

Retiring Well: Strategies for Finding Balance, Setting Priorities and Glorifying God

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1. Opportunities

- a. Regaining balance
 - i. Serving
 - ii. Savoring
 - iii. Mary and Martha
- b. Living by your own (God's) priorities?
- c. It is a time for flourishing
- d. *Ps 92:12-14*

*The righteous flourish like the palm tree
and grow like a cedar in Lebanon.
They are planted in the house of the LORD;
they flourish in the courts of our God.
They still bear fruit in old age;
they are ever full of sap and green,*

2. Preparation

- a. Financial planner
- b. Tentative plan 5 years ahead of possible retirement
 - i. Regular prayer
 - ii. Laying out your priorities
 - 1. Reaffirm your first priority i.e. to glorify God in all things
 - 2. Prioritize how you will do that
 - a. Marriage
 - b. Family
 - c. Church
 - d. Community
 - e. Having fun and enjoying retirement
 - iii. Start developing a timetable of when to retire
 - iv. Begin to think about living situation-will it require a move
 - v. For us family including grandchildren
 - vi. As a couple if both working think about retiring at the same time to begin your new life together.

3. Retire at the right time

- a. Elective
 - i. Key question is where can my life (working or retired) have the greatest impact for the Lord?
 - ii. What working provides
 - 1. Purpose, calling
 - 2. Identity
 - 3. Social network
 - 4. Peak of abilities, influence, and income
 - iii. Not too early, 39% who retire electively end up going back to some type of work

- b. Forced
 - i. Health-yours, spouse, parents, or others
 - ii. Economy, corporate rules, downsizing
 - iii. Mental or physical abilities-unable to perform as well
 - iv. Finances may force continued work
- 4. Where to retire
 - a. Geographically
 - i. Family
 - ii. Climate
 - iii. Cost of living
 - b. What type of living,
 - i. Family home, downsizing, Retirement community elderly or more active lifestyle, whole life community
 - ii. Key is social relationships
 - iii. No longer driving can be very isolating
- 5. Early in retirement
 - a. To do list, health, finances house
 - b. Sabbatical-reprogram yourself, break with your past
 - i. Don't immediately bounce into a life that is also out of balance
 - ii. Relax and enjoy
 - iii. Travel
 - 1. See family and friends
 - 2. See the country and the world
 - iv. Rebalance your life
 - 1. Set a tone for your walk with the Lord during retirement
 - a. Word
 - b. Prayer
 - c. Reading and listening
 - 2. Friends and time with others
 - v. Investigate service opportunities, see what is available and try things out
- 6. Take care of yourself
 - a. Have a physical,
 - i. Exercise, possibly gym and trainer
 - ii. Diet changes
 - iii. Immunizations
 - iv. Health screenings
 - b. Lifestyle over meds