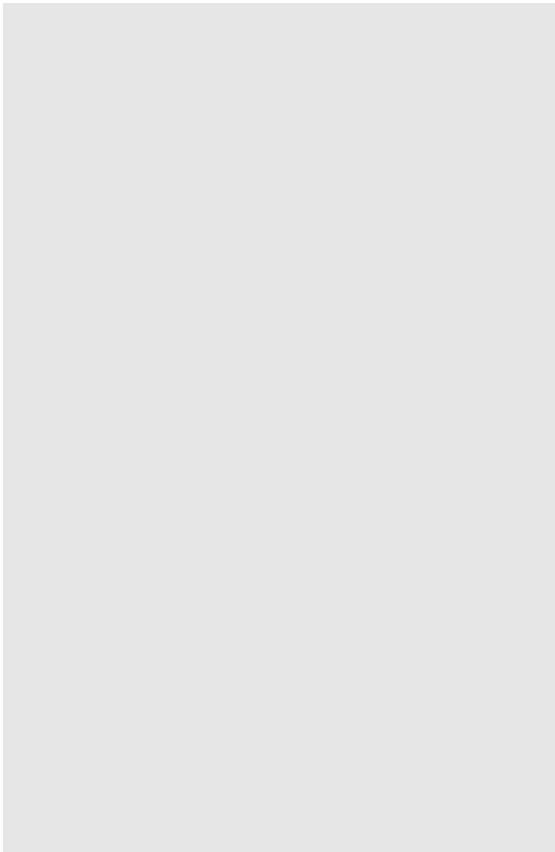
Six Big Choices You Will Face In Retirement

6) What is most important to you in retirement?

All Jim wants to do is head for the woods and go hunting. Lara prefers to be with the grandkids. People have different dreams for retirement.

- Some dream of starting new careers.
- Some dream of using their skills and expertise to serve others.
- Some dream of having the time they need to develop deeper relationships with family members or friends.
- Some dream of spending time to strengthen their bodies and improve their physical health.
- Some dream of reading, studying, thinking, and deepening their focus of the mind.
- Some dream of investing more time and energy deeply into spiritual growth and development.
- Some dream of devoting time to beloved hobbies.
- Some dream of finally obeying a calling that God placed on their lives.

What about you? You may not be able to “do it all.” That means you will need to make some choices. What do you feel is most important for you in retirement? While there may be multiple answers at least try and prioritize them.



Six Big Choices You Will Face In Retirement



Think About It

WHO AM I TODAY?

For years, who you were was shaped by what you did: your job, your responsibilities as a partner and/or parent, your deadlines, your hectic schedule, your time (or lack of it) for yourself.

Things are different now. Your roles and responsibilities are changing or even disappearing altogether.

These changes generate a variety of responses:

- Some people embrace these changes, seeing them as liberating and empowering.
- Others see these changes as disturbing and disorienting, consequently mourning the loss of the “normal” pattern of their former lives.
- Still others try to avoid thinking about the changes in life or deciding what they should do in the future.

Change can be disturbing but the good news about your Third Season is the wonderful and unprecedented opportunity it gives you to ask yourself an important question you may not have asked in a while: Who am I today?

You probably wrestled with questions about your identity during your adolescence. Now, you have a better idea about who you are than you did way back then.

WHO AM I TODAY?

Are you ready to explore important questions about your identity once again? Take some now time to think about these questions and write down your thoughts.

Who are you?

What's the key or core to your identity? What makes you uniquely you? It's not your clothes, hair style, or possessions. It's something deep inside. When you look deep inside yourself what person do you see? What characteristics or traits seem to describe or define who you are? Now is the time to grapple with some of your unspoken personal issues. Let's clear the desk of old anchors and rev up a new engine.

Why are you here on Earth?

Who were you created to be?

What important skills,

experience, and insights have you picked up during this study that can help you, your loved ones, and others?

What makes your heart sing

and your pulse quicken?

WHO AM I TODAY?

What makes your heart break,
your tears flow, or your righteous indignation rise?

What do you enjoy doing?
What are you passionate about?

What are you good at doing?
Are you an expert on anything?

Do you ever think about what God may want you to do?
What has he uniquely prepared you to be, to do?



Who Am I?

What's Your Personality Type?

Look around the room. In some ways, we're all the same. In other ways, we are all so different! A big part of your differences from others comes down to personality—the characteristics and qualities that make you uniquely you.

One of the best tests is the Myers-Briggs Type Indicator (MBTI). If you ever heard anyone say, "I'm an INTJ," or, "I'm an ESFP," you can blame Myers-Briggs, the test Forbes magazine says is, "nearly ubiquitous in corporations and large organizations, including 89 Fortune 100 companies."

The "I" and the "E" stand for introvert and extrovert. This important personality characteristic has a powerful impact on your life.



What do you think it mean to say someone is an introvert?

What do you think it mean to say someone is an extrovert?

Do you know which you are?

How do you think this one characteristic—Introvert or Extrovert—impacts your life and the way you relate to others?

The MBTI asks you how strongly you agree or disagree with dozens of statements like these:
(Strongly agree = 5 to Strongly disagree = 1)

- When making a decision, you rely more on your feelings than on analysis of the situation
- You spend your leisure time actively socializing with a group of people, attending parties, shopping, etc.
- You frequently and easily express your feelings and emotions
- You easily empathize with the concerns of other people
- For you, it is easier to gain knowledge through hands-on experience than from books or manuals
- TOTAL

Think About It

WHAT IS MY PERSONALITY TYPE?

There are hundreds of personality assessments, and each has its own technical lingo. But let's make it simple. How would you describe your own personality using words and phrases you've heard all your life? (Use the previous ranking system to respond to the following identifiers)

Are you easygoing? Are you studious? Is your heart on your sleeve? Do you usually see the cup as half full?

Are you outward-directed (relying on the judgment of others) or inward-directed (following the beat of your own drum)?

Are you primarily a thinker or a feeler? Adventurous or cautious? Brave or cowardly? Kind or mean? Relaxed or nervous? Silly or serious? Quiet or chatty? Ambitious or relaxed? Liberal or conservative? Impulsive or intentional? Do you like to color outside the lines or do you go by the book?

What kind of personality characteristics do you think you have? What characteristics have other people identified in you? List and briefly describe some characteristics that make you. Personal transparency and insights into yourself are key elements in finding your calling.

(Use the space to the right to write your answers.)



Who Am I?

How Do You Give & Receive Love?



As you move through the Third Season of life you can invest more time in relationships that matter most to them. You can build stronger relationships by understanding how you and others express and receive love.

Gary Chapman's, "The Five Love Languages", has sold more than 12 million copies over the last 25 years.

Chapman says:

- There are five main love languages.
- You and I have one primary and one secondary love language.

These are Chapman's five main love languages:

1. Words of affirmation. Verbal compliments, or words of appreciation, are powerful communicators of love
2. Gifts. A gift says, "Someone thought about me and took the time and expense to care about me."
3. Acts of Service. Cooking a meal, washing dishes, vacuuming floors, and giving someone a ride to the doctor. These acts of service are a powerful way to help, serve, and love others.
4. Quality time. Turn off that phone and give another person your undivided attention.
5. Physical touch. Hugging, holding hands, kissing, and sexual intercourse are ways couples express love. In other settings, a warm handshake can convey affection.

Which of those languages do you use to communicate your love to others?

Which love languages convey to you that other people love you?

Who Am I?

How Do You Relate To Money?

Are you a saver or a spender? A cautious investor or one who is comfortable with risk? Questions like these are vitally important for people navigating life's Third Chapter.

While Gary Chapman explores people's love languages, Bethany and Scott Palmer, formerly the "Money Couple," explored our money languages.³

This isn't about the peso, franc, lira, yen, rupee, or renminbi. This is about how you and I relate to money and each other about money.

How people relate to money complicates how they relate to each other. It all comes down to our Money Personalities. Everybody has one or two whether they're aware of it or not.



"Everyone also has two Money Personalities," they write. "Two natural ways you deal with money. They are as much a part of your DNA as your height or hair color."

"Couples are more successful in navigating the financial side of retirement if they learn to understand and appreciate each other's unique money personalities. And the sooner you can understand each other's money personalities, the sooner you can learn to work together for your mutual benefit and happiness."

What about you? What are your primary Money Personalities and Money Languages? How do you handle money? How do you feel about it? Are you a saver or a spender? Do you follow a particular motto or principal when deciding what to buy? What do other people say about the way you handle money?

Go back in time to your early money memories. What did you experience and feel about money as you grew up? Were there early lessons you learned from seeing adults manage—or mismanage—money? What about your parents? Did they agree on saving and spending? Disagree? Or avoid discussing it?

Who Am I?

How Do You Relate To The World?



Businesses that want to improve worker productivity teamwork and communication have praised the DISC assessment, but it can also be a helpful tool for understanding your own personality, forging stronger relationships, or developing better ways to relate to the world.

The name of the DISC test comes from the four factors it evaluates: Dominance (D), Influence (I), Steadiness (S), and Conscientiousness (C).

For example, people who rank high in Dominance are described as “confident leaders who emphasize getting results.” On the other hand, people who rank lower in Dominance might prefer following others instead of trying to assume a leadership role.

DISC focuses on your behavior type which is a way of describing how you interact with the various social environments you encounter in life: your home, your closest personal friendship, your professional relationships, and your church/civic groups.

Your answer here should help you see whether you score lower or higher for Dominance. Think back to a recent social gathering where something went wrong and something needed to be done. Which person were you?

Do you stand up, take action, and say, “Hey, folks, here’s what I think we need to do!” or do you mostly help and follow the person who stood up and took charge?

Here’s another DISC-type question, this one focusing on I (Influence). Do you find that people around you will embrace or even follow your ideas, your stylistic choices, or your example at times?

You Are Not Alone: Meditating On God's Word

No Matter Who You Are, You Are Not Alone: Meditating On God's Word.

When we hear Bible verses read in church, it's easy for them to go in one ear and out the other without leaving much of an impact. As we see in Psalm 1:

“Blessed is the one who does not walk in step with the wicked or stand in the way that sinners take or sit in the company of mockers, but whose delight is in the law of the Lord, and who meditates on his law day and night.”

Psalms 1:1-2 NIV

When we meditate on God's word, we give this biblical wisdom a chance to take root in our souls producing the spiritual fruit God makes available.

Try meditating on the beautiful lines from Psalm 139, which focuses on two of God's characteristics: omnipresence (He is everywhere all at once), and omniscience (He knows everything).

This Psalm also provides plenty of helpful insights about you and me. Read, reflect, and quietly meditate on these verses which are often quoted by the pro-life movement. What do these verses tell you about you, and how you were created?

“For you created my inmost being; you knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. My frame was not hidden from you when I was made in the secret place, when I was woven together in the depths of the earth. Your eyes saw my unformed body; all the days ordained for me were written in your book before one of them came to be.”

Psalms 139:13-16 NIV

Next, look at these verses. With do they tell you about how well God knows you?

“You have searched me, Lord, and you know me. You know when I sit and when I rise; you perceive my thoughts from afar. You discern my going out and my lying down; you are familiar with all my ways. Before a word is on my tongue you, Lord, know it completely. You hem me in behind and before, and you lay your hand upon me. Such knowledge is too wonderful for me, too lofty for me to attain. Where can I go from your Spirit? Where can I flee from your presence? If I go up to the heavens, you are there; if I make my bed in the depths, you are there. If I rise on the wings of the dawn, if I settle on the far side of the sea, even there your hand will guide me, your right hand will hold me fast.”

Psalms 139:1-10 NIV

Appreciating Your Gifts & Abilities

LESSON 3

When you were in the job market, you probably grew accustomed to answering potential employers' questions:

Do you have the qualifications we are seeking?

What skills and unique insights do you bring to the table?

What experiences have prepared you for this work?

Why should we hire you?

You probably thought that your days of answering questions like these were over by now. But questions about your experience and abilities are even more important today as you navigate the third season of life.

Before, you answered questions like these so that your would-be employers could find the right person to meet their needs.

Now, you're exploring these questions so you can meet your needs: Re-Creating Retirement in a way that fits who you are today and whom you will become tomorrow.

Let's take an inventory of you, your abilities, and your unique experiences so you can make the most of the years to come. Finding a new kind of freedom prompted by the Spirit and based on God's plan for you.

Your Unique Preparation: A Lifetime Of Experience

No one else has lived life exactly as you have. That gives you a truly unique set of experiences—both good and bad—that have made you whom you are today, and have equipped you with skills and insights unlike anyone else's. Yes, you are unique!

Most of us are unaware of our wealth of knowledge because of our diverse backgrounds and 60-plus years of accumulated know-how. You may fully appreciate how much you've gained or learned during your journey on the road of life. You've learned much along the way through your experiences. Many people feel it's the painful experiences in the school of hard knocks that teach us the most, but we do learn from joyful experiences too.





Think About It

WHAT ARE YOUR UNIQUE LIFE EXPERIENCES?

Take a few minutes to consider the varied kinds of experience you've picked up thus far in your life. Following are six different types of experience most of us have.



Think About It

WHAT ARE YOUR UNIQUE LIFE EXPERIENCES?



YOUR EDUCATION

What are your educational experiences? Include K-12 schools, colleges, specialized training or research, internships, foreign studies, etc. What are some of the most amazing things you've learned about?



YOUR WORK

Describe your lifetime's worth of vocational experiences from delivering newspapers and cutting lawns to your latest and greatest professional achievements. Include some of the various job titles you had, duties you performed, and interesting skills you developed.



YOUR MINISTRY & SERVICE

What things have you done to serve God and/or your neighbor? What causes have you supported through your time and treasures? What needs have you worked to meet? These are all experiences that are "other focused."



Think About It

WHAT ARE YOUR UNIQUE LIFE EXPERIENCES?



YOUR CROSSING CULTURES

What kinds of cross-cultural experiences have you had with people whose nationalities, races, creeds, and customs are different from yours? Include travel you've undertaken for pleasure or work, mission trips, etc.



YOUR JOYS

Playing tiddlywinks? Reading medieval literature? Spending time with the grandkids? What are some of your favorite things? What activities make life pleasurable and bring you joy?



