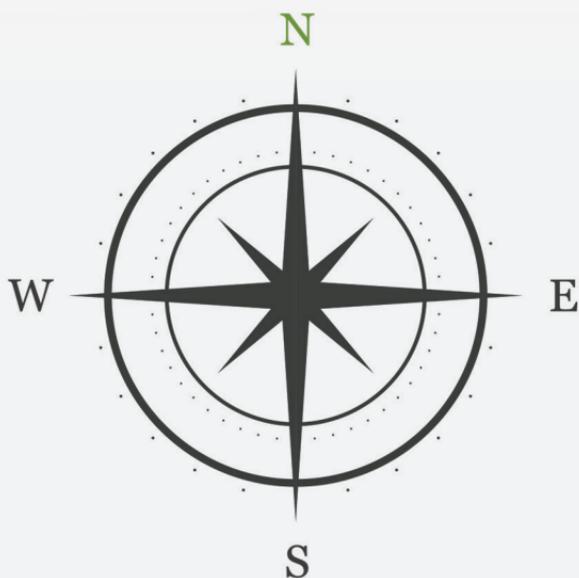


CHARTING YOUR COURSE

Discovering Direction For Your Future Funded Ministry



BRUCE BRUINSMA

Charting Your Course

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Finding Freedom

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Charting Your Course

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CHARTING YOUR COURSE

Discovering Direction For Your Future Funded Ministry

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Print Edition

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Introduction

Christians are all called to ministry for a lifetime. Impacting and changing lives is more than a priority. It is God's mandate to each of us. We understand that this mandate; this call on our lives can be viewed in two ways.

First, there is a common call, the mandate that as Christians we are all ministers and are all called to impact others and help change lives. And second, there is a unique call, an invitation to walk into our preferred future. This call is a uniquely personal one, and we understand it each in our own way.

An important point is this: our unique call defines our Kingdom purpose and points us to our preferred future. Remember the boy, Samuel? His response to God was, "Speak, for your servant is listening."

When we speak of the Kingdom, we refer to the heart of Jesus' teachings, which center around the theme of the Kingdom of God. This Kingdom includes how we internalize Jesus' teachings and life directions as well as how we represent Him to the world. He challenges us to be both the light to the world and the yeast in it. So, our "individual Kingdom purpose" reflects God's call on our lives and how we respond to that call. That call is our unique Kingdom purpose—yes, our preferred future.

The below quote and verse will help you focus on your future:

Retirement is not only a reward for past service, it is a stepping stone to future ministry.

Bruce Bruinsma

If we live, we live for the Lord; and if we die, we die for the Lord. So, whether we live or die, we belong to the Lord (Romans 14:8 NIV).

My hope is that you connect and engage with this important message. Without personal vision, relevant preparation, and a sustainable financial plan, you cannot serve faithfully for a lifetime. The lack of

preparation gets in the way. Often God is preparing you without you even being aware it is happening. By the time you see the pattern of preparation clearly, the preparation is already complete. This is one of the ways we are blessed by God.

Funding your future ministry is another key element of your preparation. It is the preparation giving us the freedom to serve. “Future Funded Ministry” is the name first given by Envoy Financial to describe the financial preparation for your lifetime of service.

In my first book on the subject of Future Funded Ministry, *Finding Freedom, Understanding the Power of Future Funded Ministry*, I outlined a four-part journey. That journey was designed to help you understand what Future Funded Ministry is about and why it is important. It introduced the paramount and powerful concept of living life with purpose and meaning.

I introduced these six important insights:

1. The myth of retirement, with its focus on “doing nothing” or only satisfying our personal desires, stems from an entirely secular point of view.

2. The realization that we now live longer.
3. The deep understanding of what it means to impact lives in the name of Jesus. This starts with a common call to ministry and then grows out of a unique, personal, and individual understanding of God's call on your life.
4. The results of poor planning—life without a Future Funded Ministry Plan.
5. The success stories and how lives are impacted—we introduced you to a few of our Future Funded Ministry Champions.
6. The DNA of meaning or living life with purpose, this is the heart of our message.

If you have not read the prior book, it will be helpful to do so. You can download it for FREE at

BruceBruinsma.com

1

Things People Say

Asking people questions has been a major part of my life for more than a quarter century. I love finding out what goes on inside their minds and hearts when they ponder their future. Often, their answers amaze me.

Some questions I regularly ask are:

What do you think about the idea of retiring?

What's one thing you really want to do after your career pressures finally ease up?

Their answers vary.

“I don't know” and “I never thought about it” are two of the most common responses.

Others plead they're dealing with more urgent concerns. "I'll have plenty of time to figure that out later," they say.

Others are in denial. "I'll never retire," they insist. "I'll be fine."

More than a few are in despair. "Retirement would be great, but I'll never be able to afford it."

The Most Shocking Answer

Over the years I've heard it all at least once, but I still find it shocking that normally sensible and practical people seem to embrace nonsense when it comes to their own futures.

There's one answer I hear quite frequently and I still find it shocking. I ask, "what are you looking forward to in retirement?"

"Nothing," many people tell me and they mean it! After decades of working, doing, and going, all some people can think about is doing the opposite—absolutely nothing.

“I will start thinking seriously about retirement when the time comes but that time hasn’t come yet for me,” one man told me.

“But don’t you think it would be a good idea to at least do some planning today for tomorrow?” I asked.

“Why?” he replied. “I’m still healthy, happily working, and earning a good income.”

I’m not typically surprised when I hear people in their 30s or 40s repeat the popular “Not now!” refrain. But I don’t expect it from a man in his early 70s.

He was blessed with robust health and more energy than many people half his age. These many blessings may have been part of why he didn’t do any planning for the future. Another reason—he seemed to believe that he would remain strong, healthy, and working forever and that taking time now to worry about tomorrow would only lessen his good fortune. Do we only plan when the pain becomes intense?

Today is the best time to start planning for tomorrow, and if you’re already in your 60s or 70s, it’s urgent that you begin to get a plan in place.

More workers at the other end of the age spectrum embrace the “not now” approach, as one 20-something entrepreneur told me.

“Look,” he said, “this is my time to go for it, so that’s what I’m doing. It may sound clichéd, but I work hard and I play hard, and that isn’t cheap. Thinking about something that’s decades away isn’t even on my radar now. I will have plenty of time later to worry about what I want to do in my old age. Talk to me when I’m 50!”

His desire to avoid retirement planning for the next 25 years of his career reminded me of the Abraham Lincoln quote, “you cannot escape the responsibility of tomorrow by evading it today.”

Your future happiness will be shaped by what you do today. Don’t leave your physical, emotional, spiritual, and financial future to chance. Begin planning now for your future happiness.

I was at a party when our dear friend, Sarah, told us she had an announcement.

“Yesterday I turned 62, and we had a birthday party

with family. Today, I quit my job. Tomorrow, I'm going down to the Social Security office so I can start my monthly checks right now. I finally feel free!"

Everybody congratulated her for her courage to leave a job that had been stressing her for years.

"This is my money that the government has been taking out of my paychecks for decades," Sarah said. "I can use this money now, and I'm afraid if I wait, the whole system will break down and I will have nothing left!"

I told Sarah I was happy for her, but inside I was conflicted about her decision. I couldn't see how she could afford this sudden move, and worried that her retirement experience would be less exciting and more challenging than she hoped.

Some of the things people tell me are little more than wishful thinking.

"Our expenses will go way down once we retire," one woman assured me as her husband nodded and smiled in agreement.

I asked a simple question. “So, have you actually looked at the numbers?”

“Not really,” the husband answered after a momentary pause. “We just know we can do it.”

Maybe they can do it, but it certainly won't happen by accident. I've seen some retirees decrease their expenses, but only in cases where they worked diligently to control their spending. Without such control, many people see their expenses rise during retirement. In chapter six, we will discuss how God's calling on your life could also impact you financially in your retirement years.

Bucket lists

Let's face it. The idea of cutting costs and controlling spending contradicts many people's ideas of retirement as a time of freedom, fun, and fulfilling bucket lists.

Some of the most common lifestyle comments I hear from people begin with these eleven words, “we felt that after all these years it was finally time...”

For example:

We felt that after all these years it was finally time for us to get that big RV we've been wanting.

We felt that after all these years it was finally time for that European trip we've been dreaming about.

We felt that after all these years it was finally time for us to spruce up the old place with some bathroom remodeling and new windows.

It may be a new motorcycle for dad, French cooking classes for mom, or gifts to financially strapped kids. The options are infinite, but our budgets are not. Remember, leisure has value but not meaning and purpose.

What do you think?

What are your plans for retirement? Did you see some of your ideas in the comments featured above? Do you have what comes next?

PART 1: THE POWER OF A PLAN

2

Blowing it?

I get it. After decades of work, people want a break. They want change from the patterns of their working lives, and they deserve it. It's no surprise that people have contradictory or even impossible goals for their retirement years.

But if people aren't careful, they can make bad choices and costly mistakes that hurt their chances for a happy, fulfilling future.

Costly Choices

Remember Sarah? I was happy for her retirement, but worried about her decision to start Social Security at age 62.

This is one of the most common choices people make, and one of the costliest. These numbers tell the story: 42 percent of men and 48 percent of women start their Social Security payments at age 62. More people start the payments at 62 than any other age, according to the Center for Retirement Research in Boston. Each person has valid reasons for starting payments early:

- Some want to quit working.
- Others have health issues that dictate their timing.
- Those who have lived life on credit have bills to pay.
- Some people share Sarah's fears about Social Security's long-term continuation. (Many expect it to run out of money by 2034, but most economists say Congress won't let that happen.)
- Some people can't wait to experience the feeling of freedom and independence that Sarah felt when she finally quit her job.

But how many people really consider the long-term consequences of some of the major financial choices they make?

In Sarah's case, her decision to start taking her monthly checks early may have serious long-term consequences for her bottom line. This one decision may mean she will lose 25% of the benefits Uncle Sam owes her.

If Sarah lives to age of 86.7 years old, which is the average life expectancy for females, she could lose \$150,000 worth of benefits that she paid for. That's a significant loss, and it may force Sarah to return to work to cover her expenses of her next quarter century of life.

Many Ways to Blow It

Starting Social Security too early is just one of the ways people can blow it in retirement. A former compensation and benefits executive named Richard Quinn came up with the top 20 ways we jeopardize our own future happiness.

20 Ways to "Blow It" in Retirement by Richard Quinn

Here are 20 of the most common ways people jeopardize their retirement years.

1. Keep thinking retirement is so far in the future that there's no need to act now. There's still plenty of time. After all, you're only [insert age].
2. Avoid saving when you're young and instead play catchup starting at age 50. At that juncture, the government allows you to save more in both employer plans and IRAs, so that must mean it's okay to wait.
3. Bank on being able to work until age 75 or beyond.
4. Live for today, so you accumulate debt right up until the day you hope to retire.
5. Invest in individual stocks you pick personally. Almost as good—if offered a retirement plan at work, close your eyes and pick the three options that sound best.
6. Ignore all the retirement planning tools available to you. They're just too time consuming and complicated.
7. Never contribute to your 401(k), because right now there are so many better uses for the cash. Can't resist the savings urge? Make sure you contribute at a level where you don't earn the full employer match.
8. Keep the same mix of investments at age 60 that you had at age 25. Change is not good.

9. Take your Social Security at age 62, needed or not. It's your money. Grab it while you can.
10. Only save in tax-deductible accounts and don't bother with the Roth, let alone taxable accounts. That way, you can spend your retirement paying ordinary income tax on all your investment gains.
11. Ignore the need to provide for survivors. Don't designate beneficiaries for your 401(k) or IRA. Don't bother with life insurance. Got a pension? Talk your spouse into agreeing to a single life annuity benefit. After all, it's your pension, right?
12. Make sure all your savings are in tax-favored plans, so they aren't easily accessible in an emergency. What about the income taxes and potential tax penalties? You worry too much.
13. Assume there will be a major drop in your spending when you retire. Make a list of all your expenses, just to be sure. Are things looking a little tight? For goodness sake, don't tell your spouse.
14. Cancel that long-term-care policy you bought years ago. If you haven't needed it so far, you likely never will—and, besides, you have plans for that premium refund.
15. You've been waiting so long to buy that boat or RV. You deserve it. And what do you know? It's so easy to get a 401(k) loan.

16. Invest heavily in your employer's stock. There's no doubt it's a good company—and not at all like Enron.
17. Don't worry about inflation after you retire. It's been low for years and no doubt it'll stay that way.
18. When someone tries to explain the power of compounding, don't bother listening to all that gobbledegook.
19. When there's a big drop in the stock market, make sure you shift into bonds. There's no point sitting around and losing everything.
20. Still got money left for retirement? Tell your adult kids you're always willing to help them out financially.

