

# **REFIRING THE RETIRING IN AN AGE OF CHOICE**

**A Study Leave reflection on reading  
while at Westminster College,  
Cambridge, UK  
in the Lenten Term 2011**

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Being able to step back from the normal hustle and bustle of Parish life after thirty-six plus years of ordained parish ministry came as a sheer gift. To be able to reflect on what I have come to believe is the hidden asset in the church [those in the age of choice] was confirmation of an epiphany. What I have written is not aimed at being an academic exercise but the reflections of a humble practitioner.

As is always the case, the proof of the pudding is in the eating, I may be forced to reflect yet again when in a few years time I am accorded the status of a Minister Emeriti. In the mean time, what follows is the result of a time of discernment, drinking at the oasis that was for me Westminster.

Graeme Munro  
Lent 2011

# AN INTRODUCTION

At the end of this year, 2011, I will reach the age of eligibility to retire. In some ways that might be perceived as slightly scary, yet I have been thinking over the last decade, as I have observed various members of my own congregation reach a similar age, that it is more like an age of choice in which the pressures and responsibilities of one's working life, change, and one becomes freer to engage in pursuits not always available because of employment obligations.

While this report is not an academic exercise, I have sought to approach it in an orderly fashion. That after all is my typical style. During the course of these pages, I hope to reflect on several issues:

- New opportunities presented by retirement.
- The value of leisure.
- Nurturing creativity.
- Sharing wisdom and experience
- Discovering spirituality.
- Aging and the Preparation for death.

In the end, they are my reflections gained after drinking at the wells of a variety of authors who challenged me put on paper some thoughts. The reader does not have to agree with what is written herein but I do hope it occasions time to assess one's own thinking and beliefs about this important area of life.

One thing is for sure: retirement is not the end of usefulness but the entrance into a major period of life which has its own challenges. How we approach these determines whether we will live well and enjoy ourselves as we do so.

# CONCERNING RETIREMENT

The history of retirement [if one may indeed call it that] is barely one hundred and thirty years old. There seems to be little or no tradition that has attached itself to its importance as a crucial stage of life, no acknowledgment of what might be called its liminality – that is, a threshold that needs to be crossed. Without proper recognition, retirement could become a dangerous threshold. Some people actually die as soon as they set foot over the hill! It has taken nearly a century to realise how much help might have been given to them in their passage.

In 1884 the German Chancellor Otto von Bismarck arbitrarily set the age of sixty five for people receiving pension benefits, and his model has been followed in much of the Western world. From the time of Elizabeth I, who created the Poor Law in England, there were, apart from the leisure classes, only workers and paupers in Britain. If they were too crippled, mad or old to earn their keep, paupers were sent to asylums. The able-bodied went to workhouses and laboured until they dropped. There was little or no state relief for those who risked staying in their own homes, and it would not have occurred to older workers to retire at a specific age. For as long as it was possible, they avoided being categorised as paupers because of the stigma attached to unproductive members of society. State pensions came into being in Britain in 1908, but it took another twenty years to become fully established. Pensions were given to wage-earners as rewards for their services, rather than as an entitlement to relief in old age.

It was the early Christian writer, Gregory of Nyssa, who is reputed to have said: “Christian life is a movement from beginnings to beginnings through beginnings that never end.” While this may be

true as we move through important stages of our lives, it is none more so when we begin the transition to retirement. Making lives meaningful from the perspective of faithful dedication to Jesus Christ takes on special significance when the period in question is our last.

Retirement is a time for a new beginning, a time to face change and transition with a renewal of commitment to those values felt deep down in our hearts. It is an opportunity to appreciate the gift of time like never before and to use our time well. It is a period of grace to be who we want to be and to do what we want to do with our lives. It can be a generous time of grace, accepting decline, and dying with dignity. Each of these can be components for a joy-filled retirement.

There are essentially three main dimensions to a living Christian faith. First, our expression of faith must be rooted in the experience that gave birth to faith. For us, this is Jesus Christ's life and teachings, as they are the motivation for all we do and all we want to be. However that experience of Jesus took place over 2,000 years ago and the Bible tells us what discipleship was like 2,000 years ago.

Therefore, the second dimension of our faith is that we need to interpret those past events so that they have relevance in today's changed circumstances of history and culture. We need to make what was spirit and life 2,000 years ago spirit and life for us today. Not to do so would mean that something that was life-giving in the past is fossilized for today's believers.

The third dimension of faith arises at times when circumstances are very different from what they have been. This gives rise to new spiritualities for the ages. I will discuss this further in a later chapter. But sufficed to say that these three dimensions – rooted-ness, interpretation, and discovery – are what keeps faith living and life

giving. But those retiring today are different from their predecessors, so they must find new ways of being faithful to perennial values.

Retirement is a time of grace, when individuals can refocus their lives on the values of the faith. Faith is concretely expressed in making decisions about important issues.

As we move “from beginnings to beginnings through beginnings that never end,” Jesus constantly reminds us of his challenge to conversion – to a change of heart. Heart, in Jesus’ time was thought to be the source of knowledge not love, and Jesus’ words could be translated as “get a new outlook on life.” The new outlook that retirees need may include:

- Living in peace and not worrying about the past;
- Focusing on new attitudes beyond those of the employment years;
- Looking at the enriching opportunities of relaxation and leisure;
- Keeping an eye on creative self-development;
- Looking at life as an opportunity to share wisdom and experience with others;
- Getting the best out of life – not more;
- Following the direction of the Spirit;
- Maintaining wellness, and letting the quality of life determine the quality of death.

