

# Retirement & Family Life

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Slide Handout

## Retirement is for lazy folks

95% of people ages 55 to 64 and still working plan to get another job after they retire.

**Who Are Retiring?** Never married single adults. Widows & widowers. Divorcees. Separated. Married Couples. Parents. Grand parents, Single parents.

The Milieu for a Meaningful, Happy Retirement is: Healthy Relationships. Everybody needs relationships. Everybody has a family.

### The First Point to Ponder:

Persons who are living in unhealthy relationships at the time of retirement and/or during retirement will have a greater risk of: Dying prematurely. Developing life threatening illnesses. Developing psychological disorders. Losing faith in God.

### The Second Point to Ponder:

Persons who cease from all their mental and physical activities after retirement will significantly increase their chances of having a heart attack or dying prematurely. Human beings were not designed to "retire." We were made to work. We were made to love and be loved. We were made to interact with one another in meaningful relationships.

That's why god created family life and relationships

## Barrington Brennen's practical adaptation of 1 Cor 13

"If I speak in tongues of nations and of angels, but have not a loving attitude, I am only a resounding gong or a clanging cymbal. If I have the gift of prophecy and can fathom all mysteries and all knowledge, and if I have a faith that can move mountains, but have no love in my heart, I am nothing. If I am a vegetarian, and do not eat dairy products to reduce my sinus problem, and cannot share lovingly with others, my diet is in vain. If I exercise five times a week at the gym or on the sports track, and cannot share my energy in a loving way, my walking and running will be in vain. I can still die of a heart attack.

If I am financially independent and able to give to all church projects but have not love, my giving will be in vain. If I eat lots of broccoli soup to reduce the cancer risk, make my own gluten, or eat only boiled fish for meat, and refuse to share in loving relationships, my life will be meaningless. I can still die prematurely. Love never fails. College degrees, expensive houses, designer clothing, speaking in tongues, evangelistic crusades, and health seminars, will all pass away. Now these five remain. Financial independence, a healthy lifestyle, faith, hope, and loving relationships. But the greatest of all of these is **LOVING RELATIONSHIPS**.

**Needs After Retirement** Peace of Mind, Security, Financial Stability, Family Togetherness, Good Health, Companionship.

**Retirement Is.** No Job, No Money, No Vacations, Plenty Troubles, Lots of knee joint pains, Baby sitting grand children, Looking in the obits to see if you are dead.

Retirement can be a joyous time of life or a pain in the neck for a married couple or family. **It all depends if happiness and harmony existed in the relationship before the retirement.**

"Retirement, as you probably know, often has a sudden and stressful impact on marriage. Many retired couples spend their remaining years together miserable because they cannot adjust to it." *Dr. Willard Harley*

Retired couples can learn to create, for the first time, a lifestyle that they both can enjoy and that meets the emotional needs of both of them. They can learn to eliminate personal habits that had made their relationship miserable for decades. After they learn to avoid hurting each other, and learn to meet each other's emotional needs, they would no longer dread being with each other day in and day out for the rest of their lives. They can become the best of friends and look forward to their years of companionship.

### The Secret to a happy retirement

- ✓ Start developing positive, meaningful relationships now.
- ✓ Start spending more time together with your significant other(s) now.
- ✓ Know what are the needs of your partner and learn how to meet them.

**Stop being a pain in the neck.** You're never too old to learn new tricks.

**The Key Word Is** Adjustment

**We argue about where and when we're going to retire.**

Retirement is a major life transition and planning for it can sometimes be tricky. Constant arguments with your spouse over where and when you'll retire will leave you both feeling tense and fearful about your future together and alienation could be the result.

### The Solution

1. Recognize the problem: *Sit down with your spouse. Acknowledge that you have a problem.*
2. Call a cease-fire: *Discuss your problem in the least threatening situation you can create.*
3. Identify shared goals: *Talk enough so that you discover shared dreams and goals.*
4. Try joint counseling: Go and see a counselor together.

**Scientific reasons we need healthy relationships.** "The greatest medicine is a true friend."

"Old" Couples married for an average of 42 years and constantly arguing with each other resulted in : A weakened immune system!