More Questions Needed

When people give me some of these answers to my questions—answers that indicate they may be blowing it—I don't give up right away. I usually embrace them a bit more by asking even more questions. I'm hoping they can articulate a new vision for their futures and navigate a new path to fulfilling their dreams. I'm hoping they can begin to see a future that is impacted by God's call on their lives until the very end.

As I ask people questions and await their answers,

there's one word I'm secretly hoping for but seldom hear: *plan!*

Many of the people I talk to seem to be navigating their future without a good map. And like any big journey, the journey of retirement can be a long and winding road full of hairpin turns and unanticipated accidents. Why try to embark upon this epic journey without direction? Many are clear about what they are retiring from, yet few have clarity about what they're retiring to.

My mantra is simple: *Failing to plan means planning to fail!*

Where Are You Headed?

I wouldn't want to ride shotgun with somebody who would set off on a cross-country road trip without a big road atlas, a quality GPS mapping app, and a tank full of gas. But nearly every day I talk to people who heading into the journey of retirement—a journey that may last 20 or 30 years—with absolutely no idea where they are going or where they hope to wind up.

They seem to feel that since there's no firm goal they're pursuing, any old path will get them where they want

to go. But that isn't necessarily so. If you are headed nowhere, any road will do.

I find it particularly troubling when people of faith embrace this lack of planning, because the God of the Bible is a God of plans, and he desires to fulfill His best plans through people like you and me. The psalmist David said, "May he give you the desire of your heart and make all your plans succeed" (Psalm 20:4).

And Proverbs says that God will help us achieve our plans if they are consistent with His plans for us:

Commit to the Lord whatever you do, and He will establish your plans (Proverbs 16:3).

"We hear people talk about retirement planning all the time," one man told me, "but we have no idea about how to plan our life in retirement, so we just go with the flow."

It used to surprise me when I talked to men and women who have worked hard to raise families, manage households, and build careers but who are mostly clueless when it comes to even the most basic ques-

tions about retirement.

However, it doesn't really surprise me that much anymore, but it does make me sad. Retirement can be a thrilling and fulfilling chapter in life, but so many people miss out on all that it can offer because they failed to plan. Now they're facing challenges they never anticipated.

Unfortunately, people's retirement IQ seems to be getting worse at the very time that retirement planning is becoming much more complex and demanding as our longevity increases.

Navigating the Future: Different Stages for Different Ages

I've found that retirement happens in three stages, and each stage brings its own challenges and rewards, financial and otherwise. This means people need a flexible, long-term plan that they regularly review and update to address these three stages:

Retirement Stage 1: Active, Age 67 to 76. Costs often increase for people in this stage, particularly when they want to travel and make other expenditures that help them catch up for a lifetime's worth of postponed

fun. Meanwhile, savings can come from downsizing from a big home to something smaller. But, you may also need to take care of your parents, grandparents, or children. Challenges emerge at both ends of the age spectrum.

Retirement Stage 2: Mentoring, Age 77 to 86. In this stage, people may spend less on travel, but increasing age can bring increased medical expenses along with other costly changes in where and how you live. Wisdom and emotional maturity are at the highest point.

Retirement Stage 3: Sharing, Age 87 to eternity. People haven't always lived to 100 years old, but now many of us do. And the longer we live, the further we must stretch our retirement savings, particularly when it comes to medical expenses. Some estimates say that a quarter of all your lifetime medical expenses will come in your last year of life.

When people talk about their retirement years, few realize they must navigate a variety of stages, some of which surprise them with unexpected life events and expenses.

“Gray Divorce” on The Rise

One of the most surprising changes for many is marriage breakups. In growing numbers of cases, mom and dad decide they're tired of staying married and get a divorce.

Experts now have a term for the increasingly common phenomenon of divorce by people who are 50 or older. It's called “gray divorce.” In many marriages, conflicts were glossed over during the years when career and family demands came first. But after retirement, these old problems have a way of coming home to roost. If not resolved, separation is the result.

According to the Pew Research Center, “Among U.S. adults ages 50 and older, the divorce rate has roughly doubled since the 1990s.” It is sad to see these marriages end. Plus, gray divorces can have a profound impact on the emotional well-being and retirement savings for both the husband and wife, in addition to the obvious impact on the family members.

You're on Your Own, Pal!

A headline in the June 22, 2018 issue of The Wall Street Journal made clear that many people face a dire problem. Why are today's retirees less prepared

than earlier generations? This “Time Bomb” article explains the biggest shift:

**Time Bomb Looms for Aging America:
*A Generation of Americans Is Entering Old
Age the Least Prepared in Decades***

In the postwar era, for a while, fixed government and company pensions gave millions a guaranteed income on top of Social Security. An improving economy led to increased wages. Many Americans retired in better shape than their parents.

No more. Baby boomers were the first generation of Americans who were encouraged to manage their own retirement savings with 401(k)s and similar vehicles. Many made investing mistakes, didn't sock enough away or waited too long to start.

Half a century ago, nearly half of private-sector workers enjoyed company pensions. Today, only 15% of workers have defined benefit pension plans with their employers.

Let's face it. Most of us are now on our own.

We're supposed to set up 401(k)s, or IRAs, or other types of self-funded retirement investments. Many of us do.

We're supposed to fund these self-funded retirement investments with our hard-earned income. Most of us don't do this, at least not enough.

Many people who did set up and fund their retirement savings saw much of their savings wiped out in last decade's Great Recession of 2007-2009. The coronavirus may have a similar impact on many. Scared and frustrated by these losses, many people gave up on investing altogether, and instead stuffed money in their mattresses. But these mattress stuffers missed out on a long bull market that helped the rest of us recover what we lost during the recession. Fortitude and perseverance are important elements with longevity for the long term.

The Long Haul

We're on our own—many of us without a solid plan—while our life spans are extending longer than they ever have before.

Up until four centuries ago, people considered them-

selves fortunate if they made it to 40. People didn't need a lot of retirement planning when the standard life pattern had four basic stages:

- Birth
- Learn to work
- Work
- Death

We've seen amazing changes in people's life spans over just the last 60 years. In 1960, people retiring at 65 could expect only a few years of retirement before they died. In these simpler times, many snuck by without much planning.

Today's retirees could live 20 to 30 years after the standard retirement age of 65, making it even more essential to have a solid plan.

Frantic or Fearful: Some Can't Stand to Plan

There are many reasons why otherwise practical people fail to plan for their own retirement:

- Many are like Deborah. They tell me they're too busy with the present to sit down and think about the future.

- Some believe retirement should be all about relaxing, and for these folks, even mentioning words like “planning” causes their heads to hurt and feels like work.
- Some don’t plan because they are overly confident that everything will turn out ok in the end.
- Others don’t plan because deep down they are scared about their economic futures and would rather hide their heads in the sand than confront possible horrible details.
- Some personality types seem uncomfortable with planning of any kind, preferring to “go with the flow.”
- Many people say they really, really want to plan but simply don’t have a clue about how to do so.

When Should You Retire?

Financial planning is relevant to your retirement planning because there are important financial components to your planning.

Once upon a time, many workers had employer pensions that allowed them to retire once they reached 65. But fewer employers offer pensions today, meaning that you are on your own when it comes to financing your future.

Since the responsibility is yours, it's important that you understand what you control and what you don't. J.P. Morgan's 2016 "Guide to Retirement" featured an informative graphic showing that:

- **You exert total control** over some things (how much you save or spend);
- **You have less control** over other factors (your health or how long you will live);
- **You have no control** over other factors (such as market returns on your investments, government policies on taxation, or inflation). For example, annual expenditures of \$50,000 in today's dollars would balloon to nearly \$120,000 a year by 2050, once inflation is factored in.

The moral of the story is clear—before you make significant decisions about when or how to walk away from your career, think carefully about that one factor you do control—how much you save or spend.

How Much Do You Need to Save for Retirement?

That's the million-dollar question, but the answer varies by age, according to investment expert Tim Parker, who came up with this helpful guide.

In Your 20s

Your paycheck isn't as big as it will be later in your career, and you may be paying off student loan debts. But start preparing for tomorrow today by trying to put aside 5% - 15% of your pretax income and contributing to your employer's 401(k) or 403(b) plan.

In Your 30s

Your paycheck is bigger, but so are the mortgage payments and the children's dental bills. The median "30 something" has about \$45,000 in retirement savings, but that's not enough. Continue putting away a 10% - 15%.

In Your 40s

You are in the prime of your career, but expenses are heavy, too. Have you saved three times your annual salary? That's what some experts say you should have done. Max out your contributions to your 401(k), using any raises you get, along with money you used to pay off student loan debt.

In Your 50s

You should now have 6 to 8 times your annual income put away for retirement say the experts. If you're not there yet, consider downsizing and selling assets

while you maximize “catch-up contributions” to your retirement accounts.

In Your 60s

Have you saved 8 to 10 times your annual salary? If not, take a close look at your spending, and consider selling more assets. And be careful about taking Social Security benefits too soon.

It's up to You

I wish I could wave a magic wand and create perfect plans for each person, but the only person who can fill in the blanks in your plan is you. Filling in those blanks will require your mind, your heart, your experiences and hard-won insights, your fears, and your passions. Just because you can't save the “optimum” amount, remember some savings is way better than no savings.

How in the world can you create such a plan? I'm so glad you asked, and I've written this book for people just like you.

I want to invite you to join me on a journey that will help you figure out your very own path forward. We will explore who you are, what you were created to

do, and how you can experience retirement in a way that's meaningful, fulfilling, purposeful, and even joyful.

God made you, and there's nobody else like you, so your plan will be unique. And we will be exploring much more than money. As Jesus said, "Man shall not live on bread alone." (Matthew 4:4)

Bread is important, but it's not enough to bring people deep joy, so we will also explore ways that you can experience the fruit of the Spirit that Jesus promised his followers: "love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control." We will explore those promises and the pathways to experience them.

3

From Retirement Planning to Life Planning

If you were a military commander, you wouldn't risk your troops by taking them into battle without a strategy for victory, a plan of attack, and tactics for winning future battles.

If you were constructing a 100-floor skyscraper, you wouldn't start without detailed architectural and engineering plans. Even a basic camping tent comes with detailed instructions.

If you were an astronaut, you wouldn't ride a rocket to Mars without a detailed flight plan.

But if you are like most people, chances are that you

will head into the decades of your retirement years with little idea of where you're going, what you want to do, or how you will get there, other than "taking one step at a time."

Roger retired from the military after 28 years of doing detailed logistical planning for the global movement of troops and all the food, technology, weapons, and resources the troops needed. I assumed Roger would apply the same rigor to developing plans for his own retirement years.

I found out that I was wrong when I ran into him one day shortly after he announced his retirement.

"So, Roger, what's the master planner's master plan for the rest of your life?"

"I don't know," he said. "I'm just going to take it step by step."

Money wasn't an issue. Roger's military pension meant he could do pretty much whatever he wanted to do. But I was surprised that a man who enjoyed creating plans for troops, tanks, and his own career suddenly "retired" from planning just as he was heading into

one of the more complicated periods of his life.

Deborah announced that she would retire December 31 at age 65 after decades of increasingly complicated roles with a major Christian ministry organization. I met with her in July—five months before her departure date—and as usual, I asked her one of my questions.

“What are you going to be doing on January 1?”

“Why are you talking about January 1?” she said. “I’m focused on getting through today, the next week, the next month, the next four months. I will have plenty of time to think about January 1 after January 1. God will help me figure it out.”

Settling for Less?

Roger and Deborah will probably be fine, but is fine good enough? I’m not so sure.

I can understand why the two of them feel they’re still too busy now with work and other duties to start planning for retirement, but at the same time it makes me sad because I feel their failing to plan is planning to fail.

Roger and Deborah aren't at risk for going broke. I don't picture them living out their final years homeless. But when professional planners like these two fail to plan their own futures, I'm afraid they may be allowing themselves to settle for less when it comes to:

- Their future happiness.
- Their experience of meaning and purpose.
- Their opportunity to consider how God has empowered them for service in the past, and see how He might empower them anew in the years to come.

Some people see retirement as an ending, a winding down, or a last few spurts of energy before the reserves run out.

I embrace the opposite view. I see retirement as a beginning, not an ending. I see retirement as offering a host of new opportunities, not the end of opportunities. And I'm not alone.

“With these new time horizons in life, we're recognizing that at age 60 we might just be getting started,” said Phyllis Moen, who runs the Advanced Careers Initiative educational program in Minnesota, which

helps retirees retool for their next big assignment. Similar programs are offered at Notre Dame and Harvard.