YOUR SORROWS

Life brings pain and sorrow. Have you suffered loss through the death of loved ones, financial difficulties, broken relationships, health challenges? How have your losses changed you and made you who you are today?

The Longevity Premium

You're Still Growing Stronger!

You are like a bottle of fine wine. You are getting better and wiser with greater insights as you age!

We know that as people age they will experience limitations in their hearing, memory, strength, and mobility. This is the downside of aging. A good exercise regimen delays the downside and energizes your activities.

But other important areas of life are growing stronger as people get older. This is the upside of aging: The Longevity Premium.

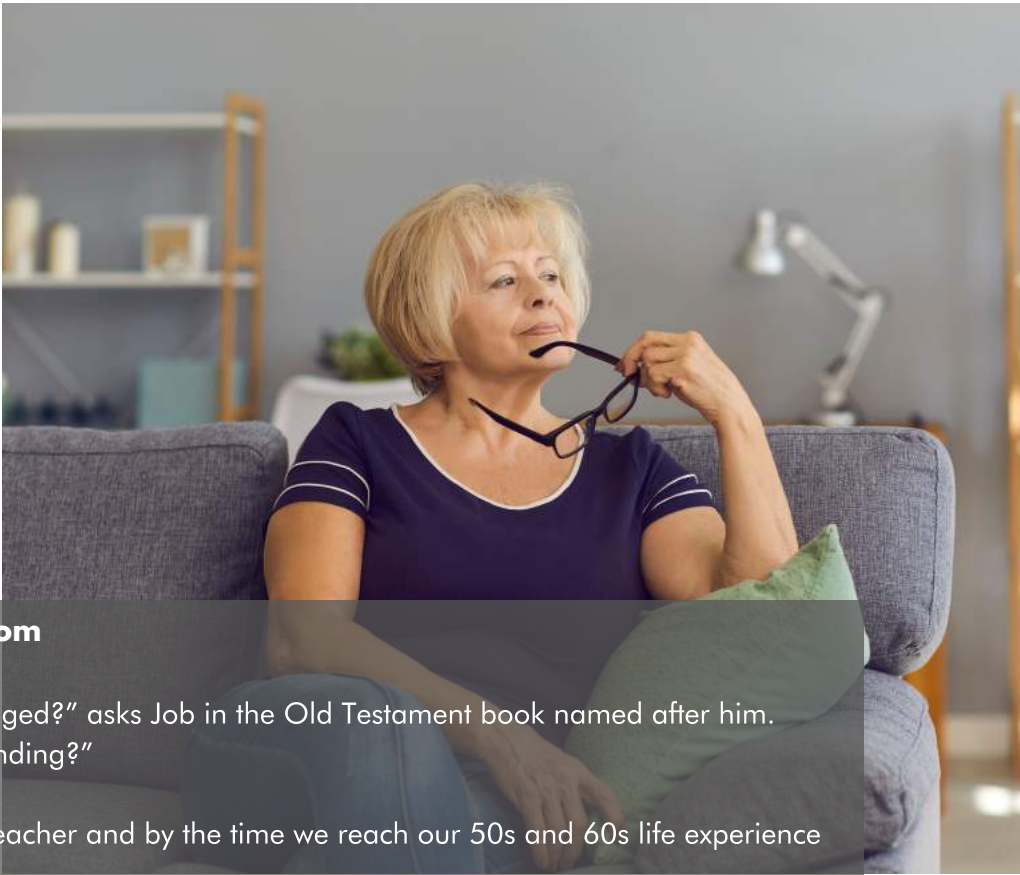
It turns out that age confers unique strengths and benefits that aren't available to people who haven't served their time.

We'll examine the strengths and benefits in the pages that follow.



The Longevity Premium

Wisdom



Longevity Premium #1: Wisdom

“Is not wisdom found among the aged?” asks Job in the Old Testament book named after him.
“Does not long life bring understanding?”

People say experience is the best teacher and by the time we reach our 50s and 60s life experience has taught us a great deal.

Being older doesn't always make people wiser, but for most of us, our years of experience, learning from our mistakes, and intellectual growth give us a broader perspective for making important decisions and developing deeper insights into the realities we face.

Can you think of ways your wisdom has increased as you have aged? For example, are there needless mistakes you used to make but now you've grown out of those destructive patterns? Or perhaps you think you've learned more about how the world and people will respond, and interact? Or perhaps you've given up mistaken ideas you once held?

Longevity Premium #2: Spiritual Growth

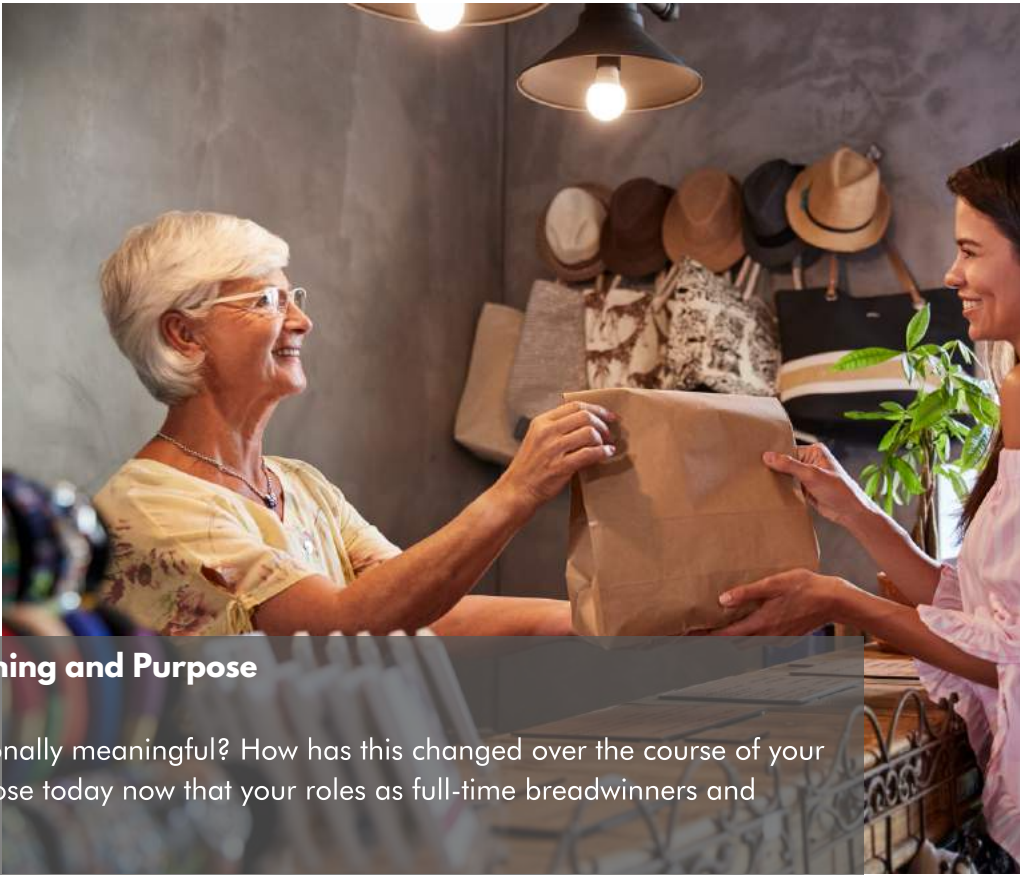
People who spent decades immersed in work and family responsibilities find greater opportunities for connecting with God and serving others after some of these responsibilities fall away or lighten up.

Retirement by itself does not suddenly make people more spiritual but people in their 50s and 60s often seek spiritual growth and depth more than they did when they were younger giving more time and energy to prayer, Bible study, meditation, reflection, and service to others than they did during their "go-go" years when they were managing families and careers.

Can you think of ways your spiritual life has grown deeper as you have aged? For example, do you experience God on a deeper level in your life? Do you find your vision being increasingly transformed, allowing you to see things through God's eyes and from His eternal perspective? What does Jesus say?

The Longevity Premium

Meaning and Purpose



Longevity Premium #3: Meaning and Purpose

What is it in life that you find personally meaningful? How has this changed over the course of your life? What is it that gives you purpose today now that your roles as full-time breadwinners and parents are less demanding?

Some people say all they want to do in retirement is “nothing,” but nothing is no way to spend your Third Season. Many people say their retirement years are the best years for fulfilling their purpose and calling.

Can you think of ways your sense of meaning and purpose have grown and matured as you have grown older? Are there tasks you tackle with greater intentionality? Are there disciplines you’ve adopted, or challenges you’ve accepted, that just “feel right” for you now? What will your new life script look like?

Longevity Premium #4: Greater Emotional Maturity

When we were babies, it was all about me, me, me. But as we journey through life we have many opportunities to grow our emotional maturity and intelligence and, as we grow, we improve our abilities to:

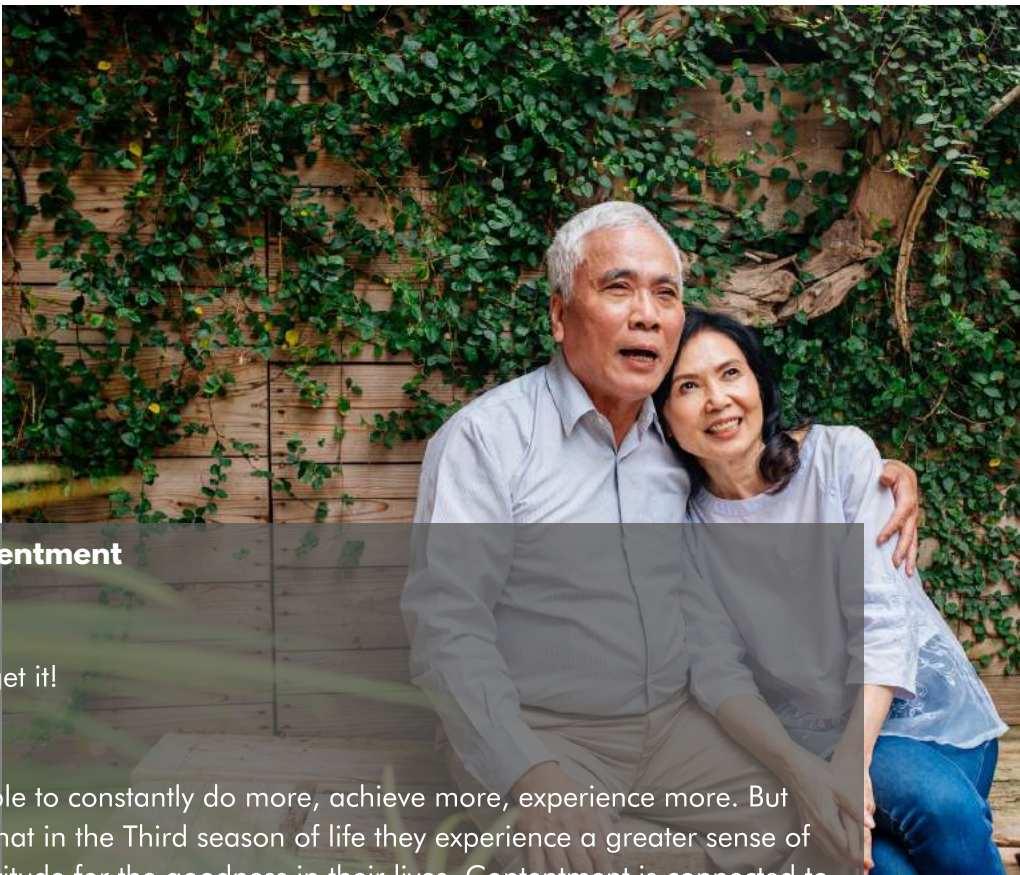
- Perceive and understand our own powerful emotions;
- Sense and respond to the feelings of others;
- Manage our emotions as we navigate life's varied and complex social situations;
- De-escalate your emotions, minimize the drama, and apply Christ's teachings to the situation.

Our embarrassing social blunders can help us see our emotional and relational blind spots or hurtful behaviors. But thank God, we can learn from these blunders and develop greater emotional maturity over time.

What about you? Can you think of ways that you have grown more mature in the understanding and managing of your emotions? Have you ever substituted destructive behavior toward others (lashing out, or closing down) with more constructive approaches (conflict resolution, forgiveness) that help social scenarios turn out to be win-win? If you have, keep growing. If you have not, it is time to start.

The Longevity Premium

Contentment



Longevity Premium #5: Contentment

Shoot for the stars!
Go for it and don't stop until you get it!
Lord, expand my territory!

Slogans like these encourage people to constantly do more, achieve more, experience more. But after years of striving people find that in the Third season of life they experience a greater sense of acceptance, contentment, and gratitude for the goodness in their lives. Contentment is connected to freedom. When we are free, we can be content. When we are in “bondage,” we are imprisoned.

The Retirement Reformation, a movement that encourages people to radically revise their thinking about the Third Season of life, includes this statement in its founding documents: “We embrace the promise of the fruits of the Spirit, and reject the self-indulgent trappings of retirement.”

In other words, retirement is more about fruits (love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control) and applying them to all we do.

Can you think of times you felt contentment with yourself and your life? Many things in life bring stress, but what is it in life that brings you contentment? Here is an insight: when we are walking the path God laid out for us there is great contentment even in the midst of momentary struggles.



The Longevity Premium

Increased Capacity for Service and Leadership

Longevity Premium #6: Increased Capacity for Service and Leadership

Over the years you've done a lot and learned a lot. All your experience and learning inform everything you do. Now, in retirement, you have time and capacity to lead and serve in new ways.

Some people seem to be born leaders. But most of us grow into positions of leadership, either when these roles are assigned to us or when we stand up when no one else does.

And it seems the longer we live, the more we learn the value of serving others. The lessons we've learned about serving our partner and our children sink deep and before long we embrace our need to serve other people in our lives.

Have you thought about using your accumulated learning and wisdom to serve and lead others who could benefit from your lifetime of experience? Is there a local group that needs your organizational ability? Is there a person in pain who needs your servant's heart? Is there a cause that stirs your passion? There is an unlimited need for leaders and intentional followers.

You Have More Strengths and Abilities Than You Realize

A photograph of a middle-aged man with short, light-colored hair and glasses, wearing a blue and white plaid button-down shirt. He is smiling broadly, looking slightly to the right. The background is a soft-focus outdoor setting with other people, including a woman with blonde hair in a black and white patterned shirt.