Retirement does have its own spirituality. It challenges each of us to approach this stage in life with enthusiasm and anticipation, developing this stage in life for its own sake as the best period in our lives, and as a time to enhance our lives with values that mean the most to us. What a wonderful opportunity!

Some approach retirement expressing joy tinged with a little anxiety; others with anxiety about adequate financial support. Many live with

fears that are part of everyone's life but which increase in retirement years. While many of these fears intensify in latter retirement, they are there from the beginning for many. Maintaining good health and being self-sufficient are special concerns. Retiring demands courage on the part of the retiree, but it is essential that we engage with this new period with peace and determination.

I believe the meaning of life is not found in what we do so much as in who we are. One's working life is often pressure to do, to serve, to contribute, and to produce. One does not need to justify oneself by saying that we are trying to be useful! After years when other people had claims on our time, it is a delightful change to be in control of one's time.

Quite clearly, time needs to be organized so that one does not merely drift aimlessly. Flexibility is the name of the game. It gives time for spouses to spend more time together, recognizing that for both, it means an adjustment, but quality time for both spouses can enrich our lives together.

With the retirement of the baby boomers, of whom I am one, comes a new ball game – the old rules no longer apply. We will make up new rules as we go along. The overall world population is aging. By 2010 the first of the baby boomers reached 65 and the last of them by 2030. People are getting older and living longer, with more fulfilled lives, and more opportunities than ever. The trend toward early retirement seems to have halted, and more retirees are working part-time when they choose it. Retirees who handle aging the best are those who enjoy the present and keep themselves at their own peak performance through reading, education, activities, interests, and enthusiasm.

A key word associated with retirement surely is joy or enjoyment. It is

possible to look at joy in one of four ways:

- Finding joy in personal pleasure and gratification;
- Finding joy in personal achievement in retirement, as they did in employment;
- Retirees who see themselves as involved in something bigger than self and finding joy in making a difference in other people's lives;
- Finding joy in unconditionally giving themselves to transcendent values so that they pursue truth, fairness, justice, and unconditional love.

Retirement gives us opportunities to savour life and the people and events that we experience. This joy is a delightful aspect of retirement; it is an opportunity to be playful in a mature way. We have time to be present to life in a new way – fully present to savour both the joy and the pain. A retiree can be full of life and full of joy. Retirement is not a time to mourn the loss of the past but to celebrate the opportunities of the future. One needs to foster a sense of discovery in oneself, in relationships with one's spouse, in connections with family and friends and new acquaintances. One can give full attention to each moment.

In all this, one needs to be ready for change. There are many reasons why people retire – some are positive, but equally others are negative. It is important to know why one retired since the experience can influence the years ahead. Deciding to retire involves an element of risk, but then, so does life in general. Risks cannot be avoided but they can be managed. Friends may not always know how to relate to you, and deem it important that they give you something to do!

It is helpful to think about what one is going to do each day. For example, what will one do at the weekends when every week is like a weekend? Planning prior to retirement and during retirement needs

to focus on who one needs to be and not just what you need to do. In some ways retirement is just a continuing journey of finding purpose in life. It is an ongoing experience of personal vocation.

Financial independence is very important, but it is not by any means the greatest feature of retirement. The word retirement is an unfortunate word – it means only 'withdrawal' from active and perhaps, but not always, significant periods of life. There does not seem to be a more positive word to describe this phase of one's life, but perhaps 'an age of choice' may suffice as an alternative. Looking forward not backwards is the name of the game though.

The past has made us who we are, which provides reason for acceptance, gratitude and celebration. At the same time it is the future of each day, week, month, and year that gives hope, challenge new meaning and purpose to our lives. While no one needs to abandon the past, we do need to move on. We need to treasure the past and long to see some continuity as we embark on this changed future.

A needed attitude in retirement is peace. Each of us needs to be at peace with ourselves and our changes, with our spouse and family, with our past and with our failures, and with our future and its sicknesses and death. Retirees can bring their wisdom and experience to bear in developing peace of conscience and peace of heart. This attitude can assure a calm, optimistic living of the retirement years.

A further attitude needed is hope – looking forward with determination to make this period of life the best requires energy, the willingness to tap dreams below the surface, the awareness of the need to continue to contribute and make a difference in other

people's lives, and the ongoing desire that that others continue to be proud of what you do and who you are.

I have been thinking too that enthusiasm is also an important ingredient in this new phase of life. Love it – keep optimistic, upbeat, excited. Enthusiasm is a word which means 'in God' – living a life fully in God. People enter retirement with different approaches, but we should all ideally welcome this time with the right attitudes. One enters this period of life with an attitude wherein one may be more playful, hopeful and optimistic. One can also have a more flexible personality than in pre-retirement years.

One often hears retirees say they no longer work. This is far from reality. One does not retire from work but from a paid position. One of the key qualities we need in retirement is the ability to balance work and leisure. All too often we work ourselves to death for a restful retirement and in the process lose the attitudes necessary to be a leisurely and restful person. It is the reflection that comes in leisure that gives meaning to work, brings insights to work that otherwise would not be there, and gives opportunity for creativity, which is never part of a harried approach to life.