You may not have the time to spend a year studying for your next career, and you may not have the \$70,000 Harvard charges for its advanced leadership program. But nobody can stop you from dreaming, hoping, and planning for a future that will likely be different from your past.

I read about these exciting new programs in a Tribune News Service article headlined: “New Post-Retirement Job: Making the World a Better Place.” The article shows how a growing number of retirees are trying to balance money and meaning.

Economist Chris Farrell has written a book that explores this movement called *Purpose and a Paycheck: Finding Meaning, Money, and Happiness in the Second Half of Life*. Farrell explained how some retirees feel that “they don’t necessarily want to do the same thing they’ve been doing for 30 years, but they do want to do something they believe in.”

I couldn’t agree more. After decades of devotion to

your job or career, now's your chance to live your dreams, follow your passions, impact the world, and make a difference. Now's your chance to use all your valuable life experiences to bless others.

Let's see how a good plan can help you experience all the goodness you can during the coming years.

You Need a Bigger and Better Plan

I have a confession to make. I have been talking about how you need to have “a plan” for retirement but it's more truthful to say you need *two plans*.

If you are like most folks, you've probably heard an awful lot about one type of retirement planning—**financial planning**. But you've heard next to nothing about the other, more important type of retirement planning: **life planning**. Let's rectify that imbalance right now.

Google the words “retirement plan” and wait a second. You'll see more than a million results, the vast majority being links to major financial firms selling various investment products.

You can generate similar “search results” by asking

people about their retirement planning. For those brave souls who have done any retirement planning, 99% of what they tell me is about money—wealth management, retirement accounts, investment vehicles, rates of return, etc.

I've spent decades working in the retirement industry. Envoy Financial, the company I founded with my daughter Bethany, works with hundreds of churches and religious organizations to provide quality retirement plans to tens of thousands of workers. So, when I hear people lay out the details of their financial planning, the "Retirement Executive Bruce" side of me is in heaven. It's encouraging to talk to people who've invested some time and energy in this important homework.

At the same time, the "Spiritual Mentor Bruce" side of me is frustrated. Millions of Americans have notebooks or manila files labeled "Retirement Plan," and I'm happy they do. But there's more to retirement than money. It's not all about the Benjamins. Many people who do a good job of financial planning totally neglect planning for how they will live life in retirement.

As Jesus once said, “Man shall not live on bread alone.”

Retirement planning needs to be *more than financial planning*. Don't get me wrong, finances are important. Very important. But it's equally important for you to do some serious life planning that requires you to look deep inside yourself and connect the dots between your past and your capacity, passion, and future.

I think of this as holistic life planning because it addresses all major life issues—not only finances. Here's how one expert described it, “We can either separate our lives into convenient little compartments, or we can have a coherent life and integrate those parts into invigorating, challenging, but sometimes messy whole.”

You may spend two, three, or even four decades in retirement. That's a pretty long journey to navigate without a good road map. You need a life plan that covers more than money. You also need a plan that helps you see where you fit into God's plans for building His eternal kingdom. That's where happiness and joy come from.

The Six Essential Retirement Issues You Need to Address

“How much money do we need for retirement?” is an important question, but it only ranks fifth on my list of the six retirement issues you must address if you want to create a comprehensive life plan for the next few decades. Let’s look at the six important issues you face.

I’ve written the questions in plural “we” style because that’s the format my wife, Judy, and I use when we regularly have these discussions, as we did during a recent weekend together. If you’re single you can change to the singular. Either way, these are unavoidable issues you need to address.

1. How are we going to relate to each other?

In the past, you and your spouse may have been prevented from spending time together, traveling, or exploring pleasurable activities you both enjoy. Now is your chance to change that. But, are the two of you on the same page about what you want to do?

How will retirement impact home life?

After decades of going to work every morning, you no longer need to get up and out of the house. But

while you may be looking forward to hanging out a bit more, how is that going to work out for your spouse, who seems to have survived your workday absence A-OK?

Today, when two-career marriages are increasingly common, men and women who retire will need to figure out something they've never dealt with before—how they will interact with each other now that they're both together at 8:00 in the morning, noon, and 5:00 in the afternoon and beyond.

2. What are we going to do?

Time. You've got more of it now. What are the two of you going to do with it all? Are you still friends?

I'm not asking you to fill out a detailed daily calendar for all your remaining time on earth. But, are there some activities or interests you want to pursue—either individually or together—now that you have the time? What are they?

3. Where are we going to do it? Where will we live?

Are you going to stay put in your current house? Or are you going to move and downsize? If so, where will you live?

One of you may want to move so you can be closer to kids and grandkids. The other one may want to head for the hills to live a simpler life of hiking and fishing.

Can you find a middle ground on this all-important issue and agree on a place to call home that you can both love?

For many couples, this question of where they will live can be challenging or even confrontational. Spend time sorting this out early in your retirement planning. Then review your decision regularly, even after you make that first move. Will you live in the same residence or will circumstances and changing preferences change your priorities?

4. Who are we going to do it with?

For years you spent most of your waking hours with coworkers, who served as your family and friends away from home. Now that you no longer work alongside these people five days a week, what shape will your social life take?

Who will be your community, your people, your tribe, your support groups, and your faith community or church family?

And who will you socialize with after you move from the neighborhood where you've lived for years?

People need people. Who will be your friends in this stage of your life? And are you equipped to find new ones?

5. How are we going to finance it?

Finally, we get to the money question that most people focus on when they say they're doing "retirement planning."

How much money do you have put away for retirement? And now that you know you may live two or three decades as a retiree, how long will that money last?

In the previous chapter we discussed the three stages of retirement. Each stage has its own financial benefits and challenges. Do you have a plan that covers the financial ups and downs of all three stages of retirement?

Are there ways you can bring in new income or reduce spending to provide for the coming years?

6. What is most important in retirement?

Perhaps you are one of those people who has spent many idle moments during the workday imagining all the awesome things you will be able to do once you retire.

Now your opportunity is here. Chances are you may not have the time or finances to do everything on your list—at least not right away. That means you need to figure out what things are most important to you. What would provide the most meaning, fulfillment, and joy?

This topic is crucial. If you don't figure out what's most important, you may wind up settling for less than the best.

Retirement may offer you your best chance learn more about God's plan for your life. In Chapter 5, I will help you think about what God has planned for you. If you're like me, you will see that following his plans provides not only personal happiness, but also a deep joy as we serve God and the people around us who need a blessing.

Answering each of these six essential questions will

take homework, but only question 5 requires a calculator. The answers to the other five questions will be found in your mind, your heart, and in the lessons you've already learned this far in your life journey.

Books, like the one you are reading now, can help you to determine what retirement will mean for you. I also quote other books and articles and you can read these to learn even more. This kind of "homework" can help you think through the many complicated questions that you haven't answered before. (RetirementReformation.org)

If you want to develop a solid, workable plan for retirement, take your time thinking about and answering all these questions. Get a notebook or open a word document where you can write down your thoughts. Reflect on what you've written. Then, regularly expand it, update it, and revise it.

Think back to all the study and preparation you did to get ready for your career. Now you need to study and prepare for your post-career life. As you do your homework, you will be on your way to creating a robust retirement plan.

A Word for Those Who Believe Planning Is a Sin

Deborah told me God would help her figure out what she would do after she left her job of many decades at a Christian ministry organization. (Seeking God's guidance is important, and we will explore ways you can do that in the remaining chapters of this book.)

I've talked with several Christian believers who insist that the whole process of planning reflects a lack of faith and trust in God's loving presence and plan for their lives. For these folks, faithfulness to God means patiently and passively "waiting on His guidance."

"God says planning is evil right there in the Bible," one person told me, referencing this passage in the New Testament's letter of James:

Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." As it is, you boast in your arrogant schemes. All such boasting is evil. If anyone, then, knows the

good they ought to do and doesn't do it, it is sin for them (James 4:13-17).

“Hold on a minute,” I replied, after I grabbed my Bible off my office bookshelf and opened it to the passage he cited.

“I don’t think God or James is teaching that planning is evil. What this passage calls evil is how we boast about arrogant schemes for ourselves instead of seeking and submitting to God’s will for our lives.”

Faithfulness is an issue of attitude. Ask God to guide you as you make your plans for tomorrow and next year. Honor Him as you determine what your purpose is for life and devise a plan for achieving that purpose. Let’s build a movement that will impact the Kingdom.

Do You Want to Be Wise or Foolish?

People who say planning is sinful need to confront familiar passages from the Gospels that teach that it’s wise to plan and foolish to avoid it.

Jesus repeatedly tried to explain to his disciples that He wouldn’t be with them for long, but they didn’t

seem to understand. He tried to drive his points home with two parables that stressed the importance of planning ahead: The Parable of the Talents and The Parable of the Ten Virgins.

Pastors often use The Parable of the Talents when they are preaching stewardship sermons and asking for donations, but the principle of stewarding God's good gifts applies to everything we do in life.

A man is going on a journey, so he gives portions of his wealth to three of his servants. Two of the servants traded and made even more money for their master. The third servant hid the money in a hole in the ground, which made his master unhappy.

His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. So take the bag of gold from him and give it to the one who has ten bags
(Matthew 25:26-28).

The message is clear. We are called to be faithful for

a lifetime, and this includes being intentional about how we prepare for the future.

The Parable of the Ten Virgins focuses more directly on the importance of planning.

At that time, the kingdom of heaven will be like the ten virgins who took their lamps and went out to meet the bridegroom. Five of them were foolish and five of them were wise. The foolish ones took the lamps but did not take any oil with them. The wise ones, however, took oil in jars along with their lamps (Mathew 25:1-4).

This parable is a stark reminder to those who presume that God will provide all the resources needed to complete what He has called them to do. Don't get me wrong. God does provide, and He provides more than you and I want or deserve. But the Parable of the Ten Virgins shows us that God doesn't want us to wait on Him to provide when we are clearly capable of providing for ourselves. The Holy Spirit will guide us. We must listen to the Spirit's guidance and act on what He tells us.

The wise virgins not only brought oil, but they also

had the jars needed to carry the oil. They did not merely fill up the bowl holding the wick, but also brought additional jars of oil as a back-up in case the night was long.

Why did these wise virgins engage in this kind of detailed planning? Perhaps they had faced similar oil problems before. Or perhaps they were blessed with the foresight to realize what would happen if they did not have enough.

Either way, these wise virgins were prepared. They were ready to wait a long time. They were spiritually prepared and could understand their relationship with the bridegroom. They even prepared to handle the problems caused by the foolish virgins.

Clearly, there are people who hope the whole issue of planning will simply go away. But, those who try to say the Bible is on their side or that God condemns planning are mistaken. God wants us to be wise and make plans. He wants us to make sure we keep His will for us in the center of our plans.

To Plan or Not to Plan?

The 2018 Labor Day weekend featured the usual hol-

iday activities, along with big-time funerals for two American icons.

Sen. John McCain had learned the year before that his brain cancer had worsened and that he would not have long to live. It was time for him to get busy planning how he would live out the remaining months of his life, and how he would be publicly remembered after death. Over the course of five days, McCain's family implemented the plans they had put in place for memorial events in Arizona, Washington, D.C., and Annapolis—home to the U.S. Naval Academy Cemetery.

That same weekend, Aretha Franklin, the Queen of Soul, was celebrated during an eight-hour memorial service at Detroit's Greater Grace Temple. Although her funeral arrangements were not as complicated as McCain's multi-state farewell, she had done her homework, securing the services of former president Bill Clinton and other dignitaries from the worlds of music, religion, and politics.

After Franklin's funeral, there was sad news about the celebrated singer's legacy. She died without a will, meaning that her estimated \$80 million estate would

be subject to hefty taxes and the expenses of probate. (It was later found that Franklin had two wills.)

Franklin isn't the only well-known, well-paid celebrity to lack even a basic will. Among those to die without wills were actor James Gandolfini, who played Tony Soprano in "The Sopranos." Rock musician Prince died in 2016 with no will but an estimated fortune of \$200 million.

One recent survey found that nearly 60% of Americans have no will in place, let alone a living trust, which is even more helpful. How will they pass on their accumulated assets to the next generation? Their lack of planning ensures that this process will be both emotionally frustrating and financially costly for their heirs. The kindest and most thoughtful approval is to do the planning in advance.

Helping You Create Your Plan

The world grows ever more complex. Meanwhile, millions of us remain blissfully planless. But that bliss may be short lived. People without plans not only hurt themselves, but also make things tougher and more frustrating for the ones they love most.

