



February 2025

Reflections

Decisions and Disruptions in Retirement: The First Five Years

I slapped at the alarm clock as it buzzed annoyingly. I sighed, trying to focus on the digital dial announcing an unearthly hour to get ready for work. A glance out the window showed blackness punctuated by fragments of white as the snow pelted against the glass. Another harrowing drive to work in the dark frostily beckoned me. It was January, and I had just turned 65. The date for freedom from this early morning ritual was closing in. I was nearly the oldest member of a cardiology group, and I could feel the subtle changes that come with growing older. It was a terrific career, but now I was ready for a change involving more freedom, travel, and creativity. I felt ready for retirement.

Let me share with you a glimpse of 5 years in our retirement journey.

We left behind the early morning drives through blizzards and instead navigated totally new experiences. This journey required decisions and included adventure, disruption, chaos, and contentment.

Before retiring, my husband John and I prepared. This included a careful assessment of finances: investments, retirement plans, health insurance, and expected monthly income. How much money did we need to live comfortably? What can we do to reach that minimal goal and have enough funds to provide for enjoyment or emergencies?

In our 40-plus years of marriage, our location was always dictated by the job. Retirement handed us that choice. This one retirement decision can be overwhelming, but it affects everything you do in retirement. Where is the best place for enjoyment, community, family, cost of living, and convenience for needs as the aging process sets in?

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Janice Mathews is a happily retired cardiology nurse practitioner, pastor's wife, and author of Stewardship Jack books.



The abrupt change from a life ruddered by your career to a free-floating life can be unfulfilling if you haven't decided what you're going to do with all that free time. I made a list of items and activities I would enjoy. My plans included writing, photography, travel, spending time with family and friends, staying active and healthy with bike riding, and participating in another sprint triathlon; I also wanted to volunteer for church and community needs.

We waited to retire until we qualified for Medicare health insurance and planned Social Security benefits. We sold our home for a profit and moved to a house we had been renting out and was now mortgage-free. Providing purpose to our lives included a part-time job with a church organization for John, a writing project for me, and a volunteer position teaching English to Chinese students for a church outreach project.

The cash purchase of a condo by the lake contributed to fun and relaxation and was closer to our grandchildren. What is a lake without a boat and a boat slip? Those were purchased as well. This was great fun, and our family and friends were able to share it with us. An RV and truck provided an interesting road trip. All of these items were carefully considered and affordable with thoughtful planning. I was able to sell the manuscript I had written. John was earning a paycheck at his job. I loved my Chinese students and I heard that some were attending church.

The first two years of our retirement journey were great. I secretly felt smug about our success. Our lives were satisfying, and our finances were secure—until they weren't.

In a matter of months, everything changed. We sold the condo with plans of building our dream cabin as our permanent home. Unfortunately, we hired an unscrupulous builder who took our money but didn't pay his subcontractors. Subsequently, we decided to sell the lot, the boat, the boat slip, and the RV. My cherished dog of 13 years died. My elbow was shattered by a fall, hampering my goals. John no longer had his part-time job. To top it off, our children and grandchildren moved a thousand miles away.

I didn't feel smug anymore. Our retirement disruptions were not as tragic as those who lose a spouse or have major health issues in retirement,

but the legal, financial, and emotional chaos was difficult. Our only resource was God. The following is how we processed it.

1. Asked God Hard Questions

Why did this happen? Do retired people really matter to You? We thought we planned carefully; how do we even know what Your will is?

We realized that after being lifelong Seventh-day Adventist Christians, we still were uncertain about knowing God's will. We searched for His promises. We found that He cares about older people. There are ways to discover God's will. Our relationship with Christ deepened as He supplied what we really needed—faith.

2. Asked Ourselves Hard Questions

What are our priorities? Are we really willing to follow God's plans for us? Would this dream home improve or distract from our relationship with Jesus?

We chose to surrender to God. The chaotic circumstances remained, but He changed us, not immediately, but gradually, and we began to gain acceptance and even contentment.

3. Revisited Pre-retirement Planning

Over the days and months we examined our retirement planning. Our finances were still secure but we probably wouldn't consider building a "dream cabin" again. Where should we live? Are there still some retirement dreams or travel goals we can still pursue? What is the best way to maintain our health?

4. Accepted the Current Situation

Acceptance is important on the path to regaining contentment. Instead of a charming lakeside home, we chose a practical place, providing what people need as they age: a single-story home, familiarity with surroundings, mild winters, and nearby medical care. Moving closer to family didn't appear to be the answer for us, but there was a community with a local SDA university, friends, and involvement with our church family.

5. Prepared for Opportunities

No glamorous opportunity for service awaited us, but we had neighbors who needed us. A new Goldendoodle puppy named Tulley came to live with us. He was a fruitful source of

entertainment, exercise, exasperation, and Tulley Tales for children's church. An active role in our local church developed friendships that became like family to us. John was asked to make presentations in various locations. We volunteered at the Historic Adventist Village in Battle Creek, Michigan. It took planning to keep connected with family, but we made trips a priority for special occasions such as a grandchild's baptism.

6. Developed a Habit of Gratitude

It was obvious what we had lost, but then we realized what we still had. We had each other, we had reasonably good health and stable finances. We had a comfortable, debt-free home; we had a church family. Time also helped us reluctantly admit that the direction we were heading would have brought financial stress and health challenges as our physical abilities diminished with age. Our focus would have been on material things—not bad in themselves, but a distraction. We are grateful to God that He valued us enough to close those doors and redirect us.

7. Accepted Our Purpose in Life

Disruptions during retirement can range from merely inconvenient to devastating, causing anxiety, bitterness, or depression. We struggled with these but see that God has a purpose for each of us that restores peace, transcends any situation, and provides a secure future in that heavenly place where no chaos exists.

We've completed 5 years of our retirement journey. Our plans are more flexible now. We've made some wonderful friends. Many of them have the same first name—"Doctor"—as we venture reluctantly into the more fragile years. There will always be things God wants us to learn and ways to participate in life. There will always be evidence of His care and concern as we pass through the sometimes mysterious process of growing older.

This morning, I opened one eye and looked at the clock. It was 6:00 AM, and storming outside. I sighed contentedly and rolled over to enjoy sleeping through the rain. I highly recommend it. ■

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

Introducing Anastasia Elliott: SHARP's Newest Assistant

By the time you read this, Anastasia Elliot will be ready to take your calls and assist you directly! She joined us in January and has been hard at work with her training and certifications.



Anastasia brings a wealth of experience and education to the team. She graduated from Washington Adventist University (formerly Columbia Union College) with a BS in International Business, an MBA, and a BA in Music. In addition to her professional skills, Anastasia is an accomplished cello player.

Outside of work, Anastasia is deeply involved in her local church and is the proud mother of five children, ages 8 to 17. We are thrilled to have her on board—welcome, Anastasia! ■

Apple AirPods Now Covered as Hearing Aids

In exciting news, the Food and Drug Administration (FDA) recently approved Apple's AirPods Pro 2.0 to be used as clinical-grade, over-the-counter hearing aids. While we are not endorsing these AirPods as a replacement for traditional hearing aids, they are now covered under SHARP's Dental/Vision/Hearing benefit.

If you decide to try them out, keep in mind that you will still need a prescription to submit with your claim. It's important to do your own research to determine if AirPods Pro 2.0 are a suitable option for your hearing needs.

If you have any questions, feel free to reach out to our SHARP team. ■



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