

Empty Nesters and Retirement

Today, we're finishing up our series entitled "It's Just a Phase." Together, we've looked at these phases of life: newborn to preschool, the elementary school years, the junior and senior high years, young adult and early married, and the middle adult/growing family years. This morning, we're going to be looking at the empty nester and retirement phase. Our primary scripture lesson is from the prophet Isaiah, chapter 46, verses 3-4:

Isaiah 46:3-4

*"Listen to me, you descendants of Jacob,
all the remnant of the people of Israel,
you whom I have upheld since your birth,
and have carried since you were born.
4 Even to your old age and gray hairs
I am he, I am he who will sustain you.
I have made you and I will carry you;
I will sustain you and I will rescue you.*

I've lived through and finished all the phases we've covered thus far in this series. And I am in the early stages of the empty nesters and retirement phase. And with every stage, when you enter a new one it can be a little scary. I was nervous venturing off into the world as a young college student. I was nervous when Marge and I were expecting our first child. And we were a little nervous when we were going to be empty nesters about five years ago. We'd invested a lot of time into our family with children, and we wondered what it would be like without them.

Of course you never retire from parenting. Parenting is life-encompassing. Adults who pour themselves into that role know they are shaping the future. With children in the home, conscientious parents sense their lives have both meaning and purpose. When the last child leaves many parents who have invested much of who they are in that role, may wonder if they're still needed. Feeling irrelevant can spiral into depression. And dealing with an empty home can impact a marriage. A couple in this phase may find that enmeshing themselves in relationships with children precluded any attention to their marriage relationship.

I remember Marge and I made a conscious decision to rediscover the things that attracted us to each other, and to try some new things together. We decided to try ballroom dancing classes—a new experience for us. Even though we soon discovered we'd never be contestants on Dancing with the Stars, we had a lot of fun doing it, it gave us a weekly date night, and gave us new reasons to laugh at ourselves and have fun together.

Soon after the empty nest phase comes retirement, and this group not only has an empty house to deal with, but more time on their hands. And that can be intimidating.

So what does a snapshot of this group look like? They are 55 years old and up. If you are married and had children, they are mostly out of the house now. Some of the younger ones in this age group may be dealing with children at home and aging parents who need your care. They are called the sandwich generation. One out of every eight people is in this group.

Many of you know our church communications director Susan Mahaney; she finds herself in this exact phase—a mother in the nursing home, a ninth grader still at home, plus a newly independent, launched-into-the-world son. Susan drove out to Oklahoma in a U-Haul, packed up her mothers' belongings, got the house ready to sell, drove back to Cincinnati, and did it all by herself. That can be life in this sandwich generation.

There are a lot of decisions to be made in this stage of life.

Where will we live? Will we move someplace warmer? Will we move back home? Or will we relocate near the kids and grandkids? Will we move into a retirement community to be with people in our phase of life? What will we do with our time? Relax, travel, and enjoy life, or will we find another job? For some of us, that is not an option financially; we need to continue to work.

And some of the older people in this phase are dealing with loss; the loss of a spouse, family members, and friends. They are dealing with the loss of memory, and with the loss of mobility.

Plan ahead

One of the best things you can do is to plan ahead. Every phase builds on the one that came before. That's why we've been learning from each other these past few weeks as folks from our church in one phase speak wisdom through video segments back into the lives of people in the previous stage. That helps us plan for our future, and build upon a strong foundation.

We can grow old and wither, or we can grow old and flourish.

In his 1935 novel, *Green Hills of Africa*, Ernest Hemingway describes his aging hunting companion: *“His body no longer housed him fittingly. It has gone on and changed, thickening here, losing its lines, bloating a little there, but inside he was as young and lean and tall and hard as when he galloped lion on the plain”*.

Scripture puts this same idea this way in Psalm 92:12-14,
¹² *The righteous will flourish like a palm tree,
they will grow like a cedar of Lebanon;
¹³ planted in the house of the Lord,
they will flourish in the courts of our God.
¹⁴ They will still bear fruit in old age,
they will stay fresh and green.*

About twelve years ago, my own parents announced their plans for their retirement years. Now, I love my parents dearly, but sometimes they can be a little stubborn and set in their ways. And I'll be the first to admit that I am a chip off the old block, I am absolutely cut from the same cloth—and sometimes I am stubborn and set in my ways too. So, I always envisioned that there would come a day when my parents' health would decline, and I would have to force my parents out of the home they bought in 1963.

So you can imagine my surprise—I almost fell over—when they announced twelve years ago that they were selling their home, and moving to Otterbein in Lebanon. A few of their friends from church were doing the same thing, and they were really looking forward to it. A few years later, they downsized again, but they are still in a patio home in independent living at Otterbein.