I'm writing this book to encourage and help so you won't make these needless but costly mistakes. We'll tackle additional important questions in the next chapter.

PART 2: THREE QUESTIONS YOU
NEED TO ANSWER

4

What Do You Want in Retirement?

Way back in 1977, “Margaritaville” was simply the title of Jimmy Buffet’s biggest hit song.

The bouncy, Caribbean-accented melody and catchy chorus create a cool vibe, but it also reveal the story of a sad drunk. The lyrics portray a brokenhearted man who spends an entire summer season near a Florida beach, strumming his guitar, eating shrimp, and “wastin’ away” by consuming large quantities of icy cocktails (“That frozen concoction that helps me hang on”).

In the decades since, the song—and the entrepreneurial man in the 70s who wrote it—have spawned a vast entertainment corporation offering a Parrothead’s

cornucopia of products and services.

Perhaps you've read Buffet's book, *Tales from Margaritaville*, while tuned into Radio Margaritaville on Sirius XM.

Perhaps you've dined or downed drinks and a cheeseburger at Paradise Restaurant, stayed at a Margaritaville Hotel/Resort, or gambled at a Margaritaville Casino, a Landshark Bar and Grill. And when you shop, do you make sure to bring home your Margaritaville-branded merchandise:

- Booze (a "Frozen Concoction Maker," Landshark Lager and other malt beverages, margarita mix, and tequila);
- Food (chips and salsa, frozen seafood, chicken wings, and key-lime pie filling mix);
- Style (Soles of the Tropics footwear, clothing for men and women, and beach furniture).

Get ready, seniors, because the latest Margaritaville brand-extension could be the biggest yet. Latitude Margaritaville is the hottest new concept in retirement living. But one thing's strange. You'll never find the word "retirement" in any of the promotional materials.

A Retirement Paradise?

The “Latitude” in the Latitude Margaritaville name refers to the title song of the album that featured “Margaritaville.” “Changes in Latitudes, Changes in Attitudes” is a wistful song about past pleasures with a chorus that concludes, “If we couldn’t laugh, we would all go insane.”

Wouldn’t you like to retire to a new community near Daytona Beach or Hilton Head? It would be fun, fun, fun until your days are done. Prices start in the \$250,000s for the 1,500 square-foot model. Add \$100,000 for a bigger home from the “Island Collection.” Plus, there are monthly fees, of course.

Isn’t this a small price to pay for the wonderful new life the website promises?

Your New Home in PARADISE

The paradise that’s promised at Margaritaville isn’t the paradise Jesus promised to the thief who hung on the cross next to Him.

This is a paradise designed for aging Baby Boomers, that big demographic group that has changed major aspects of American life during its march from the

1960s to the twenty-teens. Latitude Margaritaville seeks to recreate the sunny, escapist vibe evoked by the fictional “Margaritaville” Buffet created in his songs. (The marketing message, your new home in PARADISE, refers to Buffet’s 1978 song, “Cheeseburger in Paradise.”)

Its website makes it clear that this retirement community isn’t based on the latest scientific insights into healthy living or the aging process. It’s not inspired by some bold new vision for urban planning. Developers are simply using a pop star’s brand to sell real estate and services to seniors.

“Inspired by the legendary music and lifestyle of singer, songwriter, and best-selling author, Jimmy Buffett, your new home in paradise features exciting recreation, fantastic dining, and live entertainment.”

Fun in the Sun, Revisited

Can you picture yourself retiring at a place like Latitude Margaritaville? Is this where and how you want to spend your sunset years?

Buffet’s vision is not the first retirement community selling seniors packaged leisure and fun. Sun

City pioneered the approach—but without Parrotheads—60 years ago.

More than 100,000 people showed up for the January 1, 1960 opening day of Sun City, the Arizona retirement community created to serve a growing army of people who were being called “senior citizens.”

Del Webb, who helped build Las Vegas, came up with the concept for “an entire community dedicated to leisure and recreation for the active retired adult.” TIME magazine explored the phenomenon in 1962:

**THE RETIREMENT CITY:
A New Way of Life for the Old**

My parents lived in Sun City West, near the original Sun City, after my father retired from academia, and life was fine for them there. But when I visited them, I found it odd to be in this vast world of more than 100,000 people that was totally devoid of children. It was probably the least diverse place I've ever seen.

I remember feeling conflicted about the whole Sun City concept. On the one hand, I could see that mom and dad were doing fine, and I was glad they could live

out their final years in this trouble-free environment.

On the other hand, I remember wondering, is this all there is to life here? Could there be something missing? Don't mom and dad still have things they can give to the world, rather than cocooning with fellow retirees?

Some seniors tell me that decades devoted to bridge, bingo, shuffleboard, or other forms of fun can get boring. I think the same principle applies to hanging out at the Margaritaville tiki hut. But fun may be a better option than the one thing people repeatedly tell me they most want in retirement.

The Dream of Nothing

In my decades of quizzing people about their futures, I estimate I've asked one simple question thousands of times, "What are you looking forward to in retirement?"

"Nothing!" (or some related version) is the one answer I hear more than any other.

Of course, no one means this literally. It's impossible to stay alive if you do absolutely nothing. You need

to breathe, eat, and drink. At the very least, you will need to roll over occasionally to avoid bedsores, or a bad sunburn.

When I hear people say they dream of doing nothing, I think they are really saying that they are sick and tired after years of doing something, and by “something” they mean all those things they had to do because their jobs or circumstances required it.

I get a similar negative reaction when I speak to groups and ask them what they are looking forward to in retirement. Most of what I hear is what they want to stop doing. They typically mention more negative than positive items.

It troubles me that many peoples’ dreams for retirement come down to nothing. I’m sad when those who are about to enter this wonderful stage of life seem more focused on their frustrations with their past work life rather than on their hopes and desires for a better future.

They dream about what they are free from—not what they are free for.

They’re fleeing from the burdens of work, not running

to the many blessings retirement has to offer. Each life stage holds the prospects of new opportunities.

Nothing's No Fun After a While

When people are still busy working, it makes sense that they long for nothing. Let's face it, a lifetime of traffic jams, pointless meetings, office bickering, or the feeling that you're living inside a Dilbert cartoon or an episode of "The Office"—all of this can make nothing seem awesome by comparison.

But it turns out a life of nothing can be empty and unrewarding, according to a recent article about a new trend called "unretirement."

Sue Ellen had worked as a nurse and educator in Florida for nearly 40 years before retiring. The only "retirement planning" she did was "financial planning," and she did that well. But she failed to plan for living in retirement, which explains why three months after leaving work she was back on the job.

"I'd done all the preparation except to really think about what life was going to be like," said Sue Ellen, who missed the friends and intellectual challenges she

experienced every day at work.

Michelle, who lives in Colorado, is unretired after more than a year of retirement. She said not working left her feeling like she was “free-floating” and “very ungrounded.” Now back at work at age 69, she has no plans to retire again. “As long as somebody wants me, I have a lot to contribute,” she said.

Sue and Michelle were two of the unretired featured in “When Retirement Doesn’t Work Out,” an article by New York Times writer Paula Span, who covers America’s rapidly aging population in a series called “The New Old Age.”

It’s true. Work can sometimes drive us nuts. But as today’s unretirees are finding out, work provides a meaning and purpose to life that people don’t experience by doing nothing. People are realizing they need more than nothing. They need something—something that provides feelings of value, accomplishment, and fulfillment. They won’t find that in nothing.

Something’s Much Better Than Nothing

Doing nothing may be fine for a time, but it’s a

poor foundation for building a meaningful life in retirement.

This isn't one man's opinion, but the conclusion of recent empirical studies. Scientists are finding that a lack of meaning in retirement is linked to alcohol and drug abuse, depression, anxiety, and suicide. People who have a purpose in life are better able to cope with life's losses and traumas, and better able to enjoy the many good things in life.

That's why longevity expert Robert Hunter proposes a different model called "productive aging."

Studies begun in 1955 by the National Institute of Health have demonstrated that older people who have goals and structure have a better chance of living longer. Thus, health supports productivity and productivity encourage health. Productive aging would appear to be in the best interest of both society and the individual.

Created for Something Good

You were created for something, not nothing. Maybe you've reached your limit with work, but I hope you aren't retiring from *good works*.

Many retirees want to get far away from “work,” meaning their job or career. That makes sense. But that doesn’t mean we can quit showing up for the challenging job of living. As long as we live, we have “work” to do. That work involves having a loving and healing impact on everyone we meet, whether it’s our neighbor across the street or the stranger on the other side of the world.

The Bible talks about this divine assignment. As St. Paul wrote,

For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do (Ephesians 2:10).

You were created for good works. Retirement may signal the end of your work at your job or career, but it doesn’t signal the end of your need to serve God. In fact, retirement can be the beginning of your chance to embrace the work and service you were created to do.

So, what were you created to do? Let’s get some help on that question from two of my theological heroes—Martin and John.

From “Work” to Works

Protestant reformers Martin Luther (1483-1546) and John Calvin (1509-1564) not only changed the way people worshiped, but they also transformed the way people think about work.

Luther criticized the Church in his time for embracing a false dichotomy that prized sacred work (being a priest or a monk) over the secular work most folks did (being a butcher, baker, or candlestick-maker). Luther said God created some people to be butchers and some to be bishops, and both were worthwhile callings. People who taught otherwise were spreading the “guiles of the devil.”

Luther introduced the concept of “the priesthood of believers.” It meant that Christians should read and interpret the Bible for themselves rather than depending on clergy to do it for them.

The revolutionary ideas Luther promoted tore down the ivy-covered wall between cloistered priests and ordinary people. They also challenged the notion that monks’ work was a higher calling than secular professions.

Calvin affirmed this idea, teaching that God gave each of us an assigned calling, and “that no task will be so sordid and base, provided you obey your calling in it, that it will not shine and be reckoned very precious in God’s sight.”

Finally, Free to Serve

Luther’s and Calvin’s revolutionary ideas mean that even “secular” work like my job—retirement planning—can be a sacred calling. I certainly see it that way. I’m not a pastor or a priest, but I’m serving God and helping others through my work.

As for you, your working life may be done as you retire from your career, but I hope you’re not retiring from good works. In fact, your retirement years may be the best time for you to do all the good works you were created to do, but couldn’t do, because you were focused on your career.

You’ve got something only you can give to the world around you and retirement may be your best chance to give it.

Finding out what your good works are and investing your time and energy in these tasks can be a lot

more exciting than whiling away your days in a pop-culture-based retirement community like Latitude Margaritaville.

In Chapter 7, we'll help you figure out what good works you can do.

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Who Are You?

Janet gave 25 years of her life to serving students in Lansing, Michigan—16 years as a teacher in elementary schools, six years teaching middle school, and three years as an assistant principal.

She was a beloved educator who could rarely go shopping or out to dinner without one or more of her former students approaching her and thanking her for her impact on their lives.

But now she was done grading papers and leading students. When people asked her why she was retiring, she had a response ready, “A quarter century is plenty, don’t you think?”

Janet was done teaching, but she wasn't quite done working. She had spent the last decade of her career wondering what path she should take after she quit.

There were dozens of second career candidates she considered, but the winner turned out to be real estate. She liked the fact that she could work primarily with adults. She admired the independence of some realtors she knew, and she figured her new career would be her chance to bring home more money before she finally retired.

During her last two years as an assistant principal, Janet started her real estate training and tests. A month after she left her school job, she joined a respected real estate firm.

Three weeks into her new career, Janet had a shocking revelation. She hated it. Many of the adults she worked with seemed just as childish as her former students, and the independence she longed for proved elusive.

“People call you up at all hours of the day and night demanding immediate attention,” she said, “and if you don't respond immediately, or show them a house at 8 p.m., you lose.”

She also saw that it would take her much longer than she thought to start generating a positive cash flow. Saddened but not defeated, Janet began working on a new plan for what she was going to do.

Your first attempt may not be the right one. Don't be discouraged. Begin again.

Randy was sick and tired of the smell of oil. He had spent a decade and a half as an auto mechanic before opening his own repair shop in San Antonio. Year by year his business grew, and now Randy managed a staff of 13 people.

Although he was grateful that he was no longer responsible for doing oil changes, brake jobs, and engine repairs, the stresses and strains of small business ownership and management weighed heavily on him.

“I'm not a wrench monkey anymore,” he told friends, “now I'm a paper monkey!”

Over time, a dream started to take shape. Randy decided he would sell his repair shop and do something to care for abused, abandoned, and neglected children. He was passionate about his dream because he had

suffered his own share of abuse and neglect as a boy. And he noticed how some parents in his shop and elsewhere routinely neglected their children, focusing instead on their smart phones.

