

Challenge of Your Senior Years

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I. Introduction.

A. Welcome and prayer by Jack Nehall

1. Challenge of managing expectations, both ours' and others', in real life. (Psalm 62)

a) God's purpose and my expectation are bound together, so I will not be disappointed. (Psalm 62:5, 9-10)

b) My expectations should not be placed on men or money. (Psalm 62:9-10)

2. Is God alone our rock and our peace?

II. There are four questions that come up in regard to our senior years.

A. Will I have the health and strength that I need to do what I want to do?

B. Where will I want to live and minister?

C. What adjustments in lifestyle will I have to make to make my senior years productive?

D. How can I hope even when I am alone?

E. We want to assist you in thinking through these issues and how to plan for these years.

III. The challenge of the senior years as Navigator staff members.

A. We get to pioneer this idea in this organization.

1. This particular staff wants to continue minister to others. This is different from our cultural value of living self-centeredly in our senior years, so the material and strategy have to be made up by the organization itself.

2. We want to best utilize the gifts of senior staff- this is best determined by our senior staff.

3. The organization will make some mistakes in regard to our goals for our senior staff. This will require patience on the part of the staff.

B. We have the challenge of planning for retirement in the organization.

1. Will you want to continue in the relationship you have with the Navigators? This needs to be a deliberate decision.

2. At some point, you will probably have to retire from the Navigator staff due to declining health. Can you be ready for this?

3. It is important to retire to something, not just from something. It's important to assess what your goals and expectations are for retirement so that you can have a successful retirement.

- a) Evaluate where you are.
- b) Start assembling the necessary information for finances, housing, health, occupation, and ministry opportunities.
- c) Talk with friends outside the Navigators who have retired. Learn from their mistakes and successes.
- d) Set realistic goals for retirement using that information. Write it down.
- e) Review and update the plan yearly with your spouse.

C. We have the challenging of aging.

- 1. The longer you live, the longer your total life expectancy is.
- 2. Be realistic about the fact that health usually declines as we age. Have a plan that is flexible enough to change as health needs change.
 - a) There are three stages of aging for after 65 years of age that we need to prepare.
 - 1) The active stage.
 - 2) The slow down stage.
 - 3) The virtually inactive stage.
- 3. Women tend to outlive men, so how will you face the challenge of being alone?
 - a) Financially plan for this.
 - b) Plan your housing accordingly.
 - c) Make sure you can take on the tasks that your spouse usually takes care of.
 - d) Develop a good network of family and friends outside of the Navigators.
 - e) Start to think about how you will minister alone.
- 4. Be realistic about the emotional challenge that will occur if your relationship with the Navigators changes after 65.
 - a) Be aware of the challenge of comparison and what other people will think of the change in your ministry.
 - b) Be aware of how much your sense of identity is tied to your position in the Navigators.

- c) Be aware of how much this role satisfies your need to be needed.
- d) Be aware of how much your personal goals are oriented according to the Navigators goals.
- e) Be aware of how much your self-discipline is tied to your accountability to the Navigators.

IV. Time of sharing and input.

A. Where do we develop a network of support outside of the Navigators?

- 1. The local church.

Application questions:

1. Do you currently have a plan for retirement? Take some time to think through some of the practical issues presented in this talk and write down a few thoughts.

2. Of the emotionally challenging issues discussed above that occur when your relationship with a ministry changes due to age, which do you anticipate being the most challenging for you personally? How can you begin to develop healthy thought patterns now to prepare for that issue?

3. Think about your mental image of yourself in retirement. What expectations does that image carry? Are you physically healthy or not? Financially well off? Where are you living, and what are you doing? How can you allow God and His word to guide your expectations?
