

Review of Jeff Haanen's *An Uncommon Guide To Retirement*

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An Uncommon Guide To Retirement is one of the wisest and most insightful books about retirement I've read. And I've read a few. Jeff Haanen was inspired to write his guide to retirement by a number of people he knew pondering what they should do when they retired. He suggests that often retirement comes suddenly like slamming on the brakes after a hectic career: "As I watch family and friends experience the jarring change I notice that the stories they've unconsciously believed about retirement don't match their all too human experiences." Haanen suggests that the dominant paradigm of retirement in the US is about vacation. However, he argues, there are major flaws in the vacation paradigm. First, most people can't afford a permanent vacation in retirement; second, a life of self-focused leisure doesn't square with the beliefs of many people; and third, work may not be all that bad. He quotes UK research which indicates that "a life defined only by leisure in retirement often leads to depression. The BBC reports that retirement can increase chances of clinical depression by 40%. The founder of the US Centre for World Mission, Ralph Winter, said 'Most men don't die of old age, they die of retirement.' "

Haanen quotes *Christianity Today* editor, Mark Galli, who says of the US, "We live in a society driven by economics and capitalist dynamics. It's all about efficiency and competitiveness." If this is true of the US, I suspect it's even more true of Australia. Australia as a nation is obsessed with the economy. Money is the focus of daily media coverage. The national broadcaster has a nightly TV report on the economy and the stock market. It's as if we think the key to purpose in life, even salvation, are money and possessions. No wonder Jesus spent so much time teaching on this subject.

Jeff Haanen asserts that the first thing to do on retirement isn't to travel or to volunteer or to find a new career but "to take a deep season of Sabbath rest." This very much resonates with me. Most of us who cease fulltime work are weary, physically and mentally. We need time out, to reflect, to renew, to gain fresh vision for the future. He suggests that a sabbath rest provides us with the opportunity to deepen our trust in God by recognising our proper role in the cosmos. It enables us to reflect again on the reality that everything we are and everything we have comes from God: "Taking a sabbatical can release the chains of anxiety and restore us to our created place as created beings, dependent on God the Father for every good gift" (James 1.17). Sabbath also calls us to root our identity in God's action on our behalf and to let go of an identity that was too wrapped up in our jobs." This is especially true of men who often fail to separate what we do from who we are. If my sense of self is no greater than my workplace role I will be in real trouble when my job ends.

Haanen believes that a sabbatical is "*a way to structure time in early retirement to heal past wounds, seek God's voice and find God's call for the next season of life.*"

I found particularly helpful the chapter on calling, in which he challenges a number of myths. He suggests that Christian calling has rarely if ever meant "do what you love." He

argues that the biblical view of calling speaks of “following God in every circumstance, come what may.” He posits six questions to help to discern your particular calling. The question which most resonated with me was “What are you most afraid of in this season of life? Death? Loneliness? Irrelevance? Poor Health? Poverty? Adult children who aren’t flourishing?” I recently heard former World Vision Australia CEO, Tim Costello say that the most common biblical commandment is “Fear Not!” Haanen believes that: “In order to live fully in retirement we must name our fears and offer them to Christ in prayer. Allow God to say, ‘Don’t be afraid for I am with you. I will surely be with you to the very end of the age’ (Matt 28.20).

The chapter on work is encouraging: “Today a growing number of Boomers are making a shift from a *Let’s Vacation* mentality to a life of service; from purposelessness to reengagement; from consumption to wisdom and blessing; from free floating days to committed work for the wellbeing of their neighbours.” One of the most useful components of *An Uncommon Guide* is Jeff Haanen’s Common/Uncommon contrasts. For example, a common assumption about work is that “it’s something you do until you make enough money,” while the uncommon assumption is that “Work is inherently good and the way we reflect the image of God.” He asserts that for Christians “work is fundamentally about contribution to others, not compensation; it’s an expression of our identity, not the source of our identity; it’s about serving others, not personal success.” Haanen highly recommends making a written retirement plan, because so many people fail to be intentional. The old saying holds true that if we aim for nothing that’s exactly what we’ll get.

The chapter on time reminds us that most of us may live twenty or thirty years beyond retirement age. This means that rather than preparing for the end of life, retirement provides us with the opportunity to prepare for a new season of life. We’re asked, “What would your 90-year-old self say to the decisions you’re making today?”

Dr Hilary Lum challenges the assumption of the ‘No limits. No Labels’ Healthy Ageing movement that “nearly any physical problem can be solved with a pill, treatment or technological solution.” She points to the denial that leads many people to idolise healthy ageing: “Healthy ageing includes recognition that we will not live forever, that we recognise loss and that we need opportunities for connectedness and support.” The reality is that 100% of us die. Haanen asserts that “Our faith appreciates medicine, but does not place ultimate hope in doctors; it does not fear suffering, but faces suffering alongside a suffering Saviour and it sees our ultimate destiny not as disembodied souls, but as resurrected bodies in the new heavens and earth.”

I was especially struck by the comment that “we are ashamed of our suffering and dependence on others. Our ideals tell us the highest vision of a good life is independence and self-reliance. *We hide our fragility.*” I identify with this personally because I have recently developed a resting tremor in my left hand, most likely inherited from my father. It’s a constant reminder of my fragility as a human being, especially when I’m trying to get to sleep! So, I resonate with Haanen’s assertion that retirement is a season of possibility, but also of increased reminders of mortality.

While we're called to lifelong learning "who we become is more important than what we know." Haanen argues that "Christian learning begins by understanding God's great love for us and then, through our vocations, helping to heal a broken world." Retirement can also provide opportunities to mentor younger people. However, a mentoring relationship needs to be reciprocal not one way: "Young people want to hear more about your mistakes than your successes."

Following the model of Jesus, skilled mentors should ask more questions than they give answers. The role retired people can play in their extended family is also highlighted. Many retirees care for grandchildren on a regular basis, but it's important to place boundaries around such care. Retired people are encouraged to embrace the role of elders because Christian faith is meant to be passed down. Shannon Alder wrote, "Carve your name on hearts, not tombstones. A legacy is etched into the minds of others and the stories they share about you."

The book's final chapter underscore the importance of hope in the retirement years: "The secular culture we live in struggles to find answers to 'What's my purpose in retirement?' because it is based on a story that is itself emptied of hope." However, "For the Christian retirement can be filled with a deep sense of purpose because of our trust in God.

One of the questions CMA has pondered is when is the best time for someone to begin to seriously prepare for retirement. Baby Boomers and Beyond author Amy Hanson believes that people are open to discussing their retirement plans shortly before they retire. However, Dwight L. Moody writes: "Preparation for old age should begin not later than one's teens. A life that is empty of purpose until 65 will not suddenly become filled on retirement."