Randy explained his dream to people who ran shelters for abused kids, to church leaders, to school principals, and to missionary groups. Each time he met resistance. Everyone admired his passion, but unfortunately, he didn't have the right skill set, training, or experience.

The rejection Randy received made him feel frustrated and hurt, and the whole experience left him doubting himself and feeling confused about what he should do.

Who Are You in the Third Chapter of Life?

These two cases show how many people experience false starts and winding roads as they navigate the new realities of aging in America without a good map. Thankfully, Janet and Randy eventually found work to do that matched their passions and their preparation.

Janet eventually found a part-time job, which she loved, mentoring teachers who worked with low performing students. She also signed up for a yoga

class. “I needed something for me,” she said.

Randy wound up doing something he never could have imagined. He organized a city-wide mechanics ministry that provided auto repair work at garages throughout the city to widows and single mothers.

This wasn't the way they predicted things would go, but such are the challenges we face as we navigate this unprecedented third chapter of life.

Chapters of Life

Think of life as a book made up of three main chapters:

- The *first chapter of life* is childhood. Here, parents are mostly in charge, and the main priority in life is learning all you can.
- The *second chapter is adulthood*. Here, the priority is applying what you learned in the first chapter. Suddenly, your own decisions start having a profound impact on the shape and direction of your life. These changes give you more chances to learn new lessons you can apply.
- People aren't sure what to call *this new third*

chapter, which could last for decades after we retire. We use several names to describe it—senior living, elderhood, life three, last quarter, etc. Your quality of life in this chapter will be profoundly shaped by the decisions you make.

I love asking people questions about how they hope to approach the third chapter of life. In the last chapter, we asked the important question, *What do you want to do?*

But now, I think a much better question is the one the rock band “The Who” asked, “*Who are you? Who, who, who, who?*”

Who Impacts What?

Who we are informs what we should do.

Janet and Randy neglected this important lesson, and they wound up trying to pursue work that didn't match who they were.

I want to help you avoid the same mistake.

For years, who you are was shaped by what you did. You had commitments to career and family that

consumed much of your time and energy. These commitments also helped define you.

But things are different now. Some of your established roles and responsibilities are changing or perhaps even disappearing altogether. This gives you a wonderful and unprecedented opportunity to ask yourself the important question—who am I *today*?

Perhaps you can remember times back in your college days when a philosophy class or encounters with other students inspired you to periods of metaphysical navel-gazing:

Who am I?

Who was I created to be?

Why am I here?

What makes me uniquely me?

When you started your career, you asked these questions as you sought to find work that matched your personality, skills, and values.

Now, decades later, it's time to ask yourself these important questions once again. The good news is you should have a better idea about how to answer these

questions today than you did then. The bad news is that if you fail to answer these questions, you might make the kinds of false starts that Janet and Randy made. You may wind up making decisions you need to correct later. Even worse, you may merely settle for whatever life deals out, rather than seeking God for what is best for your life.

Picture yourself as pioneering astronaut Neil Armstrong. You're about to take off on a journey into the unknown. You need to ask yourself some questions.

Where am I headed now?

What will I orbit around?

Meet the New You!

No man ever steps in the same river twice, for it's not the same river and he's not the same man.

This wisdom comes from Greek philosopher Heraclitus, who lived some 2,500 years ago, but it's a perfect observation today for the millions of people writing the third chapters of their lives.

Socrates, another Greek philosopher who lived a

century after Heraclitus, delivered this personal challenge, “The unexamined life is not worth living.”

The truth is that most of us sped through our 30s, 40s, and 50s without taking much time out for personal reflection. It's not that we decided we wouldn't examine ourselves, but there was simply too much going on in our lives. Questions of personal identity were often relegated to the bottom of our “to do” lists. Our second chapter identity was shaped by our obligations. We were employees or managers, mothers and/or fathers. Perhaps a combination?

Now's your chance to look in the mirror and get to know the new you.

What important skills and insights have I picked up along the way that can help me and others?

Now you can engage in the reflecting, exploring, listening, discovering, and seeking you ignored for so long and ask important questions like:

What makes my heart sing, and my pulse quicken?

What makes my tears flow?

You are not the same person you were when you went on your first job interview, changed your first baby diaper, or led your first company meeting.

To borrow a metaphor from the ministry of Jesus, it's time for some new wineskins.

No one sews a patch of unshrunk cloth on an old garment, for the patch will pull away from the garment, making the tear worse. Neither do people pour new wine into old wineskins. If they do, the skins will burst; the wine will run out and the wineskins will be ruined. No, they pour new wine into new wineskins, and both are preserved
(Matthew 9:16-17).

It's time to shine a spotlight on you and ask some serious questions:

Who are you now?

What were you made to do in this season of life?

Some people see this introspection and self-examination as an unnecessary and unpleasant burden. But I remind them, "the truth will set you free!"

The more clearly you can see yourself, the better you can address the challenges and opportunities you will face in your third chapter of life. Let me introduce you to some of the great tools and assessments that can help you discover the new you.

Putting Yourself to the Test

You may remember a day, way back in elementary school, when adults gave you an assessment that asked you whether you preferred working with people, things, or ideas. That was your introduction to personality assessments.

Today there are more than 2,000 different personality assessments in workplaces, online, in books, and in workshops and seminars. Assessments are used when we get married or divorced, apply for jobs in sales or customer relations, go to the courthouse to serve on a jury, or seek new partners, love interests, or apartment renters.

Some people feel like they've been assessed to death. So why do I want you to take even more assessments? It's simple.

In the past, other people assessed you to see if you

fit their needs. Now, you're assessing yourself to get a better understanding of who you are and what you should do with your lifetime of wisdom, connections, and experience.

We'll help you figure out who you are in Chapter 8.

6

What's Your Calling?

Mel had worked as hard as he could for as long as he could, but now that chapter of his life was ending, and he was struggling to figure out his next step.

“What do I do now?” he asked me.

I knew Mel had a deep faith in Jesus, so I turned the question back to him.

“Why are you asking me? Shouldn't you be talking with God about His plan for you?”

Too many Jesus followers like Mel miss out on living their calling in the third season of life. They think God only calls saints and religious leaders—special people.

The truth is that God has been calling ordinary people like you and me since before the beginning of time. Each one of us are uniquely called.

Today He's calling retirees to use their accumulated experience in His service. We're never too old to receive a new calling from God. Even if we've never been aware of a prior calling, we are never too old to give God our lives as a living sacrifice. Start now.

Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship. Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will (Romans 12:1-2).

“Come, Follow Me”

They were normal people taking care of the mundane challenges of daily life when their regular routines were interrupted by a unique offer they couldn't refuse.

Peter and his brother Andrew were fishermen. They

were casting a net into the lake when Jesus approached and made an unusual offer.

“Come, follow me, and I will send you out to fish for people.” They got up and followed Him.

On another day, Jesus saw a man named Matthew sitting at the tax collector’s booth. “Follow me,” He told him, and Matthew got up and followed Him.

He kept calling until He had assembled his team of 12 willing disciples who were willing to follow Him and serve Him (well, at least 11 of them).

Have you ever heard God’s call?

Do you have any idea what God is calling you to do?

Do you even think such a thing is possible for you today?

This chapter is devoted to helping you explore your calling—a topic that is largely ignored in most retirement plans.

This is unfortunate because your retirement years offer you an unprecedented opportunity to hear and fulfill the calling God has for you.

Still Calling?

Frankly, many people seem to believe that Jesus quit calling people after He recruited His disciples. But it didn't end there, and today Jesus continues to call out for people who will follow Him and serve Him.

Perhaps you've never heard God calling you to do anything. If so, I suspect you may not really be listening because He calls all his children to serve Him! If you've accepted Jesus as your Lord and Savior, you are called.

Perhaps you have sensed God calling you, but:

- You hesitated to respond because you were busy with obligations to family or career.
- You figured you couldn't do what God was calling, or you couldn't afford it, or you worried others wouldn't approve.
- You set out to answer God's call but got distracted somewhere along the way.

Whatever happened in the past is past. Now is your chance to open your ears and your eyes and your heart so you can see what God has in store for you. Jesus sent His Holy Spirit to guide and provide wisdom in

the process. You are not alone.

This doesn't mean you need to head off to seminary, become a pastor, evangelist, missionary, or some other religious professional. Most often, God calls normal people to serve Him amid their normal activities, relationships, and circles of influence.

All you need to do is listen and follow when you hear it. As Ken Costa puts it in his book, *Know Your Why*:

Whoever you are and wherever you are, God has great plans for you. This is part of what makes the Christian life so compelling, so helpful, and so exciting. God loves you more than you can imagine. He knows you better than you know yourself. And out of that place of love and knowledge, he has called you into the world to change the world with his marvelous light.

In the last chapter we asked, “Who are you?” In this chapter we explore questions like these:

How has God been present in your life to guide and transform you?

What did God create you to do?

Is it possible that God may want to use your many gifts and experiences to serve something bigger than yourself?

Going With the Flow

People often talk about “finding their calling” as if a calling is something that is hiding somewhere awaiting discovery. I believe it’s more accurate to talk about how our calling *finds us*.

As I see the process playing out in my own life and the lives of others, it seems that our calling is not something that suddenly lands in our laps, fully formed, and gift-wrapped. Rather, our calling is revealed to us gradually as we navigate the river of life.

One year while vacationing in Vermont, I took my leave from the other members of our group to pursue one of my lifelong passions—canoeing. For the next few hours, I was going with the flow, literally, on the Battenkill River. The name may be less than inviting, but the river itself is beautiful.

The experience was both peaceful and exhilarating, and at one point during the afternoon I simply lied back in the canoe, relaxed, and looked up at the sky. Before I knew it, I was thanking God for creating

this beautiful river and allowing me to enjoy it so thoroughly.

It was a real “Chariots of Fire” moment. You may remember the scene where Olympic runner Eric Liddell says, “I believe God made me for a purpose, but he also made me fast. And when I run, I feel his pleasure.”

I’m no Olympic canoeist, but I felt the same kind of joy in a canoe that Liddell felt on the track. Gliding down ribbons of water brings me joy that others may get from appreciating great art or rereading some of their favorite books.

I believe God uses joy to help each one of us find our unique calling. God created you, and He wired you in particular ways. He placed you in a particular space and at a specific time.

It was a similar kind of joy that led me to my professional calling of helping Christian men and women who work for churches and ministries to build decent retirement savings—something that’s not universal in Christian organizations. This work built on my past work experience and interests, plus

I loved being able to help people realize their dreams and live out their calling.

Calling Even You?

A funny thing happens when I talk to Christian groups about finding their calling. I tell them about the joy of canoeing and “Chariots of Fire.” I talk about the process of finding my unique calling in retirement work with Christians.

But when I ask them about finding their calling, the room suddenly grows quiet. They don’t know what to think. Or, maybe they don’t know how to think about this subject?

“Wow,” someone might say to break the silence. “*You* really seem to have a special, close relationship with God. That’s amazing.”

“Thank you,” I say, “but, no, I’m nothing special. God has a calling for you, too.”

As we discuss calling together, a pattern begins to emerge. I’ve found that many people seem to believe these three points about calling:

- Way back in the good old Bible days, Jesus called people to follow him, and they did.
- Today, God still calls select people, including pastors, missionaries, and an occasional special normal person, like Bruce.
- But God doesn't really have any kind of special calling for me and my little life.

I also hear many people say they believe God has a call on their lives, but just don't have any clue about what it is or how to find it.

Let's explore that.

Two Ways God Calls Us

God calls people in two ways:

- There are common or general callings He has for all His children. For example, it's God's will that we love Him with all our hearts and love our neighbors as ourselves.
- There are specific or individual callings that God tailor-made just for you and me starting before the beginning of time. For example, God called to me to help His followers working for Christian

ministries and organizations to prepare for their retirements.

Let's examine each kind of calling in turn.

Our Common Calling in Christ

God calls people in two ways. There are common or general callings He has for all of us, and then there are individual callings made just for you and me. Let's start with our common calling. Here are five things we know that God is calling every Christian to do.

1. Calling all workers!

You were made by God.

*You created my inmost being; you knit me together
in my mother's womb (Psalm 139:13).*

You were created in God's image (Genesis 1:26-27), which means you were created to create. You were called to do. As Paul says,

*For we are God's handiwork, created in Christ
Jesus to do good works, which God prepared in
advance for us to do (Ephesians 2:10).*

2. There's no “retirement” from good work.

As the psalmist says:

Even when I am old and gray, do not forsake me, my God, till I declare your power to the next generation, your mighty acts to all who are to come
(Psalm 71:18).

