



Class 4 Aging Issues

人生下半場

Presented by Winson Lee

There Are Three Stages To Old Age

1. Golden Age 黃金歲月 60-75
2. Sedentary Old Age 安穩老化 75-85
3. Final Old Age 85-end 終極

60 - 75

- You can still see, hear, listen, smell, walk or jog
- Life can still be enjoyed
 - Travel
- One illness



75 - 85

- Begin to have sight issues
- Hearing aids
- Onset of dementia
- Loss of independence – stop driving
- Spend less
- Two or more illnesses



85 - End

- Home care
- Long-term care
- Physical ailment
- Multiple drugs



Life

- If life is to be enjoyed, it is 60-75
- If we want to devote life to our Lord it is now!
- In the Bible Paul has mentioned that he ran the race
 - Where are you?
 - Running, walking or crawling?

Retirement Fund

- Most want to spend when they can still enjoy
- Some would rely on government after 75
 - What about you?



Home Care

- When we need home care
- Who is taking care of us?
 - Kids?
- Some gave up careers to look after parents
 - Do you want that?

Long-Term Care

Are we financially prepared for long-term care?



Death

- There are three types of longevity in retirement
 1. Die two years after retirement 2 年壽終
 2. Die seven years after retirement 7
 3. Die naturally at the end 自然壽終

Two types of careers susceptible to dying early

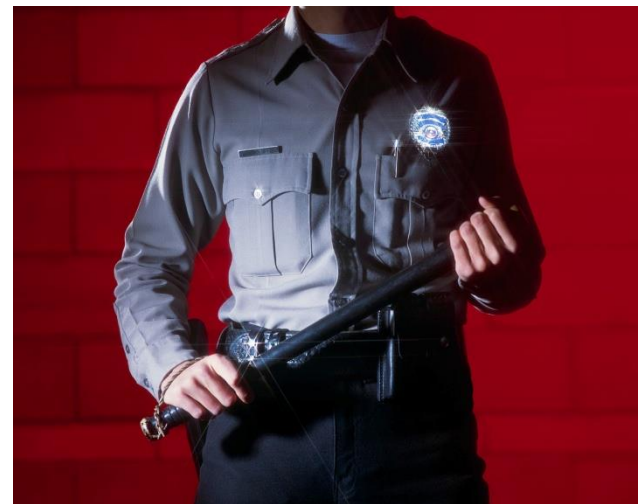
I. Punch clock

- Those people who have their washroom break preset
- Their life is totally managed, they are told what to do
- No vision, no purpose
- Rock to end in 2 years
- PROVERB ch 29 vs 18

Two types of careers susceptible to dying early

2. Chaotic – police, EMT, Firefighter


- Life is very unpredictable, lots of excitement
- Shift work, eat at unusual times, they depend on sleep irregular
- Trouble with relationship
- High divorce rate



Two types of careers susceptible to dying early

Upon retirement

- No excitement
- No relationship
- No significance
- Die



Story of early retirement Shell Oil

4 Key Attributes of an Ideal Retirement Personality

1. Control 自控
2. Commitment 委身
3. Challenge 有生命挑戰
4. Connectedness 生命連結



Significance in life is so important!

Retirement

Most people worry about how much is
enough for retirement

That is before



Retirement

A survey was done by interviewing people before and after retirement

- Yes, more than 80% worry about how much is enough prior to retirement

Retirement

One year later, priority shifts

1. Health
2. Significant relationships
3. Time structure
4. Money



Health

- Health was mentioned in class 2-3

Relationship

- Relationship is the back bone of life quality in retirement
 - A. Marriage
 - B. Children
 - C. Church
 - D. Friends



Relationship

- Don't take for granted marriage will be fine
- Now, many have 20 minutes of communication in a day upon retirement
 - 8-10 hours a day
- Some marriages never survived

Relationship

- If you stay because of kids, you must reconcile before you have an empty nest!
- Also, who will feed you, change your diapers, bathe you and change you at age 85?
 - Wife or husband
 - Kids
 - Paid caregivers

Relationship

- If you have loving relationships with children it is a blessing
- If you can play with grandkids, you need to praise the Lord each day



Faith

- What about church? Our Lord?
- What is the only thing in our heart?
 - Lord? Money? Grandkids? Travel?
- Our time will be divided accordingly



Faith

- Bible did not have this word in it
Retirement 退休
- There is no mention of this word
 - There is a reason

Faith

- Let us see what the Bible has to say
 - Numbers 8:23-26
 - See Luke 2:25:38
 - Titus 2
 - See Timothy 1:5:6

Faith

- If we don't have a FOCUS
- If we don't have a VISION
- If we have no purpose
- We rot away




6 key Factors of Retirement Success

1. Having a clear vision of the future
2. Practicing good health and wellness
3. Maintaining a positive view of work
4. Taking a balanced approach to leisure
5. Fulfilling and supporting personal relationships
6. Finding financial comfort

- What do you do with your time?

