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Shaping Families

Pilot Script: Planning for Later Years

Lynn

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Lynn: That's a big fear for people who are retiring. Will I have enough income for the rest of my life? But if you're not afraid of that, then you can afford to give away your life.

Music program I.D. up

Music down

Hi. I'm Burton Buller. And this is *Shaping Families* where every week we help families of all ages and stages deal with the critical issues they are facing. These days, whatever age you are, you are confronted early with saving for the future, for retirement. And this isn't bad.

Here's our producer, Melodie Davis, to tell you more about our special guest today.

Melodie: Today you'll meet Lynn Miller, a creative thinker, author and former pastor who always churns up new thoughts in my head. Today our topic is aging. Lynn will help us discover how creative thinking about aging can help you live more fully now—whatever age you are, and serve others in Christian love. This program comes to you from the studios of Third Way Media in Harrisonburg, Va.

Music Up

Burton: Are you worried about who will care for you in your old age? Will there be enough money? With millions of baby boomers thinking ahead to retirement, we need innovative thinking and I think you'll enjoy hearing from Lynn. Lynn is a pastor and stewardship consultant. We interviewed him for a TV program on aging called *Embracing Aging: Families Facing Change*. Lynn's relationship with his own father was not exactly ideal.

Lynn: Well, I left home when I was 17, before I had finished high school. My father and I clashed, you might want to say. Basically, I won the last fight.

Burton: As an adult, Lynn lived far away. It was easier that way. But he did help build a house for his parents. His younger brother lived near their parents and helped with day-to-day needs. Then his father had a stroke.

Lynn: In his last weeks ... actually about last year, I went out there to be with him while he died. I can do that. I mean, I was a pastor; I'm not frightened by death. I can keep myself together in the face of other things falling apart, I guess. My brother couldn't do

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that. He called and said you need to get out here, I can't handle this. And so I did. I was there for about ten days.

Burton: Now Lynn advises people on how to prepare for the later years, including financially, but more than that.

Lynn: I came up with a line, a definition of stewardship that really clicked with a lot of people. And the line is this: "Stewardship is the act of organizing your life so God can spend you." We are called to be offerings. What happens to the Sunday morning offering during the week, right? It gets spent. God wants to spend us. So the idea for retirement is not to have your life protected, you know, saved and protected and collected ... the idea is to use it up, to be to be available, to be spent.

Burton: Usually when we hear stewardship we think mainly of money.

Lynn: ... but no. It's, you know, time, talent, health, relationships, and money. All of those are assets. And the question is, where can my assets, all of those, be used? Where does God want to use them, you know. Where does the world need them?

Burton: Lynn has discovered what people really fear at the end of life.

Lynn: Well, most of us I think are more afraid of dying economically, running out of money before we die. That's a big fear for people who are retiring. Will I have enough income for the rest of my life? But if you're not afraid of that, then you can afford to give away your life.

Burton: Over the years Lynn and his wife gradually cut back on paid work, moving from full time to half time and along the way served several short and longer terms of voluntary service in the U.S. and abroad. Why did he cut back long before official retirement age?

Lynn: I didn't need more money, but I needed more time. It's pretty hard to buy time, you know, nobody sells time. You can always get more money, get a second job, sell something ... there isn't any store to go to buy another week or another year. So I decided I wanted to give away time because that was what was really valuable, and went to half-time work.

Burton: Now he has officially retired, but he doesn't call it that.

Lynn: I call it advance. I advanced on the first of January into my next career. ... I like the Honduran, the Spanish word, jubilación, jubilation, you know. They say, "Are you working?" [They] say, "No, estoy jubilado." I am retired, that's literally what it means, but "I am jubilated."

Burton: But some of us are actually afraid of retirement.

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Lynn: ... you're all the sudden faced with a bigger issue, who am I if I'm not employed? Now, when you're not getting the check anymore, where do you get your validation from? There's a missing piece there. And I discovered that I need to have things to do in which I receive some kind of validation. ... So I talk to people who are about to retire. I keep [saying] listen, making toys for your grandchildren is not gonna replace what you used to get by going to work. You need something that gives you that same sense of being useful, maybe not significant or important, but at least useful in somebody else's life.

Burton: What makes for a happy period of life at this age?