3. What is this good work?

Our answer comes from Jesus. Someone once asked him, “Of all the commandments, which is the most important?” He answered by quoting the Old Testament,

Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. The second is this: ‘Love your neighbor as yourself.’ There is no commandment greater than these (Mark 12:30-31).

4. How do we do this here and now?

Our role model is Jesus, who proclaimed God’s kingdom through both actions and words.

What kind of *actions*? Here’s one clue. Jesus said the following kinds of activities would be considered on

the day of final judgment.

For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me (Matthew 25:35-36).

If you desire to serve God, but you don't know where to start or what to do, start here. Begin with these concrete actions outlined by Jesus. Seek out ways in your own community to serve those who are hungry, thirsty, estranged, naked, sick, or incarcerated. If you do, the Holy Spirit will lead you to your calling.

What kind of *words*? Here's an answer from Christ's final Great Commission:

Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.
(Matthew 28:19-20).

5. What are the “desired outcomes” God wants in our lives?

God wants us to live according to his Spirit, not our selfish, fleshly desires. He wants us to produce good fruit. Paul explains in a famous passage on the fruit of the Spirit:

So, I say, walk by the Spirit, and you will not gratify the desires of the flesh... The acts of the flesh are obvious: sexual immorality, impurity and debauchery; idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God. But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law (Galatians 5:16, 19-23).

James portrayed this contrast in his own way:

For where you have envy and selfish ambition, there you find disorder and every evil practice. But the wisdom that comes from heaven is first pure; then peace-loving, considerate, submissive, full

*of mercy and good fruit, impartial and sincere.
Peacemakers who sow in peace reap a harvest of
righteousness (James 3:16-18).*

This is far from the exhaustive list of our common calling in Christ, but it's a good start. If you are a disciple of Jesus, these spiritual fruits will be part of your life.

God calls all people in common ways, but He also has an individual calling, specifically for you. We'll help you figure out more about your calling in Chapter 9.

PART 3: PUTTING YOUR PLAN IN PLACE

7

Achieving What God Wants for You in Retirement

Like many, Gerald had done exactly what his financial planners advised him to do—plan for retirement by saving and investing.

By the time I talked to 79-year-old Gerald, he had begun to realize that this advice was woefully insufficient.

“What do I do now?” he asked me, anxious to get an answer to a question he had long ignored. “I’ve got all the money I need, but I never really gave much thought about what I would actually do during retirement.”

Gerald is like many people who say they've done their "retirement planning." They usually mean they've done *financial planning*, but few have done any real-life *planning*.

Jenna, a marketing manager in her early 30s, believes she has a solid plan for the future.

"I guess my plan is to work until I'm 80!" she told me, after expressing her frustrations about being unable to save for retirement because of high living expenses and college debts.

But as Catherine Collinson of the nonprofit Transamerica Center for Retirement Studies said in a recent New York Times article, "Planning not to retire is not a retirement strategy."

The Transamerica Center found that Jenna is not alone. Nearly 70% of baby boomers plan to retire after age 65 or not at all.

Unintentionally, Jenna had embraced the first of the "20 Ways to 'Blow It' in Retirement" that we explored in Chapter 2: "Keep thinking retirement is so far in the future that there's no need to act now. There's still

plenty of time. After all, you're only [insert age].”

Making Your Plan

You read my mantra in earlier chapters: *Failing to plan means planning to fail!*

Whether you are in your 30s or your 70s, my goal in this chapter is to help you succeed in building a plan that is:

- intentional—not accidental;
- strategic—focusing on the desired results you want to achieve in the third season of your life;
- custom-designed for you, your life, your goals, and your challenges.

Too many people settle for not having a plan for their life. I want you to aim higher. I'm asking you to develop your plan that is:

- created to increase your future happiness;
- designed to deepen your experience of meaning and purpose;
- helpful in growing and developing your body, mind, and spirit in new ways for the years to come.

Many Questions to Answer

Some people dread planning. Others procrastinate and put it off until the last possible moment. But I want you to welcome planning as an opportunity to take charge, and to design the best model for living the life you want to live and God has prepared for you.

The previous chapters contain tons of helpful information. Let's turn this information into a plan that works for you and helps you successfully navigate the challenges to come rather than simply going with the flow and finding only a dark cave.

I am going to be asking you important questions, and I've provided you with space to jot down some of your answers. If you want to thrive instead of merely being alive in retirement, journey with me through the final section of this book on planning.

Let's start with the important question we explored in Chapter 4: what do you really want in retirement?

Question 1) What's most important to you in retirement?

"Doing nothing." That's what many people tell me

they look forward to in retirement. Others dream of mindless fun at Latitude Margaritaville, Sun City, or some other retirement community.

I understand the desire to kick back after a life of hard work, but the allure of doing nothing fades after a while. Leisure has value but following your call brings meaning, value, and purpose.

As you make plans to enter your third season of life, would you be willing to consider looking forward to “doing something different” rather than nothing? If so, let’s see how you can identify new kinds of activities that will both energize you and help change the world. By the way, this same approach can be used as you approach each of the three stages of retirement, not just the first.

Many retirees want to get far away from “work,” meaning their job/career. That makes sense. Even good works and many leisure activities will make you sweat. In addition, you still have good works to perform as part of the challenging job of living and loving your neighbor across the street or the stranger on the other side of the world.

You may need to rest and relax from your decades of work and toil before you jump into your new plan for your retirement years. Take the time you need. You'll know when it is time to move on. These questions can help you make that transition.

What are some of the things I really want in retirement? (List the first 4-5 desires that come to mind.)

Now let's dig a little deeper. What are some of the things you would like to have *more of* in retirement (such as time for yourself)? And what are some of the things you would like to have less of in retirement (such as early morning meetings)? Think of examples of both.

I would really like to have more of these things in retirement:

I would really like to have less of these things in retirement:

We all have our deferred wishes—things we didn't have the time and freedom to do when we had a career or business. But that can change once we control more of our time. What is your deferred wish?

Now that I have greater control over my time and energy, I would like to invest more time and energy in these activities: (Think of activities that involve others or are outward facing.)

Relationships take time. Now that you have more of that time at your disposal and more margin, are there relationships with family members, friends, or even former business associates and coworkers for you to invest in?

Which relationships could bring me greater joy and deeper connection with others?

Do you want to grow? Evolve? Mature? Develop? You are a combination of body, mind, and soul/spirit. During your go-go years of full work and family duties, you were encouraged to grow certain skills or

aptitudes while being forced to neglect others.

Now, your growth is up to you. Can you think of ways you would like to work on different or neglected parts of your life? Or bring partially developed ones to a higher level?

Here are some ways I would like to strengthen my body and my physical health.

Here are some ways I would like to deepen, focus, and expand my mind.

Here are some ways I would like to develop my soul and develop spiritually.

“I never had the time.” When you were in the middle of your busiest years with work and family, time was tight. You can change that now that you have more time available and under your control. As a result of your prior answers, start identifying some priorities here.

These are some of the things I would like to spend more time doing.

You get the idea. These are some of the key questions you need to ask yourself as you contemplate and plan your future. The more questions you ask, the more time, prayer, and energy you spend reflecting and answering them, the greater your chances are of achieving them during retirement.

Question 2) What's your vision and mission for retirement?

Companies and organizations you've worked for had vision and mission statements. You may have even served on the board of a company or nonprofit organization where you helped draft or revise such statements. Vision and mission statements are designed to guide organizations into a better future.

Now is your opportunity to apply that experience to crafting statements of vision and mission for your own life. Writing them down makes them real.

“Begin with the end in mind,” wrote Stephen Covey in his bestselling book, *The 7 Habits of Highly Effective People*. Creating your very own personal vision and a mission statement will help you achieve your goals by forcing you to think deeply about your goals and conclude which are the most important.

If you haven't previously written your personal vision and mission statement, I suggest you start your “first draft” in the blanks below. Then, create a longer version on your computer, regularly reviewing, refining, and updating them. When you achieve one,

celebrate and add another.

The terms “vision statement” and “mission statement” are used interchangeably. To avoid confusion, let me explain how I’m using them here.

Vision: Big Picture

This is where you get to answer one of the big, all-important questions of life. How do you relate to the world and everyone in it? What’s your role or purpose? What’s your vision for the rest of your life?

The publication, *Fast Company*, provided examples of vision statements from five successful movers and shakers from the business world:

1. Denise Morrison, CEO of Campbell Soup Company: “To serve as a leader, live a balanced life, and apply ethical principles to make a significant difference.”
2. Joel Manby, CEO of Herschend Family Entertainment: “I define personal success as being consistent to my own personal mission statement: to love God and love others.”

3. Oprah Winfrey, founder of OWN, the Oprah Winfrey Network: “To be a teacher. And to be known for inspiring my students to be more than they thought they could be.”
4. Sir Richard Branson, founder of The Virgin Group: “To have fun in [my] journey through life and learn from [my] mistakes.”
5. Amanda Steinberg, founder of DailyWorth.com: “To use my gifts of intelligence, charisma, and serial optimism to cultivate the self-worth and net-worth of women around the world.”
6. Here is mine: To change the way Christians think about retirement in order to impact the Kingdom.

You may notice a lack of specifics here. That’s where mission comes in.

Mission: Vision Brought Down to Earth

Mission is essential if you ever want to realize your vision for the future. If your plans stay stuck in your head, they’ll never be realized in the world.

Mission is about what you are going to do today, and

tomorrow, and the next day, to make your vision a reality in your life and the world. Mission is more how-to, more practical, more down-to earth.

For example, here's my own personal mission statement for my work with the Retirement Reformation, the nonprofit organization I created to challenge people to live more fully in life's closing decades.

With God's power and the wisdom of His Spirit, help launch a movement that will inspire, inform, and support empty nesters and beyond to bring their unique skills into an active movement of Jesus followers.

Put some getting started, initial thoughts in the space below.

What's Your Vision and Mission for Your Future?

You may not be an internationally known CEO like the five people I quoted earlier. But I know this—you are the CEO of your own life, and one of your duties

as the “boss” of yourself is to challenge yourself to envision a better and brighter future for you and the ones you love.

If you want to be a good CEO of your own life, your vision and mission statements are essential to fulfilling this important duty:

- Your vision statement can help you articulate your role in the bigger scheme of things.
- Your mission statement can help make that happen.

Let's Start With Your Vision Statement

What about you? Use the space here, and additional space in your own notebook or computer document, to spell out your vision for your life. Think about how you see yourself in the world, and the unique contributions you can make. What's important for you to achieve in this season of your life? Remember, you will repeat this exercise as you approach each stage of your future life.

My Vision Statement:

Your Mission Statement

Here's where you translate your personal vision into a game plan for today and tomorrow.

What specific concrete steps can you take today to realize your vision?

Where will you invest your time and energy as you pursue your vision? Where will you *not* waste your time and energy? Knowing what you are not going to do is as important as knowing what you are going to do. It brings clarity and purpose to your action plan.

Do you need specialized training? Will you connect in networks of people? Are there experts who can help you find your way? Are there organizations or institutions you can approach to pursue your vision? Your mission statement and action plan may take a little research. Go ahead, begin the process. As my grandfather said, "Once begun is half done!"

The resources to be found at RetirementReformation.org will help.

My Mission Statement:

Revisit, Revise, Repeat

Congratulations! If you have worked through the questions in this chapter, you're farther ahead in your retirement life planning than most. But don't stop now. This is just the beginning.

Don't just write up brief statements and then file them away where you keep your failed New Year's resolutions. This is a different exercise—it connects you with your reality. Keep them close by so you can revisit them and see how faithful you are to your vision and mission. Revise them regularly so they are more accurate and reflect changing pressures. Then repeat the whole process, reviewing your answers, and changing those that need it.

The specifics of the next chapter will help you put that mission statement into action. It will put hands and feet to your vision. For example, there are many ways to impact kids or the disabled. Your uniqueness will inform your pathway. Let's find out the ways you are unique and special.

8

Discovering Your Gifts and Abilities

Who are you right now?

What do you enjoy doing?

What are you good at?

What important skills and insights have you picked up along the way that can help you, your loved ones, and the world?

If you take time to answer important questions like these, you can avoid the tragedy faced by a successful architect I knew.

He was praised for his great designs and close working relationships with clients. But I wasn't aware of the secret he carried into his 60s until he made a shocking admission.

“I hate working with numbers all day long.”

He loved designing buildings in which people lived, worked, and worshiped. But he hated the endless calculations required to translate those designs into blueprints and plans.

“When you work,” I told him, “you do not always get to choose a job that perfectly matches your abilities.”

I recently asked a friend, “What gives you joy in your job?”