You've picked up all manner of skills and abilities during the course of your life. Whether it's playing the guitar, writing grant proposals, interior decorating, or studying physics, you can do things others can't.

You possess a wealth of strengths and powers, but are you aware of them all?

Think about your vast, lifelong resume as you answer the following four questions.

What Matters Most Your “Natural” Abilities

We talk about natural talents and aptitudes when people possess a particular skill or ability, seemingly without the need for education.

We see these abilities demonstrated around us all the time in people who:

- Eagerly and expertly fix broken things;
- Communicate clearly and compellingly;
- Work hard and persevere to get difficult things done;
- Figure out simple ways to solve complex problems;
- Create beautiful literature, art and music;
- Tackle complex computer programming challenges;
- Explore exciting new ways of doing things;
- Show up early and leave late without complaint.



What about you? What are your natural abilities that seem to reside in you somewhere? What are some of the skills and aptitudes that you’ve noticed in yourself?

1

What about the voices of others? What have you learned about yourself from other people? What did they say you are “naturally” good at doing?

2

What are some of the tasks that you do with ease and pleasure? Even if they are hard?

3

Are there natural skills and aptitudes that you have honed and improved through practice, training, and/or education?

4

Your Abilities Inventory

Some people actually make this questionable claim: "I don't really have any abilities to speak of." But that seems impossible. Each one of us has something to contribute to the greater good.

Below is a list of more than 50 different abilities and skills.

- Look carefully at the list and put a check mark next to any of these items that you possess.
- Next, review the items you checked and circle five or ten that seem to be your strongest.
- Then, review the items you circled and rank them, assigning #1 to your strongest ability, #2 to your next strongest ability, etc.

- | | | |
|---|---|--|
| <input type="checkbox"/> ___ Advertising | <input type="checkbox"/> ___ Implementing | <input type="checkbox"/> ___ Planning |
| <input type="checkbox"/> ___ Analyzing | <input type="checkbox"/> ___ Improving | <input type="checkbox"/> ___ Problem-solving |
| <input type="checkbox"/> ___ Building | <input type="checkbox"/> ___ Influencing | <input type="checkbox"/> ___ Recruiting |
| <input type="checkbox"/> ___ Coaching | <input type="checkbox"/> ___ Leading | <input type="checkbox"/> ___ Repairing |
| <input type="checkbox"/> ___ Coordinating | <input type="checkbox"/> ___ Maintaining | <input type="checkbox"/> ___ Researching |
| <input type="checkbox"/> ___ Counseling | <input type="checkbox"/> ___ Managing | <input type="checkbox"/> ___ Restoring |
| <input type="checkbox"/> ___ Creating | <input type="checkbox"/> ___ Marketing | <input type="checkbox"/> ___ Selling |
| <input type="checkbox"/> ___ Decorating | <input type="checkbox"/> ___ Mentoring | <input type="checkbox"/> ___ Serving |
| <input type="checkbox"/> ___ Defending | <input type="checkbox"/> ___ Mobilizing | <input type="checkbox"/> ___ Socializing |
| <input type="checkbox"/> ___ Delegating | <input type="checkbox"/> ___ Motivating | <input type="checkbox"/> ___ Speaking |
| <input type="checkbox"/> ___ Designing | <input type="checkbox"/> ___ Networking | <input type="checkbox"/> ___ Starting |
| <input type="checkbox"/> ___ Discipling | <input type="checkbox"/> ___ Operating | <input type="checkbox"/> ___ Strategizing |
| <input type="checkbox"/> ___ Encouraging | <input type="checkbox"/> ___ Organizing | <input type="checkbox"/> ___ Teaching |
| <input type="checkbox"/> ___ Enlisting | <input type="checkbox"/> ___ Perfecting | <input type="checkbox"/> ___ Team Building |
| <input type="checkbox"/> ___ Equipping | <input type="checkbox"/> ___ Performing | <input type="checkbox"/> ___ Training |
| <input type="checkbox"/> ___ Evaluating | <input type="checkbox"/> ___ Persuading | <input type="checkbox"/> ___ Tutoring |
| <input type="checkbox"/> ___ Fixing | <input type="checkbox"/> ___ Pioneering | <input type="checkbox"/> ___ Writing |

List here any other skills and abilities you possess that are not included on the list above of the skills and aptitudes that you've noticed in yourself?

What Matters Most Your Values & Passions

The skills and abilities you identified are probably different from the ones other people around you wrote down. Why? Because you are you, not them.

Another big difference between people is deciding what matters most. You have your own unique values and passions. Some things matter to you deeply, while other things don't interest you in the least. Some of the crazy things you see other people do makes your blood boil. Other things you see in the news makes you want to cry.

Our values and passions are powerful. They shape our choices, our behavior, and our reactions to people and situations we encounter every day. During your years of working and parenting, your values and passions were present in your life. But your roles and obligations kept you from investing yourself fully in the things that matter most to you.

In retirement, you have more freedom to build your life around your deepest values and passions.

But some people find that they aren't really aware of the deeper motivations inside themselves. Do you know what your strongest values and passions are? Let's find out.

What Are Your Core Values and Passions?

One thing my mother and father always told me was...

If there's one thing I've learned in life it's...

I strongly believe that Scripture teaches...

Yes, the job offer was tempting, but I couldn't go against my principles about...

People who say things like this are operating in a world of values.

Each one of us has a unique moral compass, a set of beliefs, principles, and values that we embrace and depend on to guide us as we navigate life.





WHAT MATTERS MOST

Values Words

Below is a list of more than 80 values words.

- Look carefully at the list and put a checkmark next to any of the values that you hold dear.
- Next, review the items you checked and circle five or ten that seem to be your strongest, deepest convictions.
- Then, review the items you circled and rank them, assigning #1 to your strongest value, #2 to your next strongest value, etc.

- | | | |
|---|--|---|
| <input type="radio"/> ___ Acceptance | <input type="radio"/> ___ Creativity | <input type="radio"/> ___ Risk-taking |
| <input type="radio"/> ___ Achievement | <input type="radio"/> ___ Equality | <input type="radio"/> ___ Romance |
| <input type="radio"/> ___ Adventure | <input type="radio"/> ___ Excellence | <input type="radio"/> ___ Routine |
| <input type="radio"/> ___ Altruism | <input type="radio"/> ___ Excitement | <input type="radio"/> ___ Security |
| <input type="radio"/> ___ Ambition | <input type="radio"/> ___ Expertise | <input type="radio"/> ___ Self-expression |
| <input type="radio"/> ___ Appreciation | <input type="radio"/> ___ Faith | <input type="radio"/> ___ Service |
| <input type="radio"/> ___ Authenticity | <input type="radio"/> ___ Fame | <input type="radio"/> ___ Sharing |
| <input type="radio"/> ___ Authority | <input type="radio"/> ___ Family | <input type="radio"/> ___ Solitude |
| <input type="radio"/> ___ Autonomy | <input type="radio"/> ___ Fast pace | <input type="radio"/> ___ Spirituality |
| <input type="radio"/> ___ Balance | <input type="radio"/> ___ Financial | <input type="radio"/> ___ Status |
| <input type="radio"/> ___ Beauty | <input type="radio"/> ___ Rewards | <input type="radio"/> ___ Success |
| <input type="radio"/> ___ Belonging | <input type="radio"/> ___ Focus | <input type="radio"/> ___ Teaching |
| <input type="radio"/> ___ Challenge | <input type="radio"/> ___ Freedom | <input type="radio"/> ___ Teamwork |
| <input type="radio"/> ___ Charity | <input type="radio"/> ___ Friendship | <input type="radio"/> ___ Tolerance |
| <input type="radio"/> ___ Choice | <input type="radio"/> ___ Fun | <input type="radio"/> ___ Tradition |
| <input type="radio"/> ___ Civility | <input type="radio"/> ___ Happiness | <input type="radio"/> ___ Travel |
| <input type="radio"/> ___ Collaboration | <input type="radio"/> ___ Harmony | <input type="radio"/> ___ Trust |
| <input type="radio"/> ___ Commitment | <input type="radio"/> ___ Health | <input type="radio"/> ___ Winning |
| <input type="radio"/> ___ Community | <input type="radio"/> ___ Helping others | <input type="radio"/> ___ Wisdom |
| <input type="radio"/> ___ Compassion | <input type="radio"/> ___ Honesty | <input type="radio"/> ___ Zest for life |
| <input type="radio"/> ___ Competition | <input type="radio"/> ___ Humor | |
| <input type="radio"/> ___ Connection | <input type="radio"/> ___ Imagination | |
| <input type="radio"/> ___ Contribution | <input type="radio"/> ___ Independence | |
| | <input type="radio"/> ___ Influence | |

The list on the previous page is only a partial list. Can you think of some additional values that are not featured here?

Blank grey rectangular area for writing additional values.

Take a minute to review those items above that spoke to you most deeply. Based on your responses, what kinds of things would you say you value most deeply?

Blank grey rectangular area for writing responses.



What Matters Most

Spiritual Gifts



When people say, “You are so gifted,” they usually mean the abilities and aptitudes we explored above.

But there’s another kind of gift: the spiritual gifts God gives his followers to empower them in their ministry and service.

In the New Testament book of Acts, you see how God gives many diverse spiritual gifts to various believers, empowering them for more effective service. There are the exciting gifts we always see in big Bible movies (miracles, healings), and the seemingly normal gifts that make our daily lives survivable (administration, service, encouragement).

All of God’s gifts are valuable. All are needed. And they’re not special goodies doled out only to pastors and leaders. God gives these gifts to people like you and me.

Which ones do you have? What spiritual gifts has God given to you? Has he enabled you to share the message of Christ with others through teaching or preaching? Has he given you the gift of showing mercy?

There are three main passages where Paul lists the various spiritual gifts (Ephesians 4, Romans 12, and 1 Corinthians 12). Put the three lists together and it’s quite a lot of gifts.

Review the list on the following page. Put a checkmark near those gifts that you think God has given you.



- Apostle
- Prophet
- Evangelist
- Pastor
- Teacher
- Service
- Encouragement
- Distinguishing between spirits
- Speaking in tongues

- Giving
- Showing mercy
- Word of wisdom
- Word of knowledge
- Faith
- Gifts of healing
- Miracles
- Interpretation of tongues
- Helps
- Administration

As you think about the gifts you marked, how have you used these gifts to serve God and others?



Think About It

A DIFFERENT WAY TO UNDERSTAND YOUR SPIRITUAL GIFTS

Here's another way you can understand and appreciate your spiritual gifts. The list below is one author's attempt to take some of the various gifts listed above and show how they could be used in real-life situations.

Review the list on this page and make note of those gifts that you think God has given you.

The questions in the "Spiritual Gifts Assessment" helped me more clearly identify my gifts from God.

- I feel comfortable being a helper, assisting others to do their job more effectively.
- I am honored when someone asks me to pray for them.
- I am able to cast a vision that others want to be a part of.
- I enjoy bringing hope and joy to people living in difficult circumstances.
- I am able to design and construct things that help the church.
- I can sense when demonic forces are at work in a person or situation.
- I seek opportunities to talk about spiritual matters with unbelievers.
- I figure out where we need to go and help others to get there.
- I enjoy explaining things to people so that they can grow spiritually and personally.
- I have insights into how to solve problems that others do not see.
- I have great compassion for hurting people.
- I can faithfully provide long-term support and concern for others.

God has given you many spiritual gifts that may not appear in the Bible's lists or on the list above. Write down what some of these gifts are and how you have used them.

Scriptures For Reflection

Wisdom



Reflect on these biblical verses that state the value of wisdom from the “wisdom chapter” of the Old Testament book of Proverbs:

"Blessed are those who find wisdom, those who gain understanding, for she is more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her. Long life is in her right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace. She is a tree of life to those who take hold of her; those who hold her fast will be blessed. By wisdom the Lord laid the earth's foundations, by understanding he set the heavens in place; by his knowledge the watery depths were divided, and the clouds let drop the dew. My son, do not let wisdom and understanding out of your sight, preserve sound judgment and discretion; they will be life for you, an ornament to grace your neck. Then you will go on your way in safety, and your foot will not stumble. When you lie down, you will not be afraid; when you lie down, your sleep will be sweet. Have no fear of sudden disaster or of the ruin that overtakes the wicked, for the Lord will be at your side and will keep your foot from being snared."

Proverbs 3:3-13 NIV

What are your thoughts and reactions about this passage on wisdom?

Why is wisdom considered so valuable?



Different People, Different Gifts

You are unique and God has uniquely blessed you with amazing gifts! The gifts God has given you are not the same gifts he has given to others which is all the more reason to put your gifts to work.

Paul explores this theme of different gifts for different people in 1 Corinthians 12. Read this passage and reflect on what it may mean for you in the third season of your life.

What does this passages say about the value and importance of your unique gifts?

What unique gifts and abilities do you believe you bring to the fellowship of believers?

Good Works

PART 3



Stewarding Your Gifts and Abilities

LESSON 4

Stewardship as a way of life

If you've ever attended a church service on "Stewardship Sunday" chances are you were asked to give your financial support. But even though there are many popular stewardship ministries focused on finances, stewardship means much more than money. Stewarding—which simply means to take care of and get the most out of the many varied gifts you have been given—is an important part of Recreating Retirement.

The concept of stewardship starts with an attitude of gratitude that credits God as the ultimate source of all that's good. The Psalmist David got it right when he said:

"The earth is the Lord's, and everything in it,
the world, and all who live in it"

Psalm 24:1 NIV

The Apostle Peter wrote that stewardship is a way of life that brings growth, fulfillment, and meaning through sharing our many gifts with others:

Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. If anyone speaks, they should do so as one who speaks the very words of God. If anyone serves, they should do so with the strength God provides, so that in all things God may be praised...

1 Peter 4:10-11a NIV

In this lesson, we'll explore what it means to be a good steward of the gifts God has given us in the third season of life.





Giving thanks for God's good gifts

Do you have an attitude of gratitude?

Do you thank God for his many gifts?

You may be thinking, "What gifts?"