Every human being needs both times to be alone and time to be with others in friendship and community. Studies on aging highlight the fact that the lack of meaningful relationships is a greater threat to the retirees' well-being than disease.

Loose relationships give time for friendship, time to share memories and experiences, and time to share at an intimate level, which is, after all, the essence of a deep relationship. However, it is not necessary to be with others all the time, continually moving from one social setting to another. Lives that lack reflection are mere shadows of what humanity can achieve. Being alone does not mean being

lonely; rather, it offers the opportunity for older, reflective retirees to integrate the values of life.

Retirees need to maintain a sense of balance between the past that has made them who they are and the future that can make them into the people they were always meant to be. Looking to the past is not simply nostalgia. The past can be a reservoir of goodness, so we must allow ourselves to enter freely into the recesses of our own past and to savour the sorrows and the joys that have helped make us who we are today.

Memory is never as powerful a motivating force as is hope. We also need to look to the future that still offers us the chance for growth and fulfilment. A tee shirt in a Cambridge shop window read: 'Retirement is the beginning of life you were always meant to live.' In truth, retirement is not necessarily something coming at us, but rather something we can help create.

Prudently maintaining or establishing support systems can greatly enrich the experience of retirees. For some there is a rediscovery of the importance of family. The development of close family ties during one's retirement years is a key component of a healthy and mature retirement. It is not something that will happen by chance, but rather something that needs time, dedication, patience, forgiveness, careful organisation, and leadership.

Retirement offers the opportunity to develop new friendships with people we have never met before but who have similar interests to ours, or possibly because we now have quality time to give to people, which we might not have had during our hectic working years. Friendship is a sign of health, and the absence of friends is a form of 'dis-ease' that can have negative effects on one's health like many other illnesses.

Wisdom is not easily found in our contemporary world, but it is there to be sought in significant, inspirational people who can help make the difference in the quality of our retirement. Wisdom is not education or an intellectual ability but is a guiding insight into the best decisions we can make at a given time. It is essentially a knowledge that comes from the heart.

Someone once said to me that the most welcoming feature of retirement was to have control over one's time. Conversations with the retirees in my congregation indicate many feel liberated, as they find they have lots of time they never used to have! But how does one approach this time? It is my observation that some do not know how to integrate this new found time into their new lives of greater freedom. Those that do are often genuine witnesses to a healthy, balanced life.

How do people live out their lives? It seems that there are three basic interpretations:

- Idleness, consumption and competitiveness which sees a close relationship between leisure, free time, and relaxation.
- Creative self development – leisure is not simply freedom from work and obligations [which can result in boredom or killing time]. Rather leisure is freedom for growth and openness to one's inner self. It is a time to stretch interests and revitalise the senses. It is the activity in which one fulfils the deepest yearnings of one's heart.
- There is a connection between leisure and spirituality – because leisure is directly related to total human growth and linked with enrichment in retirement. Leisure becomes an attitude to life that enables an individual to focus on the truly human and spiritual dimensions of one's personal integrity and wholeness. Leisure is necessary to nourish the faith we possess; it nourishes a stressful life.

God has always called us to celebrate joyfully and thankfully what God has given us. We are called to pause and publicly acknowledge that life is a gift to us. Does our life indicate that we believe this? The faith of many claims, that God graciously gifts us with a wonderful life. Do we show we are grateful by enjoying it?

When we look at the person of Jesus, we see people who are able to respond to his call. Those who do not appreciate his call are the ones who have eyes but cannot see, ears but cannot hear, because they have grown dull [Mark 8:18].

Genuine leisure culminates in the spiritual. When it runs its course, it ends in the praise of God. Work never follows that path, unless it is undertaken in a leisurely manner. Conversion is not possible without a pause, a rest, or openness; and for the Christian, not without reflection on the cross and the awe and wonder at the resurrection.

There are some behaviours of leisure one may develop during times of retirement. They include: resting, reading, relaxing, recreating and recreating, rethinking, rejoicing, refocusing, renewing, and rejuvenating. But there is also some behaviour which is contrary to leisure. These may include: compulsive activity, negativity, complaints, and over-doing things.

Leisure will not just happen, however. One must choose the company of people who appreciate quality of life. Commit oneself optimistically to the process of renewal and growth that can come in retirement, avoiding over-expectations. One needs to remember that the process is more important than the achievements. Renewal of attitudes and vision does take time and patience.

One needs to enthusiastically receive into the retirement years the people with whom one may share one's retirement. Let them be

themselves without stereotyping them according to age, nationality, former career, or wealth. Enjoy the other people, their friendship, and their richness; then it is possible to all grow together.

Retirement is not a time of decline but rather a time for creative development. It offers the best possibility for personal enrichment, growth, and self-development. It is a time to draw out from ourselves God-given talents left hidden for years. We can now become who we have always wanted to be and can do what we have always wanted to do. So retirement is an opportunity to give ourselves to God in ways we have always wanted.

The word 'to create' actually means 'to make something out of nothing.' A creative person brings to birth something that previously did not exist. Creativity is an attitude and a process, but is not necessarily identified with the end product. It can refer to any aspect of our lives and can be found anywhere. It is essentially a new way of dealing with reality. It does not happen by chance, but it is the result of an inner renewal that is then shown outwardly. Changed circumstances of retirement can become the impetus for new approaches in which latent attitudes and skills can come to the fore. Most forms of creativity are of service to others and can bring pleasure and satisfaction to other people's lives. Our creativity makes other people's lives better as well. Some aids to creativity may include: hobbies, continuing education, appreciation and wonder, and keeping a journal. The most important creative endeavour that involves each of us is to make oneself the best person one is capable of being, the person one was meant to be, and the person God has destined us to become. Our real self is within, and we discover our potential by journeying inward and by removing all the false selves that society expects of us. Simply to be is a value; to be the person one wants to be as God intended us to be, is an expression of religious faith.