He answered, “Absolutely nothing. There is no task or activity in my job that gives me any kind of joy.”

That is a very tough way to spend 40 hours a week. In retirement, you can experience a happy marriage between who you are and what you do. I also suggested that my friend find other employment.

Now, I am speaking to you, my reader. It may have been a while since you last sat down and took time to engage in some serious self-examination. So, get ready, as we understand you in five different ways. The result will be your better understanding of these

important parts of your life:

- Personality
- Love
- Money
- You and the world
- Your spiritual gifts

1. Understanding Your Personality Type

Unfortunately, my architect friend never took a personality assessment before he launched his career in architecture. If he had understood himself better by knowing the results of a personality study, I believe he could have been even more successful in another field. A field with more creativity and fewer numbers.

Personality assessments can help you better understand who you are, what you are supposed to do, and perhaps more importantly, what you are not supposed to do in your life. If you haven't taken one in the last few years, I would highly recommend it.

What's Your MBTI?

Have you ever attended a gathering where people talked to each other using mysterious acronyms?

I'm an INTJ.

I'm an ESFP.

You can blame Myers-Briggs. For decades, one of the most popular personality tests has been the Myers-Briggs Type Indicator (MBTI). I personally have found Myers-Briggs helpful in understanding my own personal strengths and weaknesses, and I know many people who absolutely swear by it.

The MBTI asks how strongly you agree or disagree with dozens of statements like these:

- When making a decision, you rely more on your feelings than on analysis of the situation.
- You spend your leisure time actively socializing with a group of people, attending parties, shopping, etc.
- You frequently and easily express your feelings and emotions.
- You easily empathize with the concerns of other people.
- For you, it is easier to gain knowledge through hands-on experience than from books or manuals.
- When considering a situation, you pay more attention to the current situation and less to

future events or outcomes.

- It is easy for you to communicate in social situations.

After you answer, voila, you learn your “type.” It is amazing, but since World War II, MBTI has emerged as one of the leading personality assessment tools. According to a 2014 article on Forbes.com, the MBTI is “nearly ubiquitous in corporations and large organizations, including 89 of Fortune 100 companies.”

You can pay to take the MBTI with a trained leader who will help you analyze the results. In addition, many counselors employ MBTI in their private practices.

You can also find free versions of personality assessments inspired by MBTI, or dozens of other theories, online. But often, you get what you pay for. Plus, you need to be careful about what kind of personal information you divulge through online personality tests. If you have a counselor friend, ask him/her to point you in the right direction.

What’s My Personality Type?

Write down some of what you’ve learned about your

personality from past experiences or the results from an assessment you've accessed recently.

2. Understanding How You Love

To whom do you give and receive love?

This question may seem simple, but understanding your answer is vitally important if you want to experience thriving relationships with others.

As you move further into the third chapter of life, you will have more time to invest in relationships that matter most to you. You can build stronger relationships by understanding how you and others express love.

Counselor/speaker Gary Chapman wrote *The Five Love Languages* a quarter-century ago. His book has sold more than 12 million copies, and this popularity is deserved, because it's one of the better books for

helping people understand and connect more deeply.

Chapman says there are five main love languages, and you and I have both a primary and a secondary love language.

1. **Words of affirmation.** Verbal compliments, or words of appreciation, are powerful communicators of love.
2. **Gifts.** A gift says, “Someone thought about me and took the time and expense to care about me.”
3. **Acts of Service.** Cooking a meal, washing dishes, vacuuming floors, giving someone a ride to the doctor. These acts of service are a powerful way to help, serve, and love others.
4. **Quality time.** Turn off that phone and give another person your undivided attention.
5. **Physical touch.** Hugging, holding hands, kissing, and sexual intercourse are ways couples express love. In other settings, a warm handshake can convey affection.

Take the love languages assessment at 5lovelanguages.com and follow up by reading Gary’s book, *The Five Love Languages*.

How Do I Give Love?

How Do I Receive Love?

3. Understanding Your Money Language or Personality

This isn't about the peso, franc, lira, yen, or rupee. This is about how you and I relate to money.

One person wants to park her financial nest egg in conservative investments, hopefully growing gradually over time. Another prefers more aggressive investments such as new stock offerings or the commodity markets. Still another wants to spend it all on a new recreational vehicle or a nice cruise. Our different money personalities complicate how we

relate to money—and to each other about financial matters.

Thankfully, two brilliant authors—Bethany and Scott Palmer (that’s my daughter and her husband)—are the “Money Couple,” and they’ve devoted their lives to helping couples navigate these often-differing approaches to money. As they write:

Everyone has a personality: funny, serious, agreeable, thrill-seeker, cautious. Everyone also has two Money Personalities - two natural ways you deal with money. They are as much a part of your DNA as your height or hair color.

Couples are more successful in navigating the financial side of retirement if they learn to understand and appreciate each other’s unique money personalities. The sooner you can understand each other’s money personalities, the sooner you can learn to work together for your mutual benefit and happiness. It is important to be on the same page, or at least understand the other’s “page.”

Are you a spender or a saver? A risk taker or a security seeker?

The more you understand your attitudes, feelings, and fears about money, the better you will be able to have conversations that generate more light than heat.

Take the free Money Personality Assessment to find out. Then, you can compare notes with your partner (themoneycouple.com/resources/5-money-personalities/).

You may also benefit from other money tests. Google the phrase “financial risk assessment” and you will find many online assessments that will help you to understand your financial attitudes and feelings.

I’ve also found fascinating assessment in leadership materials from Cru (formerly Campus Crusade for Christ). CRU asks its leaders where they fit on a “money orientation exercise” that asks four questions:

- Do you view money as pleasure (because of the fun you have buying things for yourself or others)?
- Do you view money as trustees (by maintaining a desirable lifestyle so you can influence what others think of you)?
- Do you view money as protection (savings are preparation for uncertainty and funds also provide

a way of feeling secure)?

- Do you view money as power (by using money to influence and control others)?

When you think about money, don't think only of how much money you have, but explore how you relate to money and how it impacts you, your decisions, and the ones you love. If all of us did this, there would be less divorce and matrimonial strife.

What Are My Main Money Languages or Money Personalities? (Spender, Saver, Risk Taker, Security Seeker, and Flyer—a flyer pays no attention to money at all):

4. Understanding How You Relate to the World

I often hear people describe retirement as a chance for a big switcheroo.

“For the last 30 years, I’ve done X. But for the next 10 years, I want to do Z.”

I recommend the DISC test to people considering wholesale changes in the way they relate to the world.

The name of the DISC test comes from the four factors it evaluates: Dominance (D), Influence (I), Steadiness (S), and Conscientiousness (C).

This test, which is used in companies and organizations, helps you understand your “behavior type” and how you interact with your environment.

DISC asks two main questions:

- Do you view the environment you live and operate in as favorable or unfavorable?
- Do you perceive yourself as having control over your environment, or you feel you lack such control?

The answers you provide can help you understand your personal behavioral strengths and weaknesses, build better relationships, and reduce interpersonal conflicts. There is both a standard and faith DISC assessment. I find many pastors have access to these and use them in their counseling.

How Do I Relate to the World?

5. Understanding Your Spiritual Gifts

Strange things happen in the New Testament. Jesus and His disciples prophesy, they heal, they cast out demons, and Jesus even raised a few from the dead.

What's happening here? The Holy Spirit empowers people to follow God's call. As we see in the New Testament, many diverse spiritual gifts are given to various believers to empower them for more effective service.

There are three main passages where Paul lists various spiritual gifts people are given (Ephesians 4, Romans 12, and 1 Corinthians 12). Put the three list together and you'll come up with the following spiritual gifts:

- Apostle
- Prophet
- Evangelist
- Pastor

- Teacher
- Service
- Encouragement
- Giving
- Showing mercy
- Word of wisdom
- Word of knowledge
- Faith
- Gifts of healing
- Miracles
- Distinguishing between spirits
- Speaking in tongues
- Interpretation of tongues
- Helps
- Administration

I've known people who assume these gifts are for pastors and leaders only. I have met others who claim these gifts only operated in the early centuries of Christianity—the times when God was helping early believers find new converts and create the first Christian churches and communities.

But I believe the Spirit gives gifts to everyone to be used to minister to others. I see many of these gifts being exercised today.

Some of the gifts sound mundane. Doesn't everyone do some kind of giving? Doesn't everyone have at least a little faith? The way I understand the spiritual gifts is that God grants each person a unique set of spiritual gifts, just as our DNA directs our natural gifts—both are to be used by us to grow, building the Kingdom here and now!

Gifts Help Us Be Fruitful

John's Gospel portrays the kind of relationship Christ wants to have with all of us. Here, Jesus described our relationship to Him. He used an illustration people recognized from the vineyards so common in his region:

I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing. If you do not remain in me, you are like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned. If you remain in me and my words remain in you, ask whatever you wish, and it will be done for you. This is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples (John 15:5-8).

A later verse picks up this theme for us to produce fruit:

You did not choose me, but I chose you and appointed you so that you might go and bear fruit—fruit that will last—and so that whatever you ask in my name the Father will give you

(John 15:16).

This is the key verse driving the Retirement Reformation (RetirementReformation.org).

You and I cannot create good spiritual fruit on our own. We need to be connected to the vine so that Jesus' love and power flow through us, making us fruitful.

Are you connected to the vine? Read the four New Testament Gospels to get a better idea of who Jesus is and the focus of His ministry. Devote time to prayer, asking God to guide you and help you find your calling. I find answers and great conversations with God when I'm outside or driving with the windows open.

What Are Your Spiritual Gifts?

Some churches regularly help members to explore and develop their spiritual gifts. My church recently hosted a series of adult Sunday school classes where members took a 133-question “Spiritual Gifts Assessment” inspired by Erik Rees’s 2006 book, *S.H.A.P.E.*

The questions in the “Spiritual Gifts Assessment” helped me more clearly identify my gifts from God.

- I feel comfortable being a helper, assisting others to do their job more effectively.
- I am honored when someone asks me to pray for them.
- I am able to cast a vision that others want to be a part of.
- I enjoy bringing hope and joy to people living in difficult circumstances.
- I am able to design and construct things that help the church.
- I can sense when demonic forces are at work in a person or situation.
- I seek opportunities to talk about spiritual matters with unbelievers.
- I figure out where we need to go and help others to get there.

- I enjoy explaining things to people so that they can grow spiritually and personally.
- I have insights into how to solve problems that others do not see.
- I have great compassion for hurting people.
- I can faithfully provide long-term support and concern for others.

If you Google, the phrase “spiritual gifts inventory” or “spiritual gifts assessment” you will find many online assessments and tools that can help you learn about your giftedness.

I believe each one of us must learn about God’s gifting to us. These supernatural abilities provide us with unusual insight, power, and energy often lacking in our everyday religious life.

Why Settle for Being Alive When You Can Thrive?

Christian writer Eric Thurman asks an important question in his book, *Thrive in Retirement*:

Never in human history have so many people lived for decades beyond their working years. 10,000 Americans turn 65 each day, and their average life expectancy is another 20 years—and many will

live even longer. But will they just live, or will they have a meaningful life?

Thurman believes that all of us can do so much more than nothing, and he challenges us not to only be alive, but to thrive. Thurman also offers a free online quiz featuring questions that challenge us to seek more out of life:

- Are you excited or fearful about the future, about your finances, and your relationships?
- Are you taking good care of yourself physically, mentally, and spiritually?
- What is the story of your life?

Take the quiz, review your results, and read the book to see how you can do so much more than nothing in retirement.

Get to Know the New You

You aren't the same person you were in your 20s or 40s. You will be living with this new you for a long, long time.

Don't you think it makes sense that you will get to know the new you as you enter your next season of

life? Being fully equipped is so much better than making it up as it happens.

It may have been decades since you last took any personality and gifts assessments. If so, prepare yourself to be surprised by what you find.

Embrace the journey of self-discovery and allow it to inform the decisions you make about the rest of your life. You will be grateful that you did. This is the you that will carry out your mission.

9

Fulfilling Your Calling

Evon Hedley was an executive with World Vision, Youth for Christ, and other Christian organizations. But no matter who he worked for, one of his callings was keeping a busy schedule of mentoring young men.

When I was a young businessman working in Pasadena, I saw him nearly every morning that I stopped for breakfast or a meeting at Coco's Bakery Restaurant on Lake Avenue. Sometimes his mentoring would last two hours or more.

Evon Hedley was passionate about mentoring young men, and his example shows how a person's passion connects with his calling.

Poet, writer, and Presbyterian minister Frederick Buechner described this connection this way, “The place God calls you to is the place where your deep gladness and the world’s deep hunger meet.”