Let's prime the pump with a few easy ones. Think about it. You are incredibly gifted:

- You have the gift of capacity (time and energy) that you never had when you worked full-time.
- You have the gift of unique capabilities, abilities, and experience you've gained through doing what you know best.
- You have the gift of wisdom, much of it learned through difficult experiences you would never have chosen, but which changed you for good.

Think about your own life for a moment then express your gratitude for the lessons learned through your experiences by listing ten things below you're grateful for today.

Here are ten things I'm grateful for:

A large, empty rectangular area intended for the user to list ten things they are grateful for.

After your career, your new work begins

We all know people who say their main goal in retirement is “doing absolutely nothing.” That’s understandable. But doing nothing isn’t any fun after a while and for many retirees, it can lead to meaninglessness and despair.

What if we approached things like this:

After I retire from my professional work, I can finally start doing the important personal work that I find more meaningful and devote more energy to the good work God has for me to do.

Today, people call this approach “productive aging,” but the concept of lifelong service has been around forever. Paul made it clear that God has work for all of us to do and He has prepared us to do it:

"We are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."

Ephesians 2:10 NIV

You may wonder, “What good works can I do?”

Think about it. You possess a vast reservoir of underutilized resources that can help you change the world, at least a bit! You now possess a greater capacity to respond to people’s needs and a greater ability to carry out the work you’re called to do.

One of the retiree’s greatest gifts is freedom. You’re no longer burdened by worries about work and no longer restricted by work’s strict time obligations and deadlines.

Your success at Re-Creating Retirement depends on how you choose to use the freedom you now have.

You are free at last! What if you used that freedom to serve as God’s hands, feet, and heart, in a world that needs His love?



Think About It

WHAT IS MY WORK?

What about you?

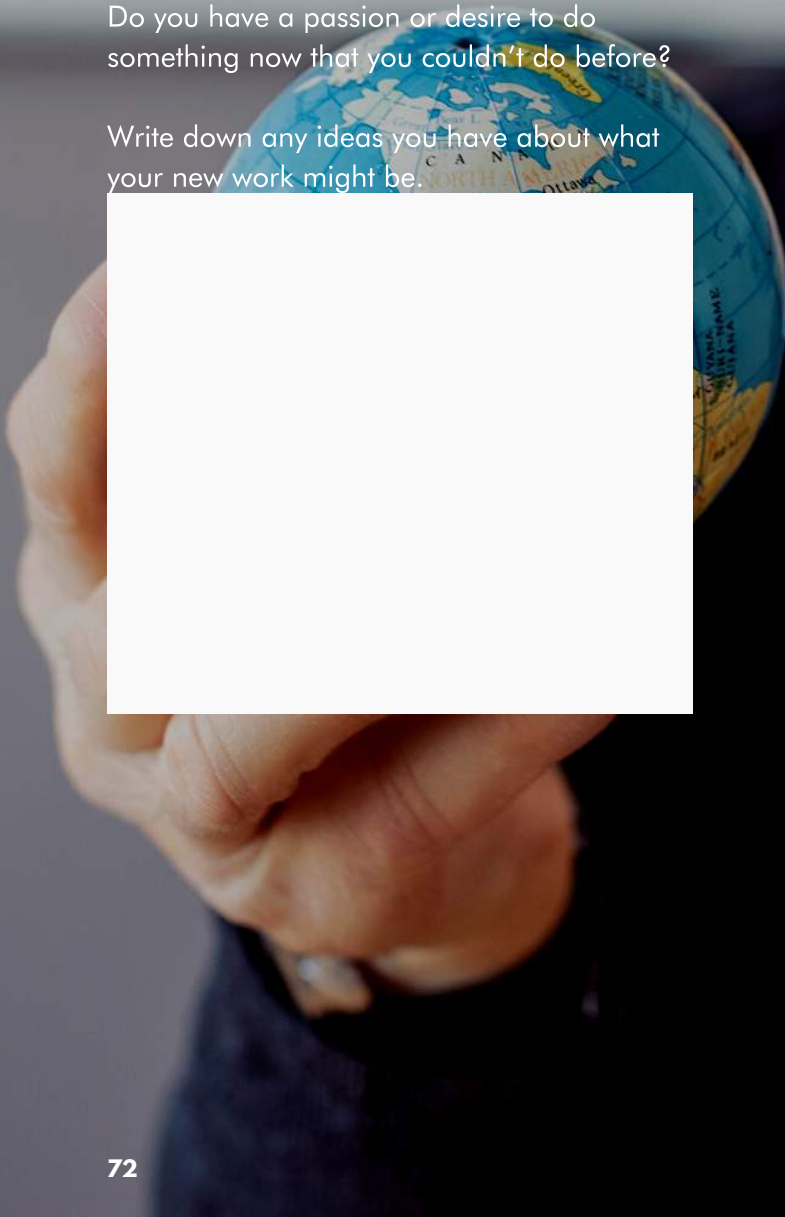
Do you have a sense that there's some kind of "work" you need to do?

Is there something God wants you to do?

Is there something you feel the world needs you to do?

Do you have a passion or desire to do something now that you couldn't do before?

Write down any ideas you have about what your new work might be.



A hand holding a small globe of the Earth, with a white rectangular box overlaid for writing.

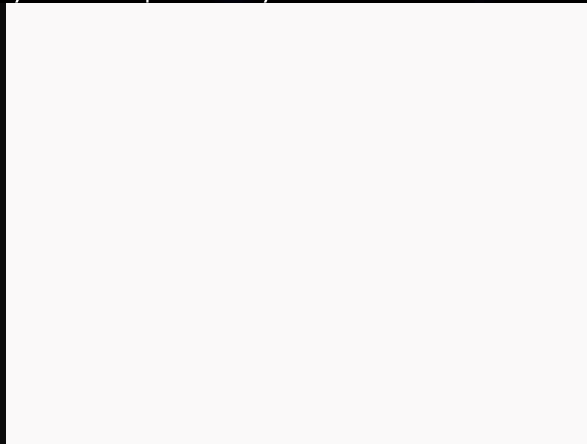
Never too late

God created you and He has prepared you to do good works in this phase of your life.

You may think you're "over the hill," or "past your prime," but now is actually your best time to seek out a new assignment that's perfectly tailored to you and your gifts.

- Moses was about 80 when God gave him a new assignment: to free the Israelites from Egypt.
- Artist Michelangelo was 71 when he was named chief architect of St. Peter's Cathedral in Rome.
- Pianist Arthur Rubinstein played 162 concerts across four continents when he was 80 and performed a memorable concert at Carnegie Hall when he was 90.
- Irish playwright George Bernard Shaw was still writing comedies, including his "Far-Fetched Fables" at age 93.

Can you think of other people who have done great things in their 70s, 80s, or 90s? Include famous people as well as people you know personally.



A white rectangular box for writing.

Revisiting Your Preparation

For Such a Time as This



Revisiting Your Many Gifts and Abilities

In previous lessons, we explored some of the many gifts you've been given. Let's take a fresh look at these gifts.

Revisiting Your Unique Preparation and Experience

In Lesson 3 we looked at "Your Unique Preparation: A Lifetime of Experience."

You are a unique person who has experienced a unique set of challenges and successes in life. These experiences—both good and bad—have made you who you are today and equipped you with skills and insights unlike anyone else's. Looking back at your notes from Lesson 3 review the major gifts and abilities you feel you gained from your lifetime of experience in these six areas:

- 1) Your education
- 2) Your work
- 3) Your ministry and service
- 4) Your crossing cultures
- 5) Your joys
- 6) Your sorrows

Now, write down the 5-10 most important gifts and abilities you feel you've gained through your unique preparation and experience.

A large, empty grey rectangular box intended for writing down the 5-10 most important gifts and abilities.

Revisiting Your Longevity Premiums

As we saw in Lesson 2 some people believe that life necessarily declines with aging. That may be true in some areas, but research shows some areas of life grow better over time.

We call these growth areas “Longevity Premiums”:

Longevity Premium #1: Wisdom

Longevity Premium #2: Spiritual Growth

Longevity Premium #3: Meaning and Purpose

Longevity Premium #4: Greater Emotional Maturity

Longevity Premium #5: Contentment

Longevity Premium #6: Increased Capacity for Service and Leadership

In what areas of life have you experienced growth in your abilities and insights?

Looking back at your notes from Lesson 2, write down the major gifts and abilities you feel you have gained through your own life and continuing longevity.

Along with the challenges of aging, how are these premiums manifesting themselves in growth as you age?





Revisiting Your Preparation

For Such a Time as This

Revisiting Your Abilities

Different people have different gifts and abilities. Your skill set is different from others. And while some of the abilities you developed at work are no longer relevant to your life today - such as your ability to master the cranky copying machine in your office, other abilities you've developed can play an important role during this stage of your life.

We explored "Your Abilities Inventory." Refer back to your notes from that lesson to write down 5-10 important gifts and abilities you've gained over the years. Focus on abilities that you believe are valuable and useful—to you and others—now and in the future.

My unique preparation and experience have given me these useful gifts and abilities:





Revisiting Your Spiritual Gifts

In Lesson 3 we explored your spiritual gifts. These are special gifts that God’s Holy Spirit gives to us, His followers, to empower us in our ministry and service.

What about your spiritual gifts? You have some that are listed in the Bible (see page 54) as well as other gifts that may not be described in scripture.

Refer back to your notes from that lesson to write down as many spiritual gifts as you had previously written.

God has given me these valuable spiritual gifts to help in my outreach and service to others:

Think About It

STEWARDED YOUR FOUR ESSENTIAL GIFTS

"If only I had another hour in the day!" That's a common complaint among men and women who are overwhelmed with the demanding duties of work and family.

Now you do have another hour in the day. And you have greater control over how you spend your time. How are you going to invest this precious gift?

One way to proceed is by stewarding four of the essential and most precious gifts you possess:

- Your relationships
- Your physical health
- Your mind
- Your spirit

These four gifts impact all areas of your life. Let's examine each one.





STEWARDED YOUR FOUR ESSENTIAL GIFTS

1) Relationships take time

Relationships take time. Now that you have more time, are there relationships you want to invest in? Improve? Explore? Repair? Leverage?

People need people, and together, we can have a powerful impact on each other's happiness and connectedness. But too often, older people are socially isolated and lonely.

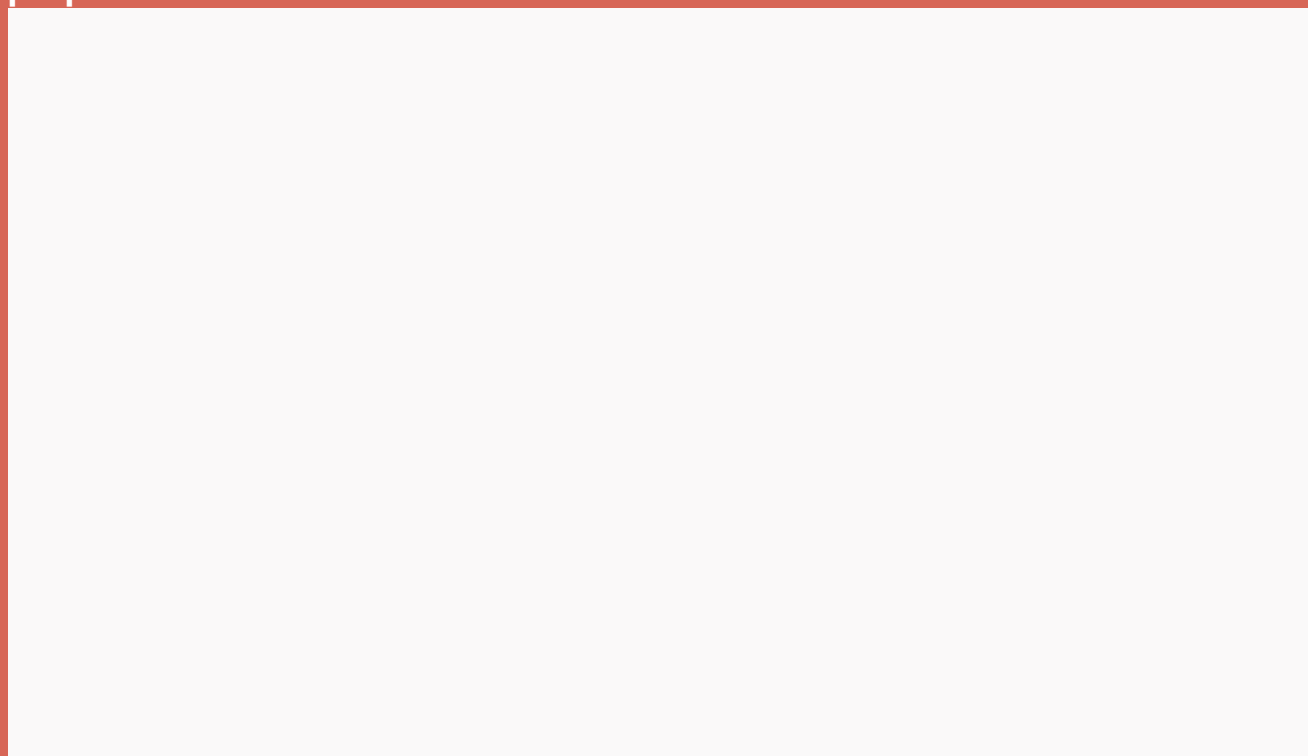
One AARP study found that a third of people aged 45 and older said they felt lonely, even before the coronavirus and the following national shutdown of social life made things worse.

The effects of loneliness and isolation can be devastating, including higher rates of heart disease, stroke, and dementia.

Think about which relationships might bring you greater joy and deeper connection with others. Write down some of the people who mean the most to you. How can you invest more time and energy in some of these relationships? Even a phone call, Zoom call, or text can make a difference.

The COVID-19 pandemic led many people to decrease their social outings and connect to others via Zoom sessions or other technologies. Think of ways you can use technology to strengthen your relationships, communicate again with longtime friends, or do teaching and mentoring with people who may live across the country or around the world.

I would like to invest more time and energy in growing my relationship with these people:





STEWARDED YOUR FOUR ESSENTIAL GIFTS

2. Physical health is important

Physical health is important in all stages of life. As we age, we must pay even more attention to our bodies so we can understand what they are telling us and respond accordingly.