Retirement is a wonderful opportunity, not only to be who one wants to be, but also to do what one wants to do. The idea of no pressure, no timetables, enjoying relaxation, being in control of one's time, is uppermost to many. The first phase in our lives is a time of preparation, then comes professional development, and third is the consolidation of values and a focus on living the way one has always wanted to the culmination of life.

Human growth is an inward journey of self-discovery – a journey into our own hearts where we find the best of ourselves. It requires reflection and quiet time – alone. It may well begin with reflection on one's past life, the choices one has made, and the priorities one has chosen. Along the way, it brings focus and clarity, which results in reassessment and a focus on the essentials of life. This journey to wisdom comes from stillness, inspiration, concentration, and silence. To some, one must acknowledge, silence may seem such an odd gift in a world of unceasing noise.

Many retirees find an outlet for their many gifts in voluntary work – but while many want to serve others, at times it can be that no one seems to want their service. Volunteerism can be a substitute for people who really do not know how to share their wisdom. When someone needs to be needed, all kinds of problems can rise. However, not every retiree will find a niche in volunteerism. What is important is to be concerned for others and to have a desire to share time and wisdom with others. There is often no need to create something new.

We live in a society that is polarized like never before. So many individuals and groups suffer from pain and hurt. Retirees have much to offer this healing process from their accumulated wisdom and experiences. They know what has worked and what does not work. However it is difficult to bring wisdom and healing to others, if one cannot show it first to oneself.

An attitude of constant goodwill toward those close to us undermines the ever more common practice of faultfinding and blame. When a person can love a significant other deeply in genuine mutual forgiveness, then there is the possibility of extending this to others and to society in general. The retiree above all needs to be seen as a person who is trustworthy, who does not take sides, but who struggles to unite.

Life's hurts can bring pain and suffering into the lives of all those involved. Pain can be dangerous but facing it can change one's life from being selfish to be selfless. Retirees can bring perspective to this healing process because of their own experiences. They can also bring healing to themselves, their family and/or their friends, and to the values of society. They can look back over two thirds of their lives, reclaim the best they have been, and be content with what they find. The wisdom of life confirms the primacy of being over having.

One of the most quoted comments of the Spanish Christian mystic, John of the Cross is, "In the evening of your life you will be judged on love." While there are many values that merit attention in human betterment, one stands out as more important than any other: acting because of love. That is a simple but radical test. The love that the retiree should evidence is the transformational love that leads a person to make choices based always on what is the most loving thing to do at that specific time; this is selfless, unconditional love.

There does come a time for everyone when one becomes passionately aware that what one does is not of itself important, but who one is and who one is intended to be is. This means pursuing one's destiny, focusing on essentials, and passing by life's secondary issues in which one may have been immersed for years.

Retirees have a fresh approach to time; it is free time and leisure time.

It is free-flowing time. It is possible to dance as much as one can to one's own music. It is possible to go slow, be quiet, and think about the quality of one's life. Slowness is a deliberate decision against the fast life, against the useless rushing around that gets rather confused with efficiency, against situations in which the rhythms of machines take precedence over the rhythms of people.

It is important in retirement to be open and receptive to what calls one, to what impresses one, to what moves one to think, to share, and to empathize with others. Sometimes the best that we can do is to wait for something to happen and make the most of it when it does.

Even in retirement, or rather more so in retirement than in working life, we need to ask, "Is what I am doing worthwhile?" "Does what I do matter to anyone?" No one is going to show us the way – there is no 'one size fits all.' Nothing is pre-packaged or recycled, despite what some retirement advisors would suggest!

There are, nevertheless, some questions we may need to ask ourselves, like:

- What have I always been good at?
- What have other people always appreciated in me?
- What am I good at that I have never had the chance to do?

A sense of purpose grows out of the ongoing daily living of values that are important to a person. In retirement one takes the values one has always expressed, and added them to the hidden values one has always had but never expressed. Out of these there grows a plan of action built on all that one cherishes.

The fact of living longer not only challenges retirees to respect their age and not to close down life prematurely, but it also reminds us that

retirement will not be over quickly. Rather, retirees need to respect their age in view of the expected long haul of up to thirty more years.

Getting the best out of retirement while respecting your age means a preventive focus. Keeping activities involved at all levels keeps the body and mind active, and this is always for the better.

Age is essentially attitudinal, while based on real events that affect us physically. Often our attitudes toward age are influenced by people around us, how they act when they get older or sicker. Retirees cannot grow in fulfilling ways without fostering a spirit of reflection.

Retirement is a time when decisions need to be made carefully, always with the awareness that it might be for the last time we get to make these decisions. In later life, what we do must be worthwhile, and we need to maturely think things through to determine how we wish to live in these years, how we wish others to remember us, and what kind of legacy we wish to leave behind.