24-7-365



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- If you are not giving your life to the Lord in your golden age
 - Then when?
 - When you cannot read the Bible, you cannot preach

Health

- If we can still move tables and chairs for our church at 70-75
 - It is a blessing, we're healthy




Health

- If we can still go to meetings and do planning work for our church at 80
 - It is a blessing, we're mentally healthy

Health


- If we can pray and learn to pray for others every day at 80
 - We're totally blessed
 - We have spirituality

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- Just imagine if our Lord says
 - I don't need you because you have abandoned me for the last 30 years
 - You will drift into oblivion
 - Naturally useless

Faith

- There are literature and articles supporting the claim that
 - Older adults – in particular – are more satisfied and happier with having a faith based life



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- Please print out
 - Observations of older adults (page 4 and 5) mid-page

Religion

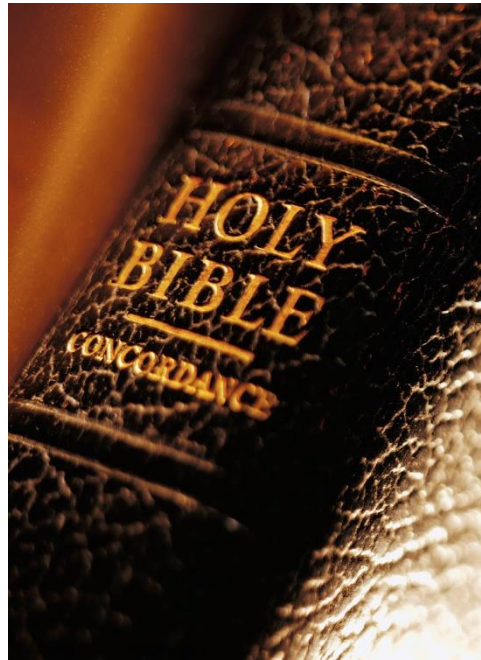
- Research findings on older adults and religion
 - Pages 6-7

Religion

- 2011 household survey 108 categories including there of atheists, agnostics and humanists
- 76% of Canadians identify with a religion
- 67% as Christians (39% Catholics)
- Non-religion people go from 12% in 1991 to 24% in 2011

Religion

- From 2006-2011 45.7% of immigrants are Christian



錯誤觀念

We have misconceptions on retirement. Let us have a review of some key myths

Female Exclusion

- People think only men retires. Not true, women have issues adjusting from leaving work as well
 - Do you agree “A man’s work is from sun to sun, but a woman’s work is never done?”

Retirement is a Piece of Cake

- You don't have to plan for something that beautiful
- All you do is pull all your work problems in a brief case and present it to your boss as a farewell present
- The opposite is true – see example with Shell Oil

The “Honey Do” list

- Men afraid of women will take away their free time with honey do this, honey do that
- Truth is
 - Women want their spouse to
 1. Do something on their own
 2. Away from the house
 3. So she can breathe
- Lots of men are lonely and afraid to make friends

The Hobby Job

- Hobby has to be sustainable
- It is not a hobby if you change every year
- If you find something you are passionate about, you are lucky



Prior Success And Easy Passage

- Do you think it is true that if you are successful in your career you will be successful in retirement?
- Success breeds success, failure breeds failure
- Presidents CEO's will be more successful in retirement than the average person
 - False
- More successful people have trouble finding something fulfilling to occupy their time
- Especially to fill their EGO 自我中心 needs

Paid Up Dues

- I paid my dues though my church for 30 years
 - Now the church can take care of me
- Happy retirees actually pay more dues
- 施比受更為有福

The Odd Jobs

- Those who don't plan may use the excuse
 - There is enough odd jobs to keep me busy for 10 years
- It only takes a few weeks to discover the truth

The Money Will Go Further

- People think they will save lots in retirement by
 - Do it yourself
- Buy less meat and improve on health plus save money
- I pay lower taxes
- Senior discounts are everywhere

Money Will Go Further

- Have you thought of
 1. Having more time to spend less money
 2. Increase in home, car, and medical insurance, utility bills, property tax
 3. Any plan for inflation

Stay Busy

- Retirement is staying busy
- If I stay busy enough I would have no time issues
- They trade a life of potential contentment for a frenzied existence
 1. Spend time visit the supermarkets daily
 - Buy one apple
 2. Accept any and all social institutions knowing they will be bored
 3. Stretch, the dull chores around the house to make it last longer
- What is the problem behind the busyness

The Big Time Misconception

- The big time misconception
 - Retires don't understand how large a block of time 16 hours is
 1. You can fly to London from San Francisco and still have time for a stage play in 16 hours
 2. You can drive from Alberta to Manitoba in 16 hours
 3. Play 18 holes of golf, take a good swim, have dinner with friends, go dancing and still read a few chapters before bed
- Key is your life significant – what is in your box