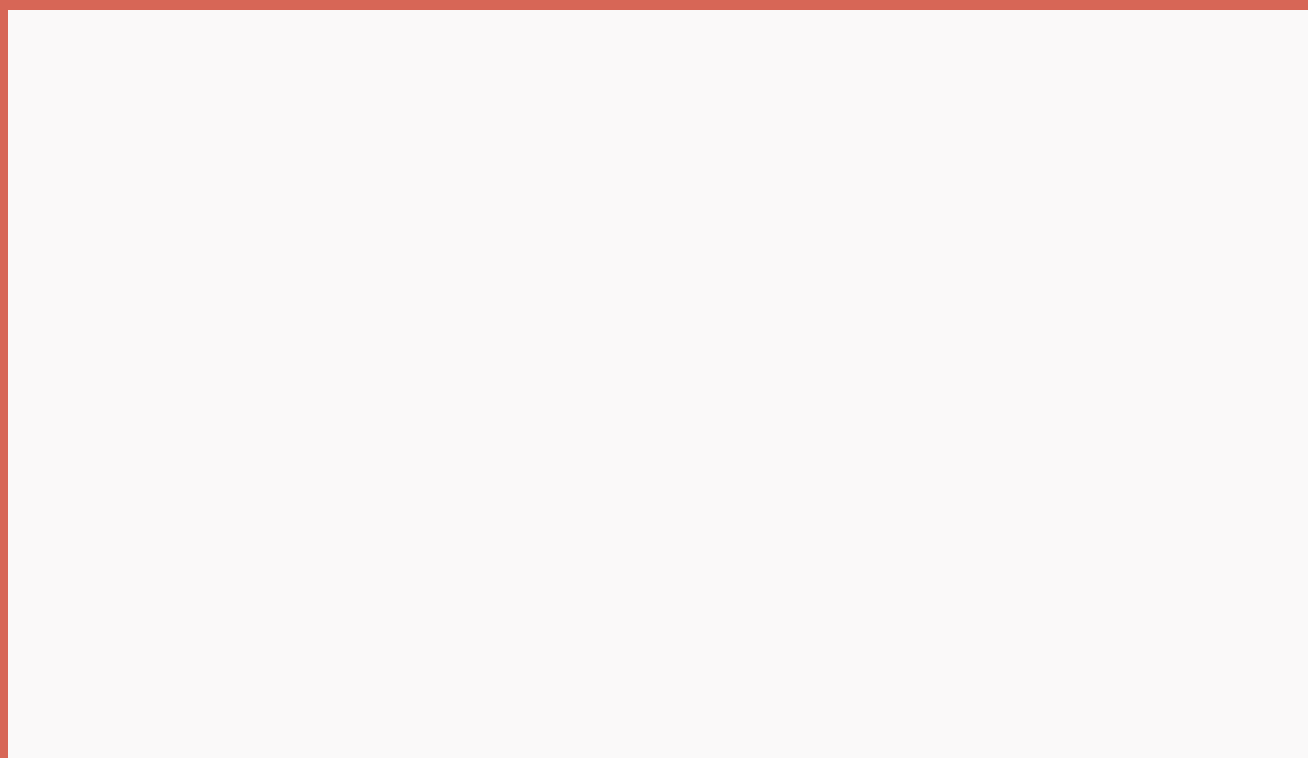
In the past, you didn't always have the time to play sports or enjoy outdoorsy, recreational activities that required you to move your body. Now that you have the time for some of these activities don't let the opportunity pass you by.

One couple (the author of this study and his wife) has successfully adopted a healthy, new weekday ritual.

We get out of bed by 5:00 a.m., drive to a nearby gym, and exercise for an hour before beginning each day's work. We are consistent with these 5 days a week excursions. It gets us up and going together, we feel better, and certainly get to bed earlier.

Other people walk, hike, bike, swim, or play pickleball. What about you? How can you be a good steward of the amazing body God has given you?

Here are some ways I can be a better steward of my body and my physical health and strength:





STEWARDING YOUR FOUR ESSENTIAL GIFTS

3. Your mind needs you

Your mind needs you to be a good steward by providing regular stimulation and plentiful opportunities to expand your knowledge and staying mentally sharp. As one nonprofit said, “A mind is a terrible thing to waste.”

There are many ways to stimulate your mind, including podcasts, audio books, and streaming services that offer educational and historical programs. That’s more stimulating than re-watching *The Golden Girls* or that famous Army-Navy game.

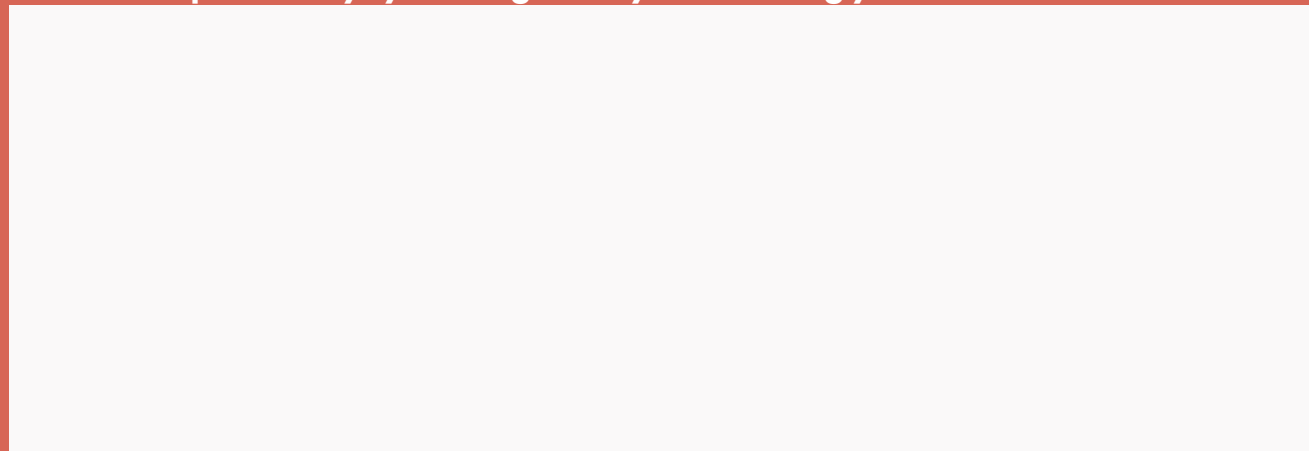
When working fulltime, you may have read countless e-mails, memos, reports, manuals, and proposals.

That can lead to brain drain, which can make it difficult to sit down and read an interesting article or good book. Here’s your chance to return to reading by focusing on exploring the subjects that interest you.

As you think more about retirement, reading books that take a Christian approach to the subject can provide you with insights and strategies that help you Re-Create Retirement. (We recommend a few good books in the Resources section.)

Now you have more time and energy to grow your mind, indulge your curiosity, and deepen your intellectual interests. We’ve started a long-term challenge match of dominoes and a regular Scrabble challenge. In our local newspaper, there are Scrabble words to recognize, it keeps me humble as well as stretching my word skills. Nothing becomes a habit until you do it enough to lock in the activity. My wife Judy and I actively discuss world events and challenge each other to rationality and understanding consequences.

Here are 5 specific ways you can grow my mind during your third season of life:





STEWARDED YOUR FOUR ESSENTIAL GIFTS

4. Your spirit seeks to grow, too

During your go-go days of working and parenting, did you ever find yourself wishing you could have a moment of peace and quiet to gather your thoughts, calm your soul, pray to God, and deepen your spiritual journey?

There are many practices and disciplines that can help you grow in your faith and devotion. Here are some practical suggestions for your continuing spiritual growth.

PRAYER: Spend time each day praying for yourself and your loved ones, your community, and our world. Many people say the free PrayerMate app is a good way to organize items on your prayer list and receive regular reminders to pray about your concerns. Have you ever taken a prayer walk? This combination of body and spirit can be an invigorating way to praise God and be in His presence.

BIBLE: God gave us scripture for our edification and instruction. You can read it, study it, reflect and meditate upon it, memorize portions of it, and pray through it. If your Bible reading has become dull or rote, try reading a different version, such as The Message paraphrase or the J. B. Phillips version. Reading a chronological Bible increases understanding of the Bible and biblical history. Google “chronological Bible” and you will find copies for daily reading or for deeper study.

DEVOTIONALS: Many people start and/or end each day with a devotional reading and prayer. Check out classics (Oswald Chambers’ *My Utmost for His Highest*) or newer devotionals (such as Sarah Young’s *Jesus Calling*, or Paul Tripp’s *New Morning Mercies: A Daily Gospel Devotional*).

COMMUNITY: Don’t be a spiritual lone ranger. Spend time in community with other people of faith. As you invest in them and they in you, you will see how spiritual companions can brighten your spiritual journey.

Now I have the time to invest in my neglected soul. Here are some specific spiritual practices, activities, studies, or experiences I would like to pursue:

Scriptures For Reflection

Being Fruitful



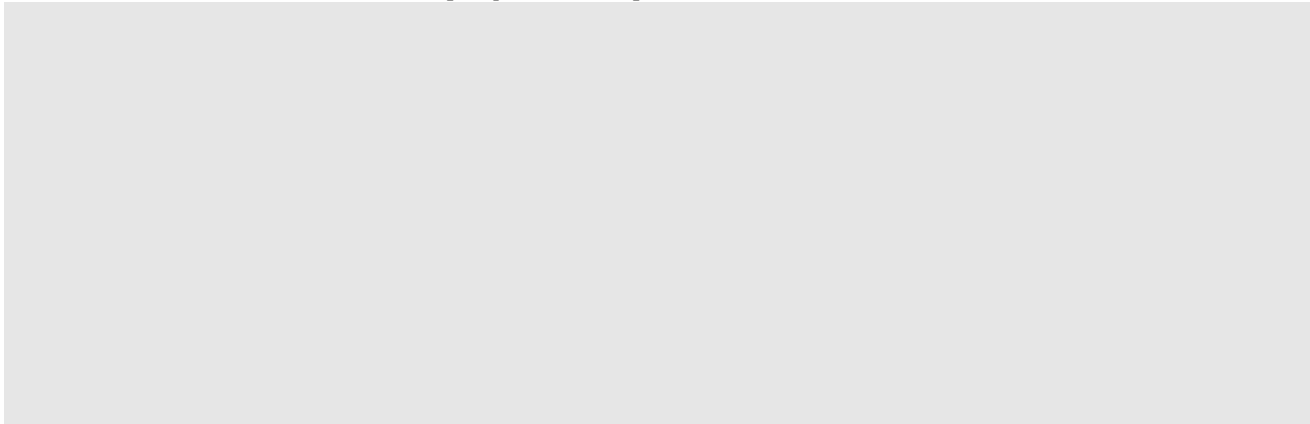
John's Gospel portrays the kind of relationship Christ wants to have with each one of us. Here, Jesus describes our relationship to Him with an illustration people recognized from the vineyards that were so common in his region:

"I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing. If you do not remain in me, you are like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned. If you remain in me and my words remain in you, ask whatever you wish, and it will be done for you. This is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples...You did not choose me, but I chose you and appointed you so that you might go and bear fruit—fruit that will last—and so that whatever you ask in my name the Father will give you."

John 15:5-8, 16 NIV

God wants you to be fruitful, but you cannot create good spiritual fruit on our own.

How can you be more deeply connected to Jesus, the vine who helps us bear much fruit? Hint: the role of the Holy Spirit is key.



Discovering & Living Out Your Calling

LESSON 5

30 A.D.: They Answered Christ's Call

Peter and his brother Andrew were casting a fishing net into the Lake of Galilee one day when Jesus approached them and made this unusual offer.

"Come, follow me, and I will send you out to fish for people."

They got up and followed Him.

On another day, Jesus saw a man named Matthew sitting at the tax collector's booth.

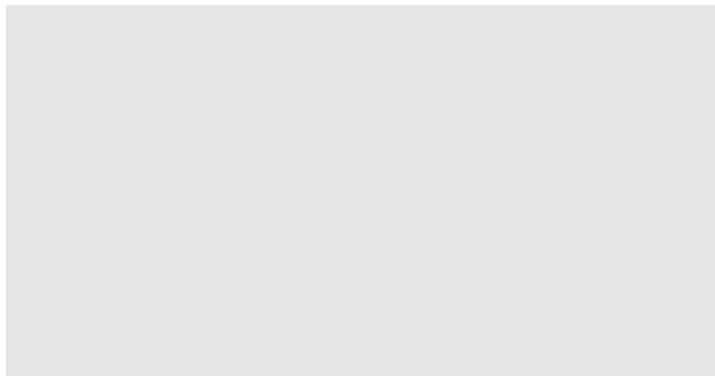
"Follow me," Jesus told him.

Matthew got up and followed Him.

Jesus kept calling until He had assembled his team of 12 willing disciples. For the next three years, these men would walk by His side and handle various assignments He gave them. Then, after His resurrection, they would be the leaders of His church. Well, at least 11 of them.

You've heard about Jesus calling his disciples before.

What do you think? Does Jesus still call people to follow Him like this today? Can you think of any examples?