One often hears that an unexamined life is not worth living. Wellness is our goal even in times of decline. Wellness is the quality to be our best at any given moment, no matter what problems we face. To achieve this we need to examine our life regularly in the early phases of retirement, so that it becomes second nature to do so.

However, reflection does not come naturally – it is a skill that many acquire early in life because of the kind of work they have, or because of their involvement in religious issues. There are, it seems, four essential components for reflection: stillness, inspiration, concentration, and silence.

It does not need to be spelt out, surely, that prayer is an expression of our relationship with God. It often starts with many words, and then

develops into meditation. It becomes simpler and we find we need fewer words or thoughts to express ourselves. Prayer is a growing relationship of love, a channel for God's love for us and for our love for God. It never happens without parallel growth in our love for others. Both require words, thoughts, presence, and attentiveness.

Growth and fulfilment in retirement are just other ways of looking at the universal call of God to each of us to fulfil life to the glory of God. This includes appreciating time as blessing and opportunity, pacing life for depth and fullness, identifying a sense of purpose and call, and dedicating ourselves to what is worthwhile. True fulfilment requires careful reflection, constant self-examination, and prayer.

A focusing on spirituality in retirement years is particularly appropriate because filling oneself with the best values of life is appropriately done when one is empty of other concerns. Retirement is an opportunity to intensify the best dimensions of one's life: those attitudes that result from deeper experiences of faith, whether in oneself, in a significant other, in community, or in some social, philosophical, or religious tradition.

# CONCERNING OLD AGE

The question of old age is one for the whole of society. To be concerned with gerontology is to be pragmatically selfish as it is our own future. Growing old has been described as everyone's terminal illness from birth, an inescapable part of the human existence. Not only is growing older a factor for everyone, but we would all like to know how to do it well and what we should make of our older lives.

It is sobering to realise that life expectancy in the Roman Empire averaged twenty six years. One in a thousand reached the age of ninety in 1812. In Japan today, average life expectancy is 80. In the UK, it is estimated that between 1950 and 2050 the number of over 80's will increase six fold to nearly five million. The Biblical three score and ten has been reached for the first time in history as the social norm. However, aging is still a major concern to the retired. Many fear the realities, but gradually one becomes more and more aware of the effects of the aging process. Many, however, take aging in their stride and get the best out of life at each moment.

How old is old? This is not a question of being as young as you feel. Where can we draw the line between illness and health? As in aging beyond merely getting older? As a response to the final challenge to become who God intends us to be? As in illnesses, as a challenge to discover the true meaning of healing, wholeness, and bereavement? Or as in the challenge to realise the ultimate sources of attachment and separation that give meaning to life?

As has been said, the overall population in the western world is aging. People are not only living longer but enjoying more fulfilled lives. First and foremost, the stresses of aging are best handled by preparations that include the fostering of a healthy self-concept, the development

of an expansive attitude to life, education on the growth stages of later life, attitudes of optimism and altruism, and the placing of our aging process in the hands of a loving God. Aging is not a new experience.

Older people can manage some stresses, but they may need to accept others with no hope of change. Responses that are important for us all are preventing problems and taking care of ourselves so that problems may not arise. As much as 70% of physical decline occurring with aging is due to modifiable factors such as smoking, poor nutrition, lack of activity, and lack of preventive tests.

Living longer does result in more chronic problems than people who formerly died younger used to face. However there is no reason why getting older should imply that quality of life goes downhill. We must maintain a positive image of our years ahead and not act as if we expect the worst. We need to proactively take personal responsibility for our health.

Wellness is as good as it gets at any particular time. It is more than the absence of illness – it is a holistic concept that includes physical, social, spiritual, and religious components. Components of wellness include a positive outlook on life, personal care, a sense of purpose, respect and love for and from others, harmony with one's environment and surroundings, and a plan for balanced living.

Aging is part of the journey of life, but for the mature and faith-filled, this part of the journey is above all a pilgrimage. An aging person can journey with perspective; love is more important than obedience, compassion than negativity, wisdom than competence, listening than outpouring knowledge, and contentedness rather than restlessness.

This final pilgrimage is a journey toward the goal of understanding the

meaning of life. There comes a point, however, in the pilgrimage when this world can offer nothing else. One is ready for the next transition.

While most people would like to die at home, the reality is that 80% of them will die in a hospital or some form of care. One may not always be surrounded by family but by sterile equipment. One can think about dying, prepare for it, and plan for it. The odds it will happen as one planned are very slim.

While retirement is about quality of life, it is also about recognising our mortality and planning for the quality of our death. Life is about searching for a permanent home, so dealing with dying is something to do together: as couples and/or families together. Death can be a person's final act of self-expression. One must seek reconciliation, peace, acceptance, and surrender to the life one has lived and to the death one must face.

Dying is an important transition, a time for celebration, and a time for grief. In all this, however, we are not journeying in the darkness to the unknown, but being drawn forward by a loving God.

I have often heard the comment being made that the church is full of old people. I see older people as having great value, both in themselves and as a significant resource for the church's pastoral insight and care. Old age is not 'being retired.' So much depends on the individual and their self-image. To be old is to withdraw because of the inability to replace the losses that have occurred, whether these are losses of work, status, family, friends, home or death. As long as compensations can be found for such losses and the individual remains involved, 'old' does not apply. It is however the emotional involvement and the effects of self-image in such compensations which are important rather than the activities themselves.