"Pleasant words are as an honeycomb, sweet to the soul and health to the bones." Proverbs 16:24

" . . . . Even after husbands and wives have stopped arguing, the battle may still be raging within the woman's body. It can do so for hours, altering her hormone levels and weakening her immune system to the point where illness could gain a foothold. . . .  
."This discovery, based on a long-running study of newlywed couples, is forcing researchers to rethink their understanding of marital conflicts. It could also have important implications for the physical, as well as emotional, health of married couples. . . .  
.Earlier research suggested that men generally seek to "tune out" their wives during an argument, seeking to escape or withdraw from the conflict. Wives, on the other hand, are seen as being more likely to complain, criticize or demand change in a relationship. The husband's withdrawal is acutely frustrating to these women. Blood analysis showed that among women who reacted negatively to their husbands' withdrawal during the arguments, the average levels of epinephrine, norepinephrine, cortisol and prolactin all rose. The more negative the wife's response and her husband's withdrawal, the greater the hormone level rise. "If those hormone levels stay up long enough, it can have immune consequences," explained Ronald Glaser, professor of medical microbiology and immunology. Earlier work by Institute researchers has shown that psychological stress can cause weakened immune responses and a slowing of wound healing. . . . We're not saying that conflicts in marriage are bad necessarily. They're completely normal. It's the way the couples disagreed that was later related to a rise in hormone levels and a drop in immune function.

"Hope is the medicine I use more than any other-hope can cure nearly anything."

A study revealed that people who are **hopeless** and don't want to live, will die within 18 months.

**Hope causes:**

1. The central neurons to produce more neurotransmitters
2. Production of more serotonin (encourages fighting process of body)
3. T cells (responsible for regulation of immune response) become stronger!

**"Love is the irresistible desire to be irresistibly desired."**

**Needs In Marriage:** Affection, Conversation, Domestic Support, Financial Support, Sexual, Fulfillment, Recreational Companionship, Honesty and Openness, Family Commitment, Attractiveness of a spouse, Admiration

If any one of these needs goes unmet the marriage is vulnerable to an affair.

**Needs of Singles:** Acceptance. Positive Self-Concept. Companionship. Intimacy. Integration into the church and community.

The marriage comes first. All other people and events come after the marriage. Children, parents, work, and play. The relationship must be a marital priority instead of marital sacrifice, because the marriage is the central unit to all other processes. The stronger the unit, the stronger the rest of the system.

For many men, the MID-LIFE CRISIS ends up being a **SEXUAL CRISIS**.  
For many women, retirement ends up being a time of **loneliness, despair, and frustration**.

**Affairs:** Never think it can't happen. *Sam 11 & 12*, Never fight when you can run *When it comes to sexual temptation, self discipline is the tool of the fool*, Never ignore God's divine early warning system. *Your spouse's complaints or jealousy*, Never lay a foundation where you can't build a home. *Pro 4:23 / Matt 15:19*

**Grand Children:** Do not allow grandchildren to rob you of valuable time. You are not responsible for your grandchildren. You are not responsible for your children.  
Let them go. Children and grandchildren can be an hindrance to a joyous retirement. Children are to be an heritage not an asset for retirement days.

**The parenting relationship is the only relationship God designed to come to an end.**

**Religion:** ". . . . religion can be a constructive, creative, healing, life-affirming force, or a dark, repressive, life-crippling force, depending on the way it is understood and used." "The manner in which man utilizes his religion--whether it be to enrich and ennoble his life or to excuse his selfishness and cruelty, or to rationalize his delusions and hallucinations or to clothe himself in a comforting illusion of omnipotence--is a commentary of the state of his mental health." *Karl A. Menninger*

**Sex:** Enjoy sex in your retirement years. Age does not matter. Do not allow hypertension, diabetes, etc, to destroy your sex life. Watch your diet. Exercise. Get a medical check up.

**10 Commandments for a Healthy Marriage** 1. Eat dinner together. 2. Sleep together. 3. Don't hold a grudge. 4. Protect your day off. 5. Don't take separate vacations. 6. Never let anything rob your marriage of the sexual joy God intended. 7. Pray together. 8. Play together. 9. Little things means a lot. 10. Pledge yourself, not only to physical faithfulness, but to emotional fidelity as well.

**10 Commandments for a Happy Retirement** 1. Think of retirement as an opportunity to grow, share, and learn. 2. Exercise regularly. 3. Eat healthily. 4. Sleep well. 5. Maintain at least 30% to 40% of your mental and physical activities you enjoyed before retirement. 6. Be irresistible to your spouse/significant others. 7. Maintain a circle of close friends. 8. Be honest about possible failing health. 9. Maintain a healthy attitude towards sex. 10. Enjoy a healthy amount of time with close relatives, but do not allow grandchildren to rob you of valuable quiet times with your partner.

**Before You Retire** Believe in yourself. Have something to retire from. Have something to retire to. Have healthy, loving relationships.

**Happy Retirees** Are confident. Contented with their life's decisions.