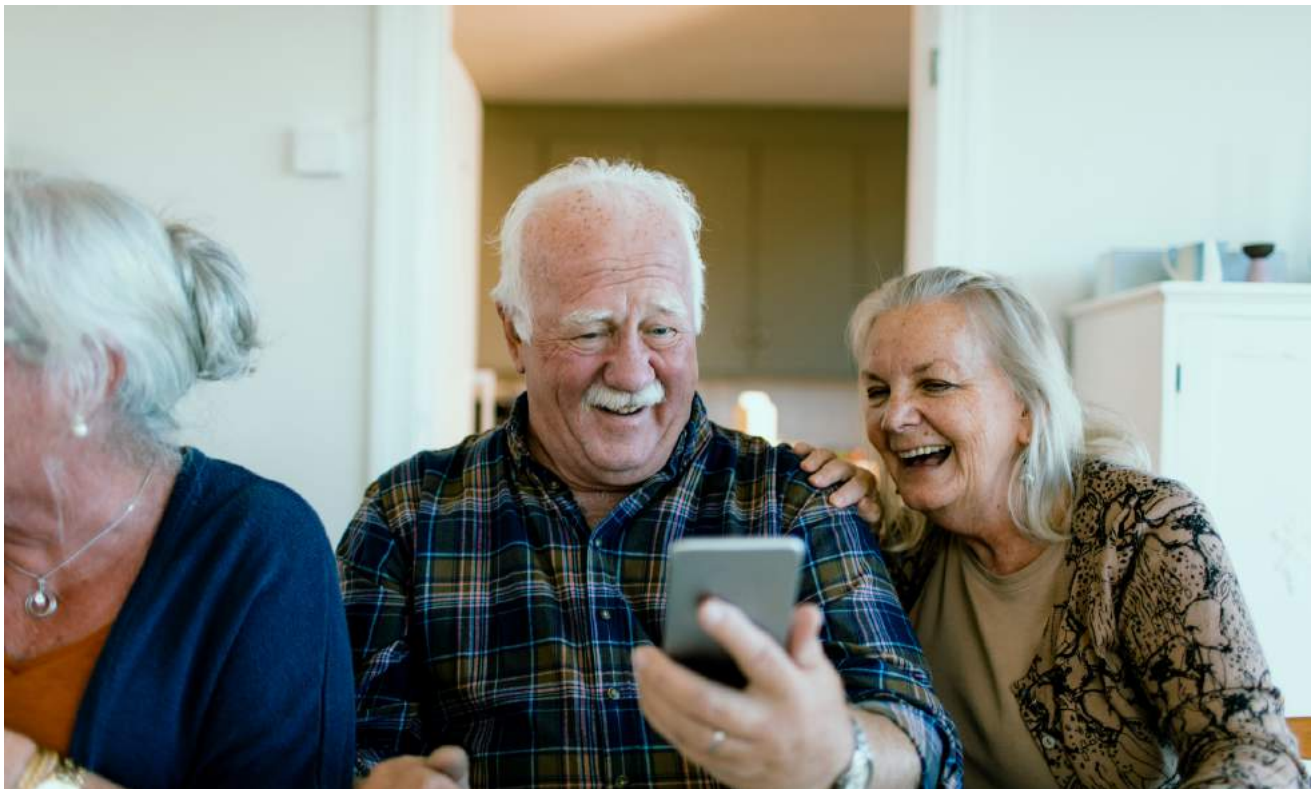
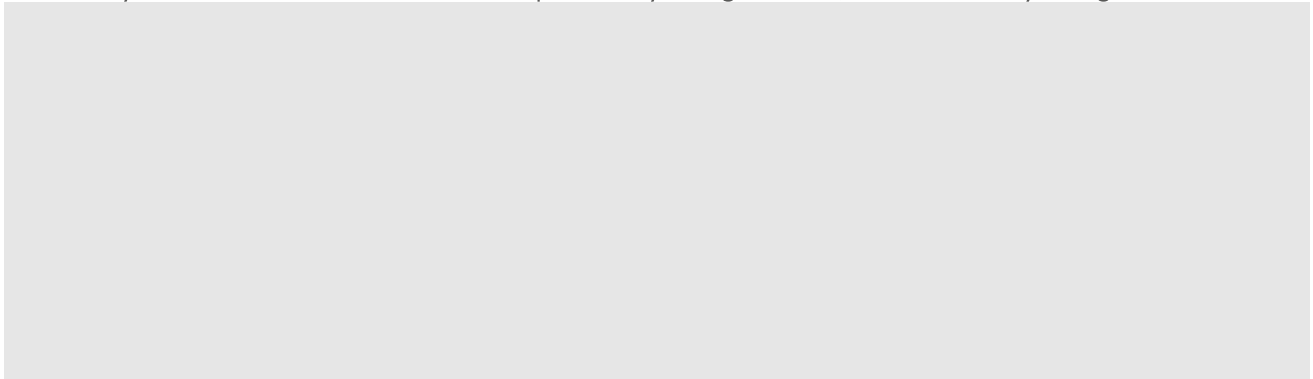
Hearing Christ's Call Today: A Passion God puts in You Prompting Action

Some people believe Christ doesn't call people today as He did with His disciples. Others believe He has a specific calling for each and every one of his followers today. Still, others believe He calls some people, such as pastors or leaders.

These varying understandings of calling can lead to confusion. One person expressed her ambivalence as follows:

Way back in the Bible days, Jesus called people to follow him, and they did. Does that still happen today? I guess God still calls some people to important work, like pastors, missionaries, teachers, and ministry leaders. Does God have any kind of calling for ordinary people like me who lead ordinary lives? I don't know. If He does have a specific calling for me, I'm not sure what it is, and I don't have any clue about how to find it.

What do you think about her view? What parts do you agree with, and what do you agree with?





2020 A.D.: They Answered an Urgent Call

We're familiar with Matthew, Mark, Luke, John, Peter, and the other disciples.

But we're not familiar with these people: Jane Bedell of New York, Chuck Wright from California, Juliana Morawski from Illinois, or Jeremy Lazarus of Colorado.

When the coronavirus pandemic hit and hospitals were overwhelmed, the call went out to retired doctors and nurses: please come help us through this crisis. Thousands heard the call and responded.

These names above are just four of the thousands of retired doctors and medical workers in their 60s and 70s who left retirement—and in many cases risked their own safety—to head back into hectic, overflowing hospitals to help suffering people confront the deadly virus.

Jane Bedell explained her response, "I had my retirement party on Feb. 28. But so many things have changed. I've always wanted to make sure that I'm part of the solution and not part of the problem. So that means I've got to rearrange my thoughts about retirement. I signed up online on March 15. "I feel lucky that because I have a medical degree, I have a path to help out. It feels like a gift," she told *The New York Times*.



What do you think? Have you ever responded to an urgent call for help? Do you know others who have done so, either in response to a national crisis (such as the coronavirus pandemic or the attacks on 9/11) or a crisis closer to home that affects your family and loved ones?

God Calls Us in Two Ways

Question: Does God call everyone as a group, or does He call individuals?

Answer: Yes!

Let's see the two basic ways God calls us.

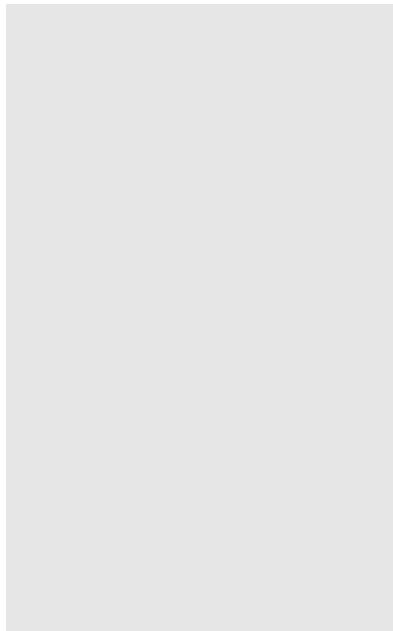
God calls everyone

There are common, or general, or universal callings He has for all of His children. For example, it's God's will that we love Him with all our hearts and love our neighbors as ourselves.

Examples of God's general or universal callings can be found here:

- The Ten Commandments (Exodus 20:1-17)
- Christ's teaching in the Sermon on the Mount (Matthew 5-7)
- The fruits of the Spirit (Galatians 5:22-23)
- The two greatest commandments (Matthew 22:36-40)
- Caring for the "least of these" (Matthew 25:31-46)

Are there other biblical passages that provide additional teachings that are applicable to all of us?



God Calls You and Me

There are also individual or personal callings that God tailor-made just for you and me before the beginning of time. For example, God called Bruce, the Founder of Retirement Reformation, to help His children who work for Christian ministries and organizations to prepare for their retirements.

Let's look at the various ways we can hear God calling us.

Hearing God's Calling for You

The goal of the following questions is to better understand you and your beliefs and practices concerning God's call. Think about each question and answer as fully and completely as you can.



God Calls Us in Two Ways

1) Does He or Doesn't He?

First of all, do you believe God speaks to you and other people today, or do you believe that God does not speak to you and others today? (What is the role of the Holy Spirit according to the Bible?)

Choose one answer by checking the box below. Then, explain how you arrived at this conclusion. Is this what you have been taught? Is your view based on theology or teachings of the Bible? Is your view based on your personal experiences?
 Yes No



2) Have You or Haven't You?

What is your personal experience of hearing God? Has God communicated with you personally and directly, giving you specific guidance or insight for your life?
 Yes No

God Calls Us in Two Ways



3) How Has God Communicated With You?

1. In His revelation in the Bible (see Proverbs 4:5, Psalm 119:105)
2. During prayer (Acts 10:30)
3. Holy Spirit (John 14:26, 16:13-15)
4. Spiritual teaching, preaching, books, articles, podcasts (Acts 13:12)
5. Spiritual counsel (Proverbs 11:14, 15:22)
6. God-given burdens and passions (Romans 9:3)
7. Meditation (Joshua 1:8, Psalm 119:15)
8. Circumstances (Romans 1:13)
9. Open/closed doors (Acts 16:6-7)
10. Worship (Isaiah 6:8)
11. Dreams (Genesis 28:10-19, Numbers 12:6)
12. Visions (Acts 16:9-10, Genesis 15:1, Numbers 12:6)
13. Silence (John 11)
14. Signs and wonders (Matthew 12:38-39)
15. Tests or fleece (Judges 6:36-40)
16. Prophetic words (2 Timothy 3:12)
17. Angels (Matthew 1:20, Hebrews 13:2)

"And God's voice came from the cloud saying, 'this is my beloved son, listen to Him.'" (Luke 9:35)

Has God communicated to you in any of these ways? Describe what happened.

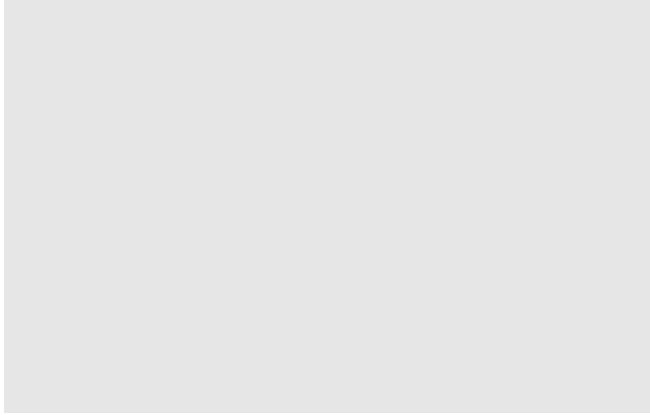
4) What Has God Communicated With You?

Has He given you specific insights about your life or assignments he wants you to complete?

God Calls Us in Two Ways

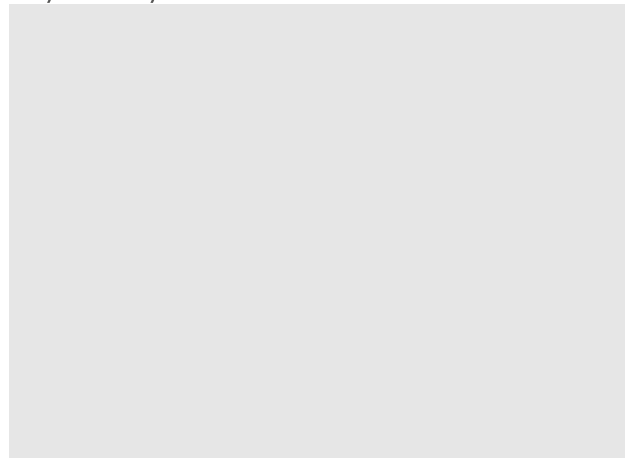
5) “What Were You Saying?”

Do you think it’s possible/probable that God has tried to communicate with you at times, but you either weren’t listening closely or weren’t ready to respond to Him?



6) Missed assignments

Is there something God has asked you to do or say that you haven’t done? What was it and why didn’t you?



Think About It

HELLO, CAN YOU HEAR ME?

Many people say they have difficulty hearing God. But is the problem with the sender, God, or the receiver, you?

There's a good chance God may be communicating with you more often than you've ever realized, but because of issues on your end, He's having a problem getting through to you. Maybe it is a receiver problem, not one of the sender.

Here are nine common causes of communication breakdown. If you are experiencing any of these ten difficulties, look and see if they may help explain why you can't hear God communicating with you clearly.

1) No connection

Christ wants to have an interactive relationship with you and me. Your communication may be stunted if you haven't pursued that kind of relationship. (John 15:5)

2) Unbelief

Your lack of faith can close your heart to God's love and blessings. (Mark 9:23-24, Hebrews 11:6)

3) Sin and disobedience

No one is sinless, but a sinful lifestyle can erect a barrier between you and God. (See: 1 Peter 3:7, 4:7) We play with fire when we defy God's commands and guidance. (Amos 8:11-12, John 14:21)

5) Lack of focus

Regular Bible reading, study, and meditation on biblical truths help acquaint us with God's character and nature. (Deuteronomy 6:4-9)

6) Pride

Would you rather follow your counsel than submit to God's guidance? (James 4:6)

7) Fear of God's guidance

Some people freak out when God reveals His will for their lives. (Numbers 14:1-4)

8) Ignorance of God

When we don't know who God is or how he communicates with his children, we're in the dark about how he interacts with us. (Matthew 22:29)

9) No time and distractions

Many of us find it difficult to quiet down for a moment, pray, and listen to God's voice. And even if we pray, some of us are too busy, distracted, tired, and worn out to patiently wait on Him and hear Him. (Matthew 26:36-46)

What about you? Have you experienced any of these causes of communication breakdown? If so, which problems have you encountered? And what can you do to turn things around? A new understanding, a new decision, a new action plan, and a commitment to follow through.

List two or more barriers you have yet to overcome. What do you think is the best approach to overcome them?

"God has sent forth the Spirit of His Son into your hearts." (Galatians 4:6)

Seeing Your Calling Clearly

We've explored what it means to hear your calling. Here's another approach. The diagram below can help you see your calling.

Poet, writer, and pastor Frederick Buechner said: "The place God calls you to is the place where your deep gladness and the world's deep hunger meet."