Lynn: ... The people I notice who are happy being retired, are people who are I mean, it's hard to find them at home, they're so busy. They're off doing all and they're not on cruises. Some of them take cruises now and then, but most of them are busy doing something useful. Now, that's again, part of the idea of validation, being useful with some of your time. Now that you can afford to give away the rest of your life, that's retirement, the validation you used to get from being useful to a company, now you get from being useful to people who need you.

Burton: Some of Lynn's friends think he should go sit on a beach.

Lynn: They say, oh, Lynn, you're in denial, you know, you're in denial. You accept retirement, you need to find a beach to sit on, you know. I say what? Where do you get this idea that you end life playing, you know, serving yourself kind of thing, you know, sitting on a beach being served by other people. I don't know where that model, that image came to us. Certainly not biblical. It has to do with partly a cultural fascination with leisure, you know, the idea that you play, you know all day, we turn a two-week vacation into a 30-year vacation ... and other people cook for you and clean for you and do all that kind of stuff.

Burton: Lynn still works part time as a paid consultant as a "stewardship theologian."

Lynn: I go to ... financial industry meetings that are appropriate for me. And I'm in this room with these hedge fund managers and mutual fund managers, and trustees of multi-billion dollar endowments and this kind of stuff. ... I'm asked to speak at these kind of things, and I talk about living on \$1,800 a month. And these people spend more on coffee on the way to work than that, you know, in a month.

Burton: Lynn says he has something they don't have but that they want.

Lynn: Well, what I have is a sense of contentment with the \$1,800 or whatever it is. They don't know when enough is enough and they've told me this. ... You will never be content if money is what makes you important, if it's money that motivates you. But

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when it doesn't motivate you, when your relationship with God, for example, is what gives meaning to your life, and not the salary you have or the car you drive, then weird things start to happen.

Burton: People ask Lynn how he got to the point where money doesn't motivate him.

Lynn: And frankly, I don't know how. I mean, I think it is because somewhere in my life I realized that my relationship with God is the only thing that's gonna last. You know, stock market crash last week. If my sense of value is based on my portfolio, I'm in big trouble, compared to last week. But if my relationship with God is what gives me a sense of value, that never goes away. It never goes down, you know, it often goes up, you know, the closer I get to God, but it can't go down, 'cause God is always there. And that is something I think a lot of the world is missing. They don't have a sense of contentment because they've based the value of their life on the wrong thing, on things, you know, stuff, clothes, cars, you know.

Burton: You've been hearing today from Lynn Miller on *Shaping Families*. Those of you who are providing full or part-time care for aging parents or relatives frequently experience tremendous stress and pressures on all fronts. We have prepared a web site, "Embracing Aging" with a wealth of resources on this topic available by link from our ShapingFamilies.com Web site. Here's our producer, Melodie Davis, to share a note from one woman who visited the pages on aging.

Melodie: Frances wrote about what I definitely consider to be one of the harder parts of aging, and that is taking care of our own aging parents. "It concerns me that I have a set of parents with Dementia. My mother is still living on her own, which is a great concern to me, but I check in on her and phone her daily making sure she remembers to do personal hygiene routines. It sure isn't easy especially when some of the family do not deal well with reality. When we thought life was finally going to get easier, having two children married and the last one in university, life just became more busy. So much for the "Sandwich Generation."

Burton: While caring for aging parents is one part of the older years, Jennie Chin Hanson a board member of the American Association of Retired Persons, looks at the opportunities these years bring.

Jennie Chin Hanson: People who have chosen either to cut back on their work or have retired early, have new options to develop a whole second passage of their life to contribute. ... There is a tremendous sense of vibrancy and opportunity for people to be a part of communities, to really think about how to leave a legacy for future generations. It's a great time to be getting older right now.

Burton: As church communities, we also have the obligation and opportunity to help older generations remain a vital part: they have much to teach us. There are a

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lot more insights on the sandwich generation on our *Embracing Aging* pages, including more from our guests today, Lynn Miller and Jennie Chin Hanson. Check out ShapingFamilies.com

I also want to tell you about a special offer for *Shaping Families* listeners today: a short free printed guide called “A Loving Legacy.” It will help you document with your family the kinds of “little” decisions you’d like help with down the road. Just ask for our leaflet, “A Loving Legacy.” Contact us at ShapingFamilies.com or write to the mailing address I’ll give in a few seconds.

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