A couple years ago, my dad decided that he probably shouldn't be the one to drive anymore, and he relinquished that responsibility to my mom. Both of them are in pretty good health for their age—they have their moments, but they have continued to grow and make decisions that are right for them at every stage, so that other family members didn't have to intervene. I am watching them closely and learning from them. I want to give that same gift to my children when that phase of life comes for me.

It's important to plan ahead financially in every phase, but especially if you are in the early stages of this phase of life, plan ahead now. Marge and I did that about 10 years ago. We sat down with a financial planner and he helped us look ahead; how much money to save and where to invest it. We meet together every year, and we set and re-set our goals based on our current circumstances and our long ranges plans. We have our will, our living wills, and other plans made as well.

Honestly, we have only sketchily talked about retirement. It still feels a ways off. We haven't decided how long we will work. We're pretty sure where we want to live, and that will be close to family because that has always been a very high priority in our lives.

Sense of purpose

Financial planners, tax specialists, and legal advisors can help with many of these planning needs, but one thing that they can't help with is significance. How do we re-invest our time once the children are out of the house? Or when we retire? Some seniors feel like they've lost their sense of purpose.

But the Bible has nothing but good things to say about this stage of life. One is our passage from Isaiah 46, *“I will be your God throughout your lifetime—until your hair is white with age. I made you, and I will care for you. I will carry you along and save you.”*

Proverbs 16:31 says, *“Gray hair is a crown of splendor.”*

Clearly God has a purpose for us after our children are gone and we have left our careers.

And one of the most important things we can do is to invest in significant relationships.

Invest in significant relationships

If you are married in this phase of life, of course your most significant relationship will be with your spouse. Many people in the previous phase—the middle adult/growing family phase—speak about just how busy that phase of life is. There are careers to maximize, children who are involved in many of their own activities, and volunteerism consuming your time in that phase.

In the empty nest and retirement phase, life begins to slow down a bit. There's time to rediscover your spouse. There's time to travel together. There's time to start a new hobby together.

Retirement can be difficult. And even if only one spouse is retiring, their retirement will affect both persons in the marriage. Your spouse will go through big adjustments too. It's important to be open to, and explore many new opportunities for growth and development together.

Even in the last stages of life together, you can invest in the most significant relationships God has given you. I've observed loving husbands and wives in this church do just that from time to time.

I heard a story about an elderly man who had an early morning doctor's appointment. He arrived at 8:00 and let the nurse know that he was in a hurry because, you see, he had another appointment at 9:00. He told the nurse that he wanted to get to the nursing home where his wife lived so they could have breakfast together. They'd been married 65 years, and even though she was a victim of Alzheimers, and lived in a nursing home, they never missed eating breakfast together. The nurse asked if his wife would be upset if he was late. He replied that she no longer knew who he was; she hadn't recognized him in five years.

The nurse asked, "Why do you still go every morning to have breakfast with your wife if she no longer knows who you are?" The man smiled and said, 'She doesn't know me, but I still know her.'

This is also a phase of life when grandparents can really pour into the significant relationships with their grandchildren. When our grandchildren started coming along four years ago, Marge and I decided that we would go for a visit every Friday that we could, so we would really get to know our grandchildren. We call it Friday's with Mimi and Poppy. I've known other grandparents who have traveled with the grandchildren taking them on special trips when they reached a certain age, and building bonds and memories that will last a lifetime.

Imagine how different our significant relationships might be in our later years if we would give them the time and the energy so that they would thrive and grow? And if we did it for no other reason than God tells us to do it. What if tomorrow you decided to find just one opportunity to communicate respect, or to show love?

What would happen if God showed up in our families this week?

The truth is, God is in your marriage. Even if you don't know it. For whatever reason you married—good or bad—it doesn't matter. God was there then, and He is there now. And no matter what state your marriage is in now, God wants to be a part of your family. His ultimate plan is that your family will become a miniature of God's family—that people will look at your marriage and see the love of Christ.

Both partners making large and small sacrifices for each other, each trying to outdo the other in serving each other.

Give Back

Many retirees make giving back a key part of their retirement years. They choose to invest themselves in the life of their church now that they have more time. They choose to volunteer for, or even sit on the board of a non-profit. They have gifts and skills that they still want to use, and they want to make a difference in the lives of others. For people of faith, they do it out of a sense of gratitude to God for all that God had blessed them with throughout their years.

One of the best books out there on this topic, and certainly recommended reading, is *Half time* by Bob Buford. Bob believes that the second half of your life can be better than the first. The first half he defines as success. It's about climbing and building—getting educated, married, starting a family, building your career. It's doing things that we care about.

Half time arrives when we begin to ask, “Now what?” The achievements that energized your success no longer seem as rewarding. You find yourself thinking, there has to be more. It's a time to take inventory of what really matters to you.