Often, your calling emerges from your life and your work. The illustration below shows what this looks like. Author and speaker Brian Kluth created the illustration below to show that doing God's will connects with these four areas of our lives:

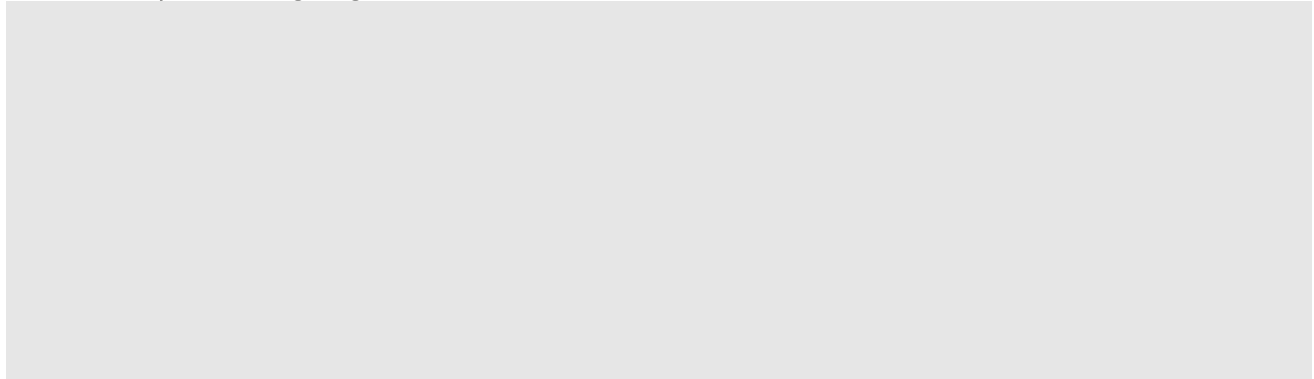
- What do you enjoy doing?
- What are you good at?
- What does the world need?
- What would please God?



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www.BrianKluth.org



What do you think when you see these four overlapping circles? What does this diagram say to you about what your calling might be?

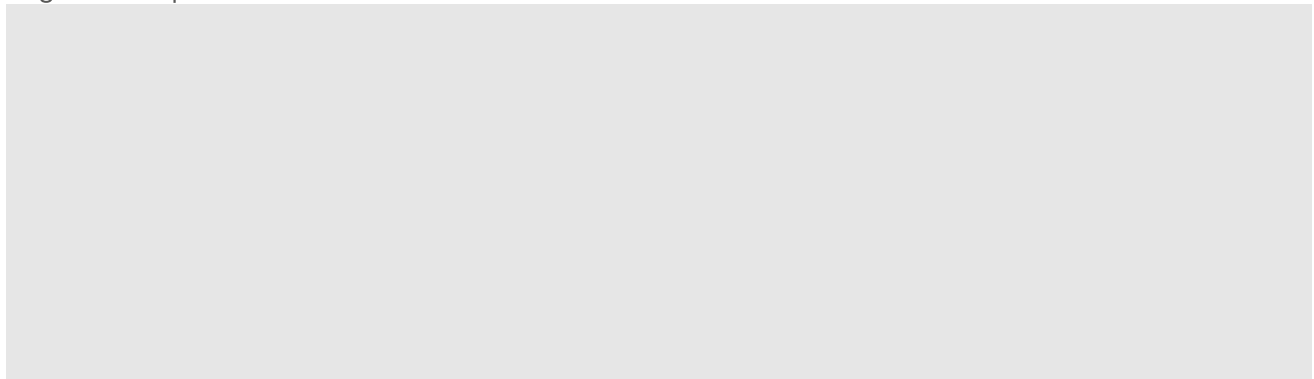


Revisiting Your Core Values and Passions

In lesson three, we asked and you answered this question: "What Are Your Core Values and Passions?"

These are the foundational beliefs, principles, and commitments upon which you build your life. Please review that material, starting on page 49. You selected your values and passions from a list of more than 80 options. Let's revisit the ones you identified as meaning the most to you.

Write down some of your strongest and deepest values and passions below. Is it possible that some of these values and passions may guide you to what matters most to you now and what your calling might be? Explain below.





Scriptures For Reflection

Wisdom

“The Lord is my shepherd,” wrote David in Psalm 23, one of the most beloved passages of scripture.

David reflects on the many ways God has cared and provided for him.

God has been your shepherd too. Your assignment: Rewrite the six verses of Psalm 23 in your own words, focusing on how God has cared and provided for you over the years.

1 The Lord is my shepherd, I lack nothing.

2 He makes me lie down in green pastures, He leads me beside quiet waters,

3 He refreshes my soul. He guides me along the right paths for His name’s sake.

4 Even though I walk through the darkest valley,[a] I will fear no evil, for You are with me; Your rod and your staff, they comfort me.

5 You prepare a table before me in the presence of my enemies. You anoint my head with oil; my cup overflows.

6 Surely Your goodness and love will follow me all the days of my life and I will dwell in the house of the Lord forever.

Verse by verse, how would you rewrite the six verses of Psalm 23?

Has God been your shepherd?

Has He restored and refreshed you?

Does He guide you? How?

Rewrite the Psalm’s six verses in your own language below.

Faith in Action: Your Vision, Mission, and Action Plan

LESSON 6

Your Faith Must Be Active

Faith is essential, but faith must be accompanied by action for us to make any impact or to carry out our calling.

“Faith by itself, if it is not accompanied by action, is dead.”

- James 2:17

“Dear children, let us not love with words or speech but with actions and in truth.”

- 1 John 3:18

“You are the light of the world. A town built on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven.”

- Matthew 5:14-16

In previous weeks we’ve explored who you are, examined the many gifts and abilities you possess, and discovered your deepest values and passions.

Now it’s time to connect all the dots and pull together everything we’ve been exploring so far. In this lesson, we’ll be helping you organize three critical statements:

- Your Vision for your third season of life;
- Your Mission for achieving your vision;
- and your Action Plan for guiding you in the years ahead.

These crucial conclusions are essential to helping you Re-Create Retirement.

First, let’s introduce each one of these documents. Then you will begin writing each one for yourself.



Dreaming Big (or Small): Your Vision for Re-Creating Retirement

What's your vision for the rest of your life? Some people have a vision as big as the world while others have a vision that's more focused on a specific challenge in a specific place.

You may not be familiar with personal vision statements but they're similar to business vision statements.

The business publication asked successful movers and shakers from the business world about their vision statements.

- Oprah Winfrey's vision shows what matters most to her: "To be a teacher. And to be known for inspiring my students to be more than they thought they could be."
- Sir Richard Branson of The Virgin Group was more light-hearted: "To have fun in [my] journey through life and learn from [my] mistakes."
- Denise Morrison, CEO of Campbell Soup Company, was more strategic: "To serve as a leader, live a balanced life, and apply ethical principles to make a significant difference."

You may notice a lack of specifics here. Oprah didn't mention TV, Branson didn't mention airlines or space flights, and Morrison didn't mention chicken soup.

That's because a vision is about the big picture, not the details. This is where you get to answer one of the big, all-important questions of life: How do you relate to the world and everyone in it? What's your role or purpose? What's your vision for the rest of your life?

Your vision addresses big, important questions like: How do you see yourself relating to the world and everyone in it? What's your role or purpose? What's your vision for the rest of your life?

Can you think of corporate, religious, or personal vision statements you've seen or heard? You can google this topic to get you started.



Mission: Your Vision Becomes Operational

Many people and organizations have mission statements. Mission is essential if you ever want to realize your vision for the future. If your vision stays stuck in your head, it will never be realized in the world.

Mission is about what you are going to do today, tomorrow, and the next day, to make your vision a reality.

You may not be a corporate CEO but you are the CEO of your own life and one of your duties as the “boss” of yourself is making sure you’re doing what you’re supposed to do.

For example, the ministry Compassion International summarizes its mission in eleven simple words: “Our mission is to release children from poverty in Jesus’ name.”

Compassion then spells out how it will achieve its mission in more concrete terms:

Compassion means “to suffer with,” and it combines sympathy with an active response. Because we are compassionate, we act to lessen the suffering of children in poverty.

We offer our programs to the poorest of the poor, to the children in greatest need, without ulterior motive. We devote ourselves to helping children of all faiths, cultures, backgrounds and race — without imposing any religious obligation or conversion requirement upon them.

“We simply aspire to be like our Savior, Jesus Christ, in who we are and what we do.”

You may be aware of other mission statements created by churches, religious organizations, civic groups and companies you are familiar with.

There are millions of ways to impact their world for the better. Mission statements help clarify what you will focus on.

Can you think of corporate, religious, or personal mission statements you’ve seen or heard? You can google this topic to get you started.



Making it Happen: Creating Your Action Plan

Vision and Mission statements are great but if you don't put them into action they are little more than concepts, ambitions, or dreams.

Your Action Plan helps put your Vision and Mission into motion by guiding you to actions you can take now that will help fulfill your Vision and Mission in ways that impact the world. Instead of imagining wonderful outcomes, your Action Plan helps you figure out concrete ways to start realizing your goals.

You've explored what you hope to do now it's time to start making it happen. How are you going to do it?
How will you use the resources at your disposal to attack your challenge?

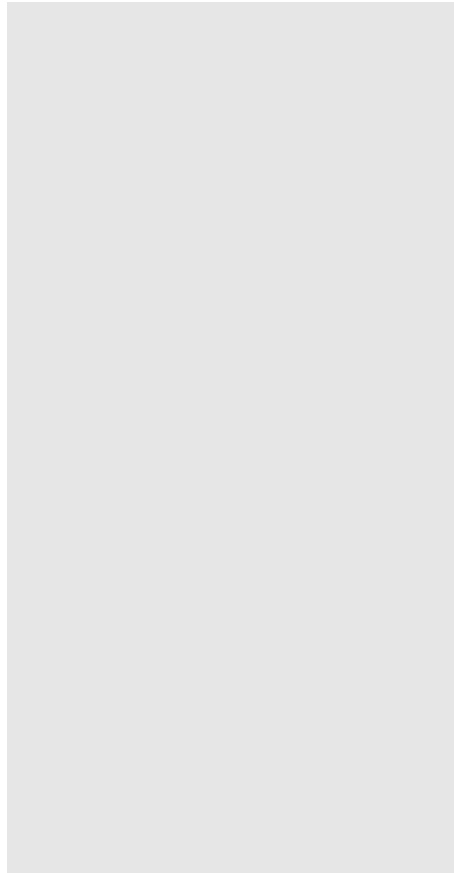
As one wise person said, "God can't steer a parked car."

We will guide you through the steps of creating your Action Plan.

What about you? Have you ever been part of a group either at work or in a civic organization where people struggled to convert their lofty ideals into practical steps?

Your Action Plan will help you tackle that problem head-on.

Can you think of companies, civic groups, or other communities that have done a good job of translating their Vision and Mission into concrete action?



Writing Your Vision Statement

Now that we've introduced the three statements—Vision, Mission, and Action Plan—you can start creating your versions of these statements.

Vision is what you see, desire, and dream of. For example, One day, a college football coach had a vision of bringing together thousands of men in football stadiums across America to sing, worship, learn, and grow in godly masculinity.

Bill McCartney's "Promise Keepers" started small. Only a few dozen men attended the first gathering in Boulder, Colorado. But within a few years, millions came together under the PK banner.

What's your big dream?

What mind-boggling mission has God put on your heart?

What challenge inspires you to devote the rest of your life to making things better?

During your go-go working years, what was it you dreamed of doing? Think of your Vision Statement as your description of the world you see after your vision has become a reality.

Vision is important for it helps you see things that have not yet come to pass and gives you excitement and passion for making it happen.

Using the big, blank "Vision Statement Draft" page, start describing your vision of what you see happening.


Is your vision that no person will go hungry or homeless in your community? Is your vision that teens who get in trouble find a way to straighten their lives before getting sucked into the criminal justice system?

What would you like to see happen? Picture it happening and describe what you see.

A few pointers

- Don't worry about perfect sentences or grammar. No one is grading this. Use bullet points, phrases, brief concepts, keywords, or whatever works best to articulate your big dream.
- We call this a draft because it's your first attempt. Don't worry about it being complete or orderly. Go for it with abandon. You can always edit and clean it up later. (In fact, all of us should regularly review our Vision Statements to ensure they still "fit," and if they don't, we should revise them.)
- Don't worry about "how" you will achieve your vision yet. Just focus on what you want to see happen.
- Include information on what has inspired this vision. Is it from your own experience or observations you made about others?

Your Draft Vision Statement



Writing Your Mission Statement

How will you fulfill your big dream for the poor and homeless or the troubled teens? It requires focus. Compassion International is a major global ministry, but it can summarize its mission in eleven simple words: "Our mission is to release children from poverty in Jesus' name."

Your mission statement should be equally simple and clear.

Compassion's focus is on children and young adults, not everyone in the world. Another part of its focus is on "release from poverty," which means more than a meal today. The release is a process of change that empowers people to live, get decent educations, and live fruitful lives. That requires long-term commitment, not a one-time mission project.

What about you? Where will you invest your time and energy as you pursue your vision? Perhaps more importantly, where will you not waste your time and energy?

There's much that needs to be done but you won't achieve anything if you try to do everything.

Think back to our earlier lessons about your Core Values and Passions. What matters most to you?

What's your core mission? How do you translate your grand vision into a broad master plan for achieving it today and tomorrow?



Your Draft Mission Statement

A large white rectangular area intended for writing a draft mission statement. The area is completely blank, providing space for the user to enter their text.

Writing Your Action Plan

"Every Christ-follower is confident in Christ's plan for a lifetime of faithful service."

~Retirement Reformation Manifesto

How are you going to approach helping the poor and homeless in your community?

How are you going to give teens in trouble the help they need?

What specific concrete steps can you take today to realize your vision?

To use the Compassion example one last time, here's how they fulfill their mission:

- They raise funds from donors in America, England, and other countries through an approach called child sponsorship.
- Using Compassion offices in dozens of countries, they partner with churches, Christian schools, and other organizations in some of the neediest parts of the world.
- They provide food assistance, educational support, and other help to children whose parents choose to let them participate.

Your action plan won't be that complicated but what's your how? How will you translate your mission into action on the ground?

