

How to approach retirement in the context of selflessness

Replacing our natural born selfishness with selflessness is perhaps the greatest on-going challenge of growing in a relationship with God. This is why marriage and family are so important: they help most people turn from a self-centered existence to a life focused on others. Natural family planning, which is the very antithesis of selfishness, is an important tool for achieving the humble attitude that is the foundation of selflessness.

The secular culture, of course, does not help us in the quest for selflessness. Most of the culture is about getting as much as you can for yourself. Think of yourself first, the culture says, and worry about others later, if at all. The *New York Times* offered a striking example Sept. 24 in a column where the author advised people to save for their own retirement instead of putting away money to finance their kids' college tuition.

Steven Mosher, president of the Population Research Institute, authored a very interesting column that appeared in the July-August *Family Foundations* about the link between the woes of our Social Security system and abortion. Regardless of its impact on Social Security, abortion is a worldwide scandal, but Mosher's article got me to thinking about retirement in the context of the battle between selfishness and selflessness. Is it selfish to retire, especially at an age when you likely have many productive years of life remaining?

Retirement is largely a post-World War II phenomenon. Prior to the mid-20th century, when life expectancies were shorter than they are today, most people assumed they would work their entire life. In 1935, President Roosevelt's Committee on Economic Security determined 65 would be the retirement age when it launched the

nation's Social Security system. The idea came from Germany, which already had a social security system in place based on a retirement age of 65. The Committee selected a retirement criteria based arbitrarily on age, not on anyone's ability or capacity to work. This approach was attractive politically because Social Security was seen as a way to raise the rate of employment among young people in the United States during the Great Depression. If older people retire from their jobs, the thinking went, more jobs would open up for younger people.

The employment demographics today are the exact opposite from what they were in the 1930s. The debate over Social Security is in the news because the number of retired persons is going to swell in the coming decades relative to the number of working people.

That is, if they retire at 65. If most people decided to continue to work, the solvency of the Social Security trust fund would not be an issue.

Growing old is not what it once was. Look through the magazine for the American Association of Retired Persons and you will find features on seniors who climb mountains, ride bikes, play tennis, and dozens of other physically demanding activities. This is a magazine that recently declared: Age "60 is the new 30." That statement

is consistent with a survey of the nation's 65,000 people older than 100 years old. They were asked to reveal the age to which they would like to return, if they could relive any year of their life. The consensus was 70.

It is easy to think of people who did their greatest work long after most people are considering retirement: Victor Hugo wrote *Les Miserables* when he was 61; Gutzen Borglum began carving Mount Rushmore when he was in his 60s; Ronald Reagan was president in his 70s; Karol Wojtyla did much of his best work as pope during his 70s and 80s; Noah was at least 100 when the flood came, and Moses was at least 80 when he led the Israelites out of Egypt.

"What, give up my retirement?!" you are probably asking yourself about now. "Is this guy nuts?!" Maybe, but I think the question of when and whether to retire is a serious one. Is it right for able-bodied people to set aside the last third of their life for leisure?

The reason most people are repulsed by the idea of working long past the traditional retirement age is they don't like their work. So many people see their work as drudgery. People who are eager to stop working may benefit by seriously reconsidering their line of work now, rather than using an automatic retirement date as a way out of a bad situation. For those of us who like our work, the concept of retirement should be considered in the context of the over-all life goal of living selflessly in an effort to serve God. ■

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