For the really old person, who is no longer able to take an active part in congregational life, it is vital that he or she still feels a valued member, and an important member of the church family. Being able to receive the Sacrament of Holy Communion in their own home, plus having pastoral elders and visitors calling who have the invaluable gift of time to share keeping the older person up to date with church news. Recording the last week's Sunday service can be greatly appreciated, transport to and from special occasions – like the special afternoon teas with the Minister, or the pre-Christmas morning tea for the over 80's – make people feel they are special and belong.

I recall reading a story which I think I can accurately recount because it made a deep impression when I first read it. It is an example of “out of the mouths of babes and infants”:

“It seems that Grandmother, with her trembling hands, was guilty of occasionally breaking a dish to two. Her daughter angrily handed her a wooden bowl, and told her that she must eat out of it from now on. The young grand-daughter, observing this, asked her mother why Grandmother must eat from a wooden bowl when the rest of the family was given china plates. ‘Because she is old!’ answered her mother. The child thought for a moment then told her mother, ‘You must save the wooden bowl when Grandma dies.’ Her mother asked why, and the child replied, ‘For when you are old.’

In truth, the very asking the question, “What is old age?” sees us gingerly entering a veritable minefield of definitions and contradictions. Many people are unwilling to commit themselves, or alternatively give suggestions which are then immediately criticised by others. Retirees have only emerged in recent times, more especially since World War 2, as people who left work in advance of physiological decline.

The Third Age is not to be defined wholly by calendar, nor is its true limits to be reckoned by birthdays. The problem with this unwillingness is that we are left with saying that old age is only an idea, a way of thinking, albeit reflecting enormously powerful cultural forces. Many writers are becoming subjective about something objective, though it is hard to pin down in definitions.

Whatever the age or condition of older people, the Bible treats them with respect, and gives them hope right up to death and beyond. Nor is this a mere theory, for the Scriptures are full of examples of those who epitomize this lifestyle.

So often though, aging is seen as loss, decline, and a downhill course. But while there are losses in aging there are also gains and empirical observations show that many persons enjoy getting older. From a psychodynamic view point aging, though painful, is made bearable by considerable gains that afford new pleasures.

We need aging persons to give us this contribution. A 64 year old said to me, "I am growing old gracefully and enjoying each step along the way." This positive attitude is borne out by statistics: the over 60's have a greater expressed life satisfaction than any other age group with all the aspects of life, apart from health. Times have changed and there is now a freedom to develop and grow in later life.

"For the ignorant, old age is winter, for the learned it is a harvest." Old age represents an opportunity for intellectual fulfilment and for achievement of ambitions put on hold during working lives. The last three decades of life can be ones of development and growth. All of life's experiences can come together, bringing meaning to the whole of life.

Robert Browning in his poem *Rabbi ben Ezra*, says:

Grow old along with me!  
The best is yet to be  
That last of life, for which the first was made:  
Our times are in his hand  
Who saith, 'A whole I planned,  
Youth shows but half;  
Trust God: see all nor be afraid!'

Such a remarkably positive approach to old age is not reserved for the Old Testament, but is both encouraged and enhanced by New Testament writers. The approach to older people is developed in the practical as well as the spiritual out-workings of the early church. As the work of the church grows, so it needs leaders, whose title is most significant; they are to be called 'elders.'

The United Nations has drawn up a set of Principles for the Older Persons. Under a subheading charmingly entitled "To add life to years that have been added to life," one of the principles says this:

'Older persons should be able to seek and develop opportunities for service to the community and to serve as volunteers in positions appropriate to their interests and capabilities.'

For the older person this may be seen as an opportunity to represent the church in the community, but it also includes caring for one another; it extends outside the church walls. The fellowship is growing because new people are coming in. They help in the local community and this often has an ecumenical involvement.

While it is natural that churches should place an emphasis on attracting new generations, older people also need their own niche and must not be excluded by virtue of other emphases. The church needs to see itself as a community which will care, listen, explain its

changes and respect the feelings of older people. It needs to provide good activities, visits on a regular basis, give vital spiritual help and be the sort of environment where, in the eyes of others, older people feel comfortable.

In some ways the sense of community has all but disappeared in society. Homes have become mini-fortresses, barricaded with security measures, not to be opened except in an emergency, especially after dark. In this loss of community the church would seem a 'safe house.' Whether it be the last resort or not, can the church now be where this community feeling can still be found? If it is, do older people want the community of the faithful, or to have this community within the faith? If the church is to provide a community for older people, what sort of community will it be? A drift from faith seems irresistible for some.

# CONCERNING SPIRITUALITY

Spirituality refers to the human effort to become a person in the fullest sense of the word, to develop one's authentic self. It is the ordering of our lives so that we continually grow in positive ways. It embraces all of life, leaving nothing out, and makes us all well-balanced, well-rounded, well-integrated human beings personally, socially, and cosmically.

But how do we adequately define spirituality? It can be rather vague with no clear meaning or significance but most would agree it is allied with wholeness. Angela Hector suggests

“Spirituality is a quality that goes beyond religious affiliation, which strives for inspiration, reverence, awe, meaning and purpose, even in those who do not believe in any god. The spiritual dimension tries to be in harmony with the universe, strives for answers about the infinite, and comes into focus when the person faces emotional stress, physical illness and death.”<sup>1</sup>

The positive indicators surely would include a sense of peace, hopefulness, creativity, enthusiasm, adaptability, humour, awe and reverence, joy and serenity, sharing, and finding meaning in struggle or suffering.