The second half is about significance. Instead of pursuing what is important to me, we start asking, what is important to Christ? What does God want me to do?

So people make a very conscious decision to remain active in church, help provide leadership, and mentor the next generation.

It's about a lifestyle of generosity. Generosity is passing on to others what God has done for us. We help others experience a piece of what we have experienced in Christ. That's what the gospel does. It turns men and women from takers into givers.

A pastor was sharing with his colleagues a story of one of his church members. This man has been a very successful businessman. He made an appointment with his pastor for lunch and said, “I am going to turn fifty next month. My accountant tells me I am wealthy enough to retire. But I have made a decision to continue working so that I can continue to be generous and give to my church. But pastor, my accountant tells me I'm crazy. My business partner tells me I'm crazy. I need you to tell me I'm not crazy.

You see, this world thinks it is crazy to be generous. Only the people of God understand that doing God's work and giving to God has eternal consequences! The Apostle Paul writes in First Corinthians 15, "*Be steadfast, immovable, always excelling in the work of the Lord, because you know that in the Lord your labor is not in vain*"

Not in vain. You are not crazy. The hours and hours of time you give to teaching Sunday school, leading small groups and Bible studies, preparing meals for the sick, visiting in the hospitals, praying for our church, sharing your faith, attending meetings, giving your hard earned dollars to the church's ministry—all has eternal significance! Your labor is not in vain. For the gospel of Jesus Christ turns men and women from takers into givers.

Invest in the lives of young people

If there is one point that we have tried to highlight throughout this series, it's the idea of investing in the next generation. Many seniors recognize how important it is to build relationships with people of all ages. The Apostle Paul mentored two young men to be leaders; Timothy and Titus. You have a lifetime of experiences and knowledge that others respect you for. Use them!

We can be an influential person in the lives of those God has placed in our lives. You do not need to be famous or in a position of leadership to be an influential person. Indeed you do not need to be a model parent, perfect teacher, or a successful professional or businessperson to make a difference. We can be a positive influence in our world just by living out our biblical

values: honesty, integrity, faithfulness, goodness, self-control, fairness in treating all people with respect and dignity despite how different they may be from us.

More than 50 years ago, at John Hopkins University, a young sociology professor assigned his class to interview 200 boys from the Baltimore slums. These students were shocked by the conditions they found and estimated that 90% of these boys would end up in prison.

Twenty-five years passed. The same professor had another class locate those 200 boys. They found 180 of them. Only four had served time. The students went about trying to find out what influence had made the difference. Through the interviews, it was found that 100 of these boys had had the same high school teacher who had been a tremendous influence on them at the time, a Mrs. O'Rourke. They found her in a nursing home in Memphis. When she was asked for her explanation of how she influenced these boys, she was puzzled. Finally she said, "All I can say is that I let God love them through me." That's it! Influencers make a difference by the way they live their lives, through their values, their attitudes, and their actions. If you live the life of the servant leader, if your attitude is the same as Christ's, you too will have a visible impact on your world. You can make a difference!

Conclusion; Leaving a Legacy

What legacy are you going to leave behind? I was fortunate to have lots of positive people in my life who left me a rich legacy. My parents who loved me, taught me the value of always doing my best, and who raised me in the Christian faith teaching me to

read the bible, pray, and to serve others. I've had pastors and youth leaders who helped me to get connected with God and grow in my faith. I've had teachers and coaches who have also made profound impacts on my life. I'll bet you can think of people who left you a rich legacy as well.

When we center our lives on God, when we make him number one, when becoming a fully devoted follower of Christ becomes our one goal in life, then we will live a life that will make a difference.

Throughout our lives, Marge and I have recognized that the greatest gift we've been given is eternal life beginning as soon as we professed our faith in Jesus Christ. We've tried our best to pass that on to our children and grandchildren while we've lived.

When we created our will a number of years ago, we recognized that would still be the greatest gift we could pass on to them after our death. So while our will covers all the necessary legal things, it also leaves a family blessing: *"I give to each of my loved ones my blessing, my love for Jesus Christ, and my trust in His amazing grace, through whom they can also know perfect assurance of the unspeakable joy that now has become my inheritance. I pray that these blessings, most precious in my life, will be my most valuable legacy."*

The more Christ is the focus of our hearts, our dreams, our thoughts, our actions, our conversations, the more like him we become.

And when people see you with a single minded determination to achieve this God given goal in life, they will want to follow you.

Did you know that about the age of 18, a person begins looking for someone to model their life after? They are probably not going to find it in a movie celebrity or sports celebrity or political celebrity, but they might just find it in you.

(video)

Great words of wisdom from a grandfather to his grandson.
Pouring into, and raising up the next generation for Christ.

The world needs your wisdom and life experience. There is no retiring from God's work. We are never done until we take our last breath. Let's share with others what God has given us until that day comes.