People find different ways of identifying and carrying out their callings:

- One woman who experienced sexual assault on her college campus would later work with social service agencies to help other women who had been assaulted.
- One man who grew up poor decided to provide free bicycles to underprivileged children.
- A retired middle school English teacher now devotes one afternoon a week helping young ones with reading difficulties.

What about you? Have you found your calling? It will be deeply satisfying when you do.

Exploring Your Calling

- What makes your heart sing?
- Your pulse quicken?
- Your tears flow?

- Your righteous indignation rise?
- What issues, causes, or problem make you slam your fist on the table and say, “Someone should do something about this”?
- What do you have that the world needs?
- What has God prepared you to do in this chapter of your life?

These are the kinds of questions for you to answer as you seek your calling.

That last question about God wasn't just tacked on at the end to sound religious. This chapter of your life may be your best opportunity to serve God in ways you've been wanting to for years.

Is it possible that God may want to use your many gifts and experiences to serve something bigger than yourself? He surely does! It is called, being in His will.

I urge you to live a life worthy of the calling you have received. Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace. There is one body and one Spirit, just as you were called to one hope

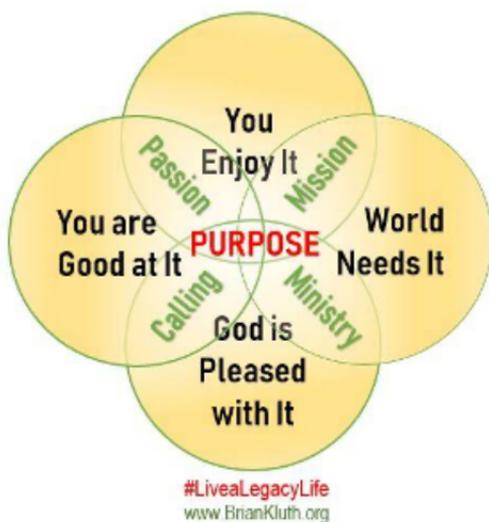
when you were called; one Lord, one faith, one baptism; one God and Father of all, who is over all and through all and in all. But to each one of us grace has been given as Christ apportioned it
(Ephesians 4:1-7).

Your Individual Calling From God

In Chapter 6 we talked about our common calling in Christ. You now know you have an individual calling to serve God with your unique gifts, abilities, experiences, and passions.

Often, your calling emerges from your life and your work. The illustration below shows what this looks like. Author and speaker Brian Kluth created the illustration to show that doing God's will connects with these four areas of your life:

- What do you enjoy doing?
- What are you good at?
- What does the world need?
- What would please God?



Finding Your “Third Calling”

My friends Richard and Leona Bergstrom write that life can be divided into three callings in their book, *Third Calling: What are you doing the rest of your life?*

First Calling: the challenges of young adulthood;

Second Calling: the responsibilities of midlife;

Third Calling: the opportunities of maturity.

They write:

Life is a gift from God, to be stewarded with wisdom and imagination. Every mature person must discover his or her unique design, passion,

and purpose in life, and follow their Third Calling.

They provide many steps you can follow in their practical book, including questions you can use to discover your passion.

How would you use a gift of \$1 million if it had to be given away or designated for a cause, issue, or problem?

Of course, you may not have \$1 million, but what would you do if you could?

What makes your blood boil?

For some, it's the evil of human trafficking. For others, it's environmental problems and the need to be good stewards of God's creation.

What makes you cry?

One woman was upset to see how homeless people were unable to feed and care for their dogs, so she's started a ministry of giving homeless people plastic baggies filled with dog biscuits, gift cards for pet food, and kindly handwritten notes.

What makes you slam your fist on the table and say, "Someone should do something about this"?

Perhaps you are the someone who should do the something!

The Bergstrom's provide many practical tools to help figure out what you should do and how you should do it. They even include a list of issues and causes you may want to consider:

- Abortion
- AIDS
- Substance abuse and addictions
- Orphans
- Education
- Children and youth
- Adults
- The elderly
- Marriages and divorce
- Single people
- Mental health
- The homeless
- Missions
- Environment
- Animals
- Literacy
- Justice
- Climate

- Politics
- Healthcare
- Travel
- Arts
- Technology
- LGBT
- Prisoners
- The disabled
- Widows and widowers
- Victims of abuse
- The poor

Do any of these causes speak to you? Are these causes opportunities for you to fulfill your calling?

Climbing Your Second Mountain

One of America's most insightful thinkers recently released a powerful book about finding your calling, even though that's not what he called it. David Brooks is an author, speaker, and opinion columnist for the *New York Times*. I recommend his latest book, *The Second Mountain: The Quest for a Moral Life*.

As Brooks describes it, life is made up of two mountains. People who are climbing life's first mountain look like this:

They got out of school, began their career, started a family and identified the mountain they thought they were meant to climb—I'm going to be an entrepreneur, a doctor, a cop. They did the things society encourages us to do, like make a mark, become successful, buy a home, raise a family, pursue happiness.

Brooks says people climbing this first mountain ask, “What do people think of me? Where do I rank?”

Then things change. Some people realize that climbing that first mountain isn't all it was cracked up to be. They get fired or they retire. They experience debilitating illness or some other life scenario that upsets their plans.

At this point people are “broken open,” Brooks says. They are ready for a larger journey. “If the first mountain is about acquisition, the second mountain is about contribution,” Brooks writes.

On the first mountain we shoot for happiness, but on the second mountain we are rewarded with joy. What's the difference? Happiness involves a victory for the self. It happens as we move toward our

goals. You get a promotion. You have a delicious meal. Joy involves the transcendence of self.

Have you found your second mountain?

John 16:22 says,

Therefore you now have sorrow, but I will see you again and your heart will rejoice and your joy no one will take from you.

Assessing Your Passions

Pastor Nolen Rollins asks a series of probing question in his excellent resource, *GPS Life Journey*.

Do you believe that God has a specific plan for your life?

Do you believe that God has created you with unique gifts and abilities that he wants you to use?

Do you believe that God wants you to make a difference in the world?

God has a job for you!

One of the most helpful portions of Rollins' book is

his “passions assessment.” Rollins explains,

*Your heart or passions are the things you love to do.
You have a God-given passion or deep desire to do
certain things.*

Rollins asks a series of questions that help people identify their passions and possible callings. Spend some time answering some of these questions for yourself.

If you could do anything you wanted to do, what would it be?

What are the things that really should be done to improve life?

What are the things that you feel compelled to do or see done?

When you are dreaming about the future and what you would like to do “someday,” what is that dream?

What things have you done in the past that really excited you?

What things have you done in the past at which you excelled?

What kind of things do you hate doing—things that drain you?

Test It Out

Finding your calling involves both periods of quiet reflection and times of furious activity.

There are times when we need to quietly study, reflect, and pray about our calling, thus enabling us to hear God's voice. Follow me and...address the needs of a hurting world.

There are times, lots of times, where we need to get out and put our calling into practice. As a very wise person once told me, "God can't steer a parked car."

One way to test out your calling is by working or volunteering with groups that are pursuing a calling like yours. This way you are not a Lone Ranger out on your own but rather in a community of servants that can help you learn and grow.

Many retirees volunteer because it uses a valuable

resource they have in abundance (time) while conserving their finite resources (finances). When you volunteer to help the poor in your local area, you can serve people who need help, minister to Christ, and impact your community for the better. You might even discover your unique calling through these service experiments.

You never know what will happen once you seek your calling and start testing it out by putting it into practice. Along the way, you may find that the challenge you are addressing is much larger than you anticipated. Or you may be led from one kind of service to something that is completely different from what you expected.

Mother Theresa planned on teaching middle-class schoolgirls, and that's exactly what she did for 20 years at the Loreto convent school in India. She was a teacher during the week, and during weekends she served the poor.

It was during a 1946 train ride that she received what she called "a second calling" or "a call within a call." She was led to leave behind the comfortable, predictable life of a teacher so she could serve the

poorest of the poor in the slums of Calcutta.

The Missionaries of Charity, the organization she founded, now has more than 5,000 sisters and brothers working in 758 houses in 139 countries.

As you prayerfully seek your calling, make sure you also intentionally look for opportunities to exercise your calling. This way, your passions and your experiences will inform each other and help you find your way. They will help you find God's way.

Getting There From Here

It's easy to talk about the common calling each one of us has in Christ because it is spelled out for us in scripture. It's more difficult for you and me to find our individual callings because this requires a process of discernment, experimentation, and reflection.

If you are serious about finding your calling, get ready to ask yourself some deep questions, and give yourself time to come up with some good answers.

We have provided you with numerous questions and items for reflection in this and previous chapters. Ken Costa provides more questions in his book, *Know*

Your Why, and in a seven-day devotional plan he has based on his book:

Why am I here? And not just here on earth. Why am I here in this city? Why am I here in this job, this church, this club, this group? Why am I here? Wrapped up in this question are many others. Where should I be going? What should I be doing? How should I be living my life?

Ask yourself these questions as you pray for God's guidance. I feel certain that in time, as you pursue your very own calling, it will become clear to you, as it has for me.

Get a notebook or open a word document and start answering the many questions I've asked you in this chapter. You just may be surprised by what this simple exercise reveals.

If you can't come up with any ideas about what your calling is or what you should do, consider prayerfully reading a local newspaper or online news site. As you read, try to understand the problems and issues people face in your community and around the world, and ask God if he wants you to roll up your sleeves and get

involved in any one of these issues.

In addition to reading the paper, read Bible passages that reveal what pleases God:

- Jesus' Sermon on Mount (Matthew chapters 5-7);
- Jesus and the final judgment over the sheep and the goats (Matthew 25:31-46);
- The fruit of the Spirit (Galatians 5:22-23).

Time to Make a Difference

During your life, you have learned a lot and you have received blessings and wisdom as a result of the experiences. Now is your chance to apply all you have learned to issues big and small.

In the past, you didn't always have the freedom to do as you desired or what you thought was important to do at the time. Now you have that freedom. Please don't let this wonderful opportunity go to waste! Embrace your calling—make a difference.

Here are four action steps you can take:

1. Explore more—take advantage of the resources available at [RetirementReformation.org](https://www.RetirementReformation.org).

2. Learn more about the increasing number of ways to get involved with ministering to others.
3. Review your financial plan, your retirement plan, your life plan with your spouse or trusted friend.
4. Get your church involved in the Retirement Reformation movement.

About Bruce Bruinsma

Bruce is the founder of Envoy Financial and the Live with Meaning Foundation supporting the work of the Retirement Reformation. He has traveled to 62 countries for both ministry and pleasure with his wife Judy. As a result, he has invested heavily in overseas ministry activities supporting Kingdom work in the United States, Europe, and SE Asia. Being faithful for a lifetime is the mantra of his life while loving God, spreading the word, and encouraging others outlines his life mission.

Bruce holds an MBA from the University of California, Berkeley and has more than 40 years of experience in retirement planning and finance. He is a sought-after speaker and workshop presenter. He has authored four books and his next book, *The Retirement Reformation and the Church* will be available in late 2020. Bruce and his wife Judy have been married for over 50 years and live in Colorado Springs, Colorado.

For more information, go to BruceBruinsma.com

The Retirement Reformation

The Retirement Reformation is a movement focusing on changing the way Jesus followers view retirement leading to rapidly expanding resources impacting the Kingdom. The Retirement Manifesto, RetirementReformation.org/manifesto was created by the members of the Retirement Reformation Roundtable and is the beacon of the movement. Expanding resources to inform, engage, and support those who are attracted to the message of the Retirement Reformation are available on the website.

Discover your calling, chart your course, maximize your life, and change the world while we build His Kingdom together. We are branches sinking his message deep into the soil of our lives and the action steps it produces. Join the Retirement Reformation movement. RetirementReformation.org.

Resources

[Chap 8]

Myers-Briggs is a great way to figure out who you are, but it's not the only personality test you should consider. Some assessments are free online, but you may get more accurate results to pay for testing so you can receive a personalized report.

Popular online tests include:

- **Enneagram** (<https://tests.enneagraminstitute.com/>) (this version costs \$12);
- **16Personalities** (<https://www.16personalities.com/free-personality-test>);
- **Truity** (<https://www.truity.com/test/type-finder-personality-test-new>);
- **Humanmetrics** (<http://www.humanmetrics.com/cgi-win/jtypes2.asp>).
- **OCEAN tests focus on the “Big Five” personality traits** (<https://www.truity.com/test/big-five-personality-test>).

Just be careful not to provide valuable personal information when you take online tests.

And the bestselling book, *Please Understand Me* by David Keirse, can help you interpret and apply your test results.

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