Your plan needs to be:

- Intentional, not accidental. Active, not passive.
- Strategic: Focus on the desired results you want to achieve in the third season of your life.
- Custom-designed for you: What Action Plan makes the best use of your unique life experience, your career, your contacts, and your accumulated wisdom?
- Age-appropriate. Today, many people will live long enough to spend decades in retirement. But if you hope to coach football or wrestling, you should probably get on that sooner, rather than later!



Writing Your Action Plan

Learn what your community needs. Read the paper and follow the news in your local area.

Who's doing what? Instead of reinventing a new wheel, lend your help to groups who are already addressing the problem. See how you can "come alongside" them in their mission.

Reach out. Connect with former professional peers you think may be willing to help you fulfill your new calling.

Step out. When you volunteer to help in your local area, you can serve people in need, minister to Christ, and impact your community for the better. For many, volunteering is one way to share resources you now have in greater abundance (time and energy), while conserving other resources that are finite (your finances).

Try it out. Getting involved in the "doing" might help you discover your true mission. You never know what may happen once you get out there and start putting your dream into practice!

Mother Teresa answered God's call to start a school for girls. Then she received "a second calling" or "a call within a call." She was now to leave behind the comfortable, predictable life of a teacher so she could serve the poorest of the poor in the slums of Calcutta.

What's your action plan? Jot down the first 20 or more action steps you can think of that will help you get closer to reaching your vision and mission.



Your Draft Action Plan

A large white rectangular area intended for writing a draft action plan. The area is completely blank, providing space for the user to write their plan.



Think About It

REVISIT, REVISE, REPEAT

If you have worked through this chapter on Vision, Mission, and Action Plan, you're farther down the road in Re-Creating Retirement than most people are.

But please don't stop now! It's time to put your plan into action.

The words you have written will be a constant guide. Display these life documents so they are always available to you, a reminder to you, and an encouragement to you.

Your life is about to change and it will continue to change. You will want to update your life documents periodically as you move on in your journey. Create Vision, Mission and Action Plan documents on your computer so you can update them more easily.

You have taken the first step and made the biggest change. There will be more changes ahead. As you approach each stage of retirement (active, mentoring, and reflective) you will need to Rethink Retirement. Repeat this process to help clarify your life action plan and the documents that reflect them as the years pass, as you grow in your spiritual understanding, and as you experience what God continues to teach you and stretch you.

Wrap Up

FAR FROM THE END





Congratulations!

You've done much hard work thinking about your life, your abilities, and your calling as you've answered the many questions in the previous lessons.

The next page is your "Final Report." What have you learned over the last few weeks? Have you learned anything about yourself? Has your thinking about retirement changed at all?

One thing is certain: By going through these lessons, you have spent more time and energy thinking about retirement than most retirees ever do. Thinking about retirement helps you re-create this third chapter of life in ways that best suit you.

As a review and wrap up, please answer the questions on the next page, then tear out the page, and keep it with you, or post it somewhere you will continually see it.

This can be your way of reminding yourself of the ideas and goals you focused on during these lessons.

"Let us run with perseverance the race marked out for us." (Hebrews 12:1)

RECREATING RETIREMENT FINAL REPORT

Name

My priorities in retirement

My greatest gifts

My longevity premiums

My core values and passions

What the world needs today

What God is calling me to do

My vision for retirement

My mission for retirement

Actions for realizing my vision and mission

Resources for the Journey

Acknowledgments
Pop Quiz Answers
Resources for Going Deeper
Notes for Leaders
The Retirement Reformation
Author
End Notes

Acknowledgments

A few years ago, I was introduced to Nolen Rollins. Nolen is also led to help Jesus' followers find their pathway to meaning and purpose. His organization, Kingdom Mobilization, developed the "GPS Life Journey" material. The material he developed in 2012 and updated since then has helped hundreds find their way and encouraged them to use their gifts and talents to build the Kingdom.

Nolen was kind enough to allow me to use any of his materials. I have used some and developed others while creating something new in the "Re-creating Retirement" study material. We all build on the shoulders of others and I am thankful for the great Kingdom work done through Nolen and his associates. As he was so kind, I can do nothing but reciprocate.

Again, my sincere thanks and appreciation for the inspiration I've received from Nolen.

Bruce Bruinsma

Founder and CEO of The Retirement Reformation

Pop Quiz Answers

- 2) There are some 50 million retirees in America today.
(<https://dqydj.com/average-retirement-age-in-the-united-states/>)
- 3) According to the U.S. Census Bureau, the number of people aged 65 or over will double by 2060, reaching 98 million people.
(<https://www.census.gov/newsroom/facts-for-features/2017/cb17-ff08.html>)
- 4) America's Social Security Act was passed in 1935, largely as a response to the widespread losses people suffered in the Great Depression.
- 5) In 1935, U.S. life expectancy was around 60.
(https://web.stanford.edu/class/e297c/poverty_prejudice/soc_sec/hsocialsec.htm)
- 6) Someone born in the U.S. today is expected to live to age 79.
<https://www.everydayhealth.com/senior-health/what-life-expectancy-today/>
- 7) People aged 65 are expected to live another 20 years.
<https://www.cdc.gov/nchs/data/hus/2017/015.pdf>
- 8) The U.S. ranks 43rd in life expectancy (or 45th, depending on the source).
(<https://www.indexmundi.com/g/r.aspx?t=100&v=30>)
- 9) Half of all Americans have zero retirement savings. The vast majority of Americans have less than \$1,000 saved.
(<https://www.epi.org/press/nearly-half-of-u-s-families-have-no-retirement-savings-policymakers-should-expand-social-security-to-meet-21st-century-retirement-needs/>)
- 10) The four ways people retire are:
- Full retirement = the end of work;
 - Partial retirement = cutting back work time to fewer hours or days;
 - Delayed retirement = working into older age to save money for retirement;
 - Unretirement = returning to work after trying retirement.
- 11) Sorry, trick question. All these lines appeared in ads for retirement communities.
- 12) Sun City opened January 1, 1960.
- 13) 100,000 people showed up for the opening. 14) 20% percent of suicides are committed by those 65 and over.
(<https://www.npr.org/2019/07/27/745017374/isolated-and-struggling-many-seniors-are-turning-to-suicide>)
- 15) Here are what people have stated:
- _ 12% say they have a formal written plan.
 - _ 34% say they have no plan.
 - _ 54% say they have a plan in their head.
- (AARP magazine, Sept. 2018)
- 16) Sorry, no cheeseburgers in paradise. (What is the context for this statement?)
- 17) Nearly 40 percent. A survey by TD Ameritrade found that 37% of baby boomers and 39 % of Gen-X plan to delay retirement. (<https://www.nytimes.com/2020/06/26/business/retirement-coronavirus.html>)

Notes for Leaders

This project is not intended to give people tons of new information but rather to help them think in fresh ways about everything they already know.

Your role is not to tell people what to think about retirement but to help them develop their own Mission, Vision, and Action Plans to guide them in the years to come.

Ask questions that make people think and show them how different people approach retirement in different ways.

Start by going through all the material yourself and creating your own Mission, Vision, and Action Plans, which you can use as examples to get others started on their own documents.

Flexible format

The Contents page says this study contains six lessons, but that doesn't mean you can complete each lesson in one class session. You might be able to speed things along if your group is willing to do a little homework and preparation during the week.

If your group enjoys discussion and processing these six lessons could easily fill 12 weeks.

Go through the material yourself and see how much time you need and how much material you can cover in each session.

Dedicate time at the end of each session to preparing people for the next lesson.

Provide some assignments for those who like to work ahead.

Prime the pump

You can help your group to answer their questions by offering appropriate examples you know of. You are the vital link in helping your group to connect the material to their lives. Help them see how you have applied it in your own life, then help and encourage them to apply all of the material to their lives.

Lighten it up

Many people come to the subject of retirement with feelings of fear, confusion, guilt, or dread. They've seen millions of ads that leave them feeling underprepared. Lighten things up by bringing in funny articles, cartoons, or jokes like this one.

Q: How many counselors does it take to change a lightbulb?

A: Only one, but the lightbulb must want to change!

Your Leader's Manual

Your best source for further insights and research into the issues explored in these lessons is the book, *The Retirement Reformation*. If you don't already have a copy of this book, let us know.

Retirement Reformation

The Retirement Reformation is a movement of Christians who want to follow God's plan for a lifetime of faithful service.

Read the manifesto here to see the movement's ten top priorities.

The Retirement Reformation is committed to encouraging a movement where every Christ follower is confident in God's plan for a lifetime of faithful service and committed to helping the body of Christ reform its understanding of retirement—then bearing fruit without measure. We assert the Biblical truth that Jesus' followers are called to bear fruit in every season of life and affirm that commitment with these Ten principles:

Freedom

We live for more than our culture's definition and expectations of retirement.

Reforming retirement requires a reframing of our thinking, allowing us to shine a light into the purposeless retirement void and finding freedom from unending leisure, indulgence, and self gratification.

Preparation

We choose to enter each new season with a God-directed vision of His preferred future for us.

Every season of life prepares us for the next. Each of us needs encouragement, training, equipping, and coaching as we seek to live out a lifetime of faithful service.

Contentment

We embrace the promise of the fruits of the Spirit and reject the self-indulgent trappings of retirement.

Our vision of a lifetime of service requires re-focusing, re-positioning, re-vamping, and re-energizing as we prepare for, enter, or experience retirement. The allure of doing "nothing" with eternal value, fades quickly.

Stewardship

We realize retirement may extend for thirty years or longer.

The reality of longevity demands that we see all retirement seasons as a resource to be appreciated, embraced, valued, and to faithfully steward. We are committed to healthy living.

Love

We acknowledge that people matter to God, and we cultivate our hearts for others.

As we grow closer to God, He will give us the capacity and opportunity to revitalize valued relationships and have greater kingdom impact on those He puts in our path.

Community

We need community and connection with others in authentic relationship.

Our retirement years are best spent in community. It is in community with family, friends, fellow believers, plus the weak, poor and disenfranchised where we both learn and serve. The intergenerational church provides community between and among believers.

Intentionality

We recognize that our calling ends at death, not retirement.

Our entire lives are designed for a purpose. We can continue to grow spiritually and emotionally. This allows God to redeem our past mistakes, revitalize broken relationships and strengthen our commitment to our unique calling. We will follow His purpose, bear fruit, and experience the joy of being a disciple of Jesus.

Retirement Reformation (continued)

Focus

We intentionally focus our activities on Kingdom building activities.

Not every activity is beneficial, especially those that are only self-indulgent. Our priority is those activities growing God's kingdom; those activities will lead to the expansion of His church. We need Jesus and His Holy Spirit to commission and guide our activities.

Service

We live on mission for Jesus, representing Him to others.

God calls each of us to be on mission during every stage of life. An important role for those in retirement is to pass on wisdom learned and encourage the next generation. Coaching, mentoring, volunteering, and grandparenting are valuable opportunities available to us.

Advocacy

We resolve to encourage others to find meaning and purpose in following God's design.

Our conviction leads us to shine God's light on each of our paths. pointing to lives filled with meaning and purpose. Our passion and convictions lead us to encourage all to live lives filled with meaning and purpose. Each of us, including all pastors, ministry leaders and Jesus followers are called to this Retirement Reformation. A new opportunity exists to change the world for Jesus, bear fruit in His name, and experience the abundant life in Him.

We recognize that it is the power of Jesus that allows us to live with faith and experience fulfillment in every season of life. With that conviction we embrace John 15:16 as our foundation:

"You did not choose me, but I chose you and called you so that you might bear fruit - fruit that will last – and whatever you ask in My Father's name, He will give it to you."

If you agree with the manifesto, go online and let us know.

You can join the movement for free to see more resources, get our quarterly newsletter, and learn about personal coaching and events.

Our paid membership level offers you more coaching and other resources.

About the Author

Bruce Bruinsma is the founder and CEO of Envoy Financial, which for 25 years has helped churches, ministries and missionary organizations provide retirement planning and programs to Christian workers.

He holds an MBA from the University of California, Berkeley, and has more than 40 years of professional experience in retirement planning and finance, and has helped create several businesses that financially support ministries and missionary communities in the United States, Europe, and Asia.

Bruce is the founder of The Retirement Reformation, a movement to motivate and encourage purposeful living during the third season of life. He is the author of several books, including *The Retirement Reformation* and a series on *Future Funded Ministry*, which encourages people with time and financial freedom to apply their life's worth of talent and experiences to serving God's Kingdom.

Bruce is a sought-after speaker and has been featured in many media interviews. He lives in Colorado with his wife Judy, where they both seek to live out their Vision for retirement.

End Notes

- 1 Richard Quinn, "20 Ways to 'Blow It' in Retirement," the Humble Dollar website, <https://humbledollar.com/2019/03/how-to-blow-it/>
- 2 Paula Span, "Hello in There: Older People and Isolation," New York Times, April 14, 2020, <https://www.nytimes.com/2020/04/13/health/coronavirus-elderly-isolation-loneliness.html>
- 3 Author's note: I would praise their material even if Bethany and Scott weren't my daughter and her husband. Honest!
- 4 This spiritual gifts assessment is inspired by and adapted from Erik Rees's book, S.H.A.P.E.: Finding and Fulfilling Your Unique Purpose for Life (Zondervan, 2006).
- 5 "Tools to Fight Loneliness," <https://www.nytimes.com/2020/04/20/smarter-living/how-to-manage-your-loneliness.html>
- 6 "Just What Older People Didn't Need: More Isolation," <https://www.nytimes.com/2020/04/13/health/coronavirus-elderly-isolation-loneliness.html>
- 7 See more about the PrayerMate app here: <http://prayermate.s3.amazonaws.com/1/f1906ac07bdb4a4e1ff3371fb5bd7da15be0c.html>
- 8 Prayer walking information here: <https://static1.squarespace.com/static/5b08579ca2772c94fca98927/t/5c36bd5daa4a99da5165eb4f/1547091294384/RR+Prayer+Walk.pdf>
- 9 "Out of Retirement, Into the Coronavirus Fight," <https://www.nytimes.com/2020/03/31/climate/coronavirus-doctors-retire.html>
- 10 "Ministry Mission Statement," <https://www.compassion.com/mission-statement.htm>
- 11 Books on retirement available here: <https://retirementreformation.org/books>



Retirement **Reformation**

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