Do we need to be reminded that we are spiritual beings from birth? The child-like nature with its natural spontaneity and sense of wonder seems to resurface among older people. The spiritual needs of older people are really those of every person writ large: the need for

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<sup>1</sup> Angela Hector et al: “Spiritual Perspectives on Aging” E1

identity, meaning, love and wisdom. It has been said that the basic needs of older people include a sense of meaning and purpose, their source of love and relatedness, and their means of forgiveness.

So all this implies thereby that it is all about relationships. It is the ordering of our lives so that the values of the inner self shines forth in all that we do. Spiritually is not some nondescript emotional feeling of piety and religious devotion; it takes its starting point as the concrete circumstances of our daily lives, our lived experience in the world we know. It is a journey in which the best values of humanity help give direction to life and help advance toward achieving the enrichment of an adult personality. However it is also a journey of authentic, unconditional love of oneself, of others in relationships, and of the world in which we live. It is also a journey of love for the pursuit of ultimate goodness and for life with God.

Spirituality is also the realization of need. It means giving oneself time and space, never afraid to be alone, never afraid of the uncomfortable, unknown, and unpredictable challenges that come from all kinds of sources. It means not worrying about not being in control, but being open to new challenges.

Spirituality is the call to become our authentic selves. Clearly it changes as our lives change and challenge us in different circumstances. It is the only way we can fulfil the deepest yearning of our hearts. In a manner of speaking spirituality involves a conversion – not only a change of focus of ones heart but also a new outlook on life. For everyone conversion means refocusing hearts and refocusing minds.

It is a courageous commitment to high moral development. It is the beginning of a journey in which we commit ourselves to make choices

always based on our inner choices. It is a challenge to live perennially significant values in new ways.

- Many retirees discover a sense of call to continued growth.
- Life is a gift, not the accumulation of possessions, experiences, or status, but life and death.
- Retirees can enrich their personal growth through clearly focused moral choices.
- A key characteristic of spirituality for retirees is a healthy approach to the joys of life. We are the only generation in the history of humankind that has two lives: a working life and a leisure life.
- Every day set aside time for reflection.
- To serve others is a prime way of personal enrichment and in satisfying the needs of others, one satisfies oneself.

There is nothing more important for retirees than spirituality which focuses on their fidelity to the inner values of their hearts and their responses to God. This will embrace, affect and colour every aspect of life. It is a constant call to be more authentic in how we live and respond to others and to our world. It is genuine abandonment to life and to God.

# CONCERNING THE CHURCH'S HIDDEN ASSET

The church is a microcosm of society as a whole, and within it are all the resources required for the many tasks undertaken by an active church. The church is called to a Christ-like ministry of enabling the needs of people to be met and their resources used. If what individual older people have to offer can be sensitively harnessed and employed, it will be found that many of their needs are met in the process.

I think it was T S Eliot who said: "Life you may evade but death you shall not. You shall not evade the stranger." It has also been acknowledged that the post retirement period [60-75] may be a time of paradoxes. Time is recognised as limited, possessions matter less. There can be enhanced enjoyment of mundane events which used to be taken for granted. There can also be relief that responsibility now rests with those whose time has come, and an unexpected respectful gesture from a younger person can be most flattering.

In the 75-85 one may feel marginalised by the church or, in this last stage frustrated that they are now receivers rather than givers. The need for affirmation is paramount. It is not possible to indicate an age range for the final stage of life since death comes uninvited at any time. For many, however, this last stage is presaged by a long or short period of physical and often mental decline. Coming to terms with this can be very difficult for previously active persons. Concentrating on being rather than on doing may not come easily despite the assurance that ultimately our salvation is through the grace of God and not our works.

In life's last agenda one discovers the need to believe fewer things but each more deeply. Most people approaching the end of their

earthly existence wants to feel that they can leave the world at least a slightly better place, that their life has made at least some difference.

Life after sixty five is not a pathological state. It is a whole new look at what life can be at this stage of it. The major task in life during this period may simply be not to fear the fear, for every sign of change in me, the very things I fear are a call for new beginnings. Surely our spiritual obligation is to age well. We cannot allow ourselves to die from outside in. It may be necessary to live with a body that is changing, but the shape of our life we cannot control.

In most societies the elderly have been revered. In many cultures only the elderly were considered fit to rule. They were the members of a society who were responsible for guiding everybody's future because they had more knowledge about living, history, and the memory of the group more than all the others. In addition to that, they also had the benefit of years to help them show the younger members of the community how to live well after them.

Modern society no longer is looking for ripened experience. It isn't the wisdom that comes from years of growing into something that we want anymore. It's new information that counts. All too quickly, we find ourselves outmoded by those who take that data and quickly move beyond it – and us.

And that is precisely one of the major problems with growing older in this society. Of what use are we now? It is difficult indeed, to find that value of experience honoured or preserved, sought after and revered in such a world as this. But old age is not for nothing or there wouldn't be any. It has a role to play in the development of the world around us. We live in order to make life better – for ourselves and for others.

Experience is what gives an older person the right to bring, not biography, but history to the situations at hand. Old age is not a free ride to irresponsibility. Now we must take our place among the sages of the world, comparing, evaluating, cajoling, and bringing experience to bear as have the elements of every generation before us. We still have a responsibility to mentor the generations after us in the values and ideals that build a society based on equality, respect for others, and pluralism. More than that, we have the spiritual responsibility to see life as a moral force rather than simply as a private enterprise.

Being a tale-teller is of the essence of growing old. The tale-bearers are proof of the authenticity of the past. They determined what truth will be for all of us. Their stories will carry us all into the days to come. I think the beauty of the later years is that we have learned through life to trust our insights at least as much as we trust the insights we have been taught, and we find ourselves at the end of a very long life with a very young soul. If we watch older people closely, we can see this happening right in front of us.

Understanding and wisdom are the bedrocks of society. Sadly though, some older people endure an anguish that is biographical pain – of promises made but which remain unfulfilled, of wrongs which are unable to be righted, leading to guilt and self-loathing. Some might even see this as the unforgivable sin. Others, with no belief, simply feel tortured, yet they rarely find a sympathetic and safe listener to relieve this profound distress.

The Old Nun's Prayer provides the basis for a discussion on the agonies of those who are growing old and dependent. I see this regularly in a home for the aged where I am the honorary chaplain. In many ways, it is a positive conversation, with God, sorting out what is a good way to deal with old age!

Lord, thou knowest better than I know myself  
that I am growing older,  
and will some day be old.  
Keep me from getting talkative,  
and particularly from the fatal habit  
of thinking that I must say something on every subject  
and on every occasion.  
Release me from craving to straighten out everybody's affairs.  
Keep my mind from the recital of endless details -  
Give me wings to come to the point.  
I ask for grace enough to listen to the tales of other's pains.  
Help me to endure them with patience.  
But seal my lips on my own aches and pains -  
they are increasing,  
and my love of rehearsing them is becoming sweeter  
as the years go by.  
Teach me the glorious lesson that occasionally it is possible  
that I may be mistaken.  
Keep me reasonably sweet.  
I do not want to be a saint -  
Some of them are so hard to live with -  
but a sour old woman  
is one of the crowning works of the devil.  
Make me thoughtful - but not moody;  
helpful, but not bossy.  
with my vast store of wisdom  
it seems a pity not to use it all.  
But thou knowest Lord,  
that I want a few friends at the end.  
AMEN.

The church itself has to guard against unwittingly contributing to the devalued sense of self-worth of some older people. Congregations

are too often judged in terms of how many young people they can attract. It is important to value and appreciate the contributions made by older members of the church. Is it any coincidence that older people often take such special care to champion children's interests – both are in danger of being overlooked as being currently 'useless' to the church? It has been my observation that older people are more able to cope with some of the challenges of aging if they are part of a network of close and sustaining relationships. When I asked a few of my elderly Parishioners what made for a satisfying old age, almost every one mentioned having good neighbours and good friends. Notice there was no mention of money or good health. I actually think health is important, but a social network continues to be a very significant part of having a sense of wellbeing.

Friendship can act as a buffer against social loss. It can provide socialisation in old age and enable people to share activities and mutual interests. It also helps to preserve a sense of worth and value.

One of the aims of pastoral care should be to help people understand the richness and complexity of their lives. Through this understanding, new depth can emerge with the possibility of perspective and celebration. Gratitude and humility are additional virtues to be nurtured through reflection.

There are changes and losses which we have not discussed in any great depth in this report. Perhaps it is suffice to mention that the most significant is the loss of friends and contemporaries, and often the loss of a life partner. There is, however, a quality of old age that can be pure gain, and not just for ourselves: wisdom. Wisdom is not what you know about; it is what you know, deep down inside you; the essence of your inner life. Wisdom is the art of holding together the old and the new, of balancing the known with the unknown, the pain and the joy; it is a way of linking the whole of your life together in a

needful integrity. Growing ought to mean just that – growing as we age. It may also mean a detachment and learning to let go. It may also mean replacing a life of independence with one of increasing dependence on others. We cannot prepare ourselves for birth – we can for death either.

A Christian theology of aging faces two obstacles. First, Jesus died as a young man, and so he gave us no model for how to age. Second, Jesus at times downplayed the significance of family connections and obligations towards the elderly. To the man who had to bury his father, Jesus said, “Let the dead bury the dead.” To his mother at the wedding at Cana, he said, “Woman what have I to do with you?” When told that his family wanted to see him, he replied, “Who are my mother and my brothers?” However, perhaps Jesus' example of self-giving for the sake of others remains relevant to us throughout our lives.

We are fashioned more than we can to admit by the society of which we are part, which defines and then values people in terms of what they do and what they have, rather than who they are. Our culture is shaped by two social systems – the reproductive system and the productive system. The second is based on how adults organise themselves to produce good and services in order to cause society to function. In the latter system a premium is placed on an individual's ability to produce. The elderly are especially at a disadvantage. This is because they are often functionally irrelevant, and they are often viewed as a burden instead of an asset to the rest of society.

Older Christians are probably the greatest underutilized resource in our churches. In some parishes, as has already been hinted, considerable resources are spent on children, youth and young families, while little or nothing is done to understand and respond to the needs of older Christian who are, essentially the church's hidden asset.

It is the Christian story which gives meaning to individual stories and provides rich resources to make possible friendship between the elderly and perhaps most important, becoming and remaining friends with ourselves as we age. Since Christian communities live by memory – and the church's central focus is a feast of memory, the old have an essential role in the church. They are the keepers of the meaning, the repository and tellers of the story of the communion of saints.

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