

CMDA *Encore*

August 2019

A newsletter for retired and nearly-retired healthcare professionals

Upcoming Events

CMDA Tours 2020

Currently only one tour with available space

January Greece Tour*
21-30, cmda.org/greece
2020

*CMDA's tours book quickly. To add your name to the waiting list for tours in 2020 to Italy and New Zealand that are already booked, please contact kim.hodge@cmda.org.

CMDA National Convention

April CMDA National Convention
16-19, cmda.org/nationalconvention
2020

To learn more about CMDA events, visit www.cmda.org/events.

CMDA Encore

CMDA Encore has touched a nerve

The CMDA Encore newsletter was created for the purpose of educating and motivating CMDA members who are nearing or in "retirement" to be intentional in their use of their time, talent and resources. Personal stories have taught us that too many of our colleagues transition from professional careers thinking they will find fulfillment in a life of leisure, only to be disillusioned by meaninglessness. Our hope is that *CMDA Encore* will inspire and equip you to avoid this pitfall.

God has allowed us to see the fruit of this labor. Many of you have responded letting us know how *Encore* has stimulated you to consider God's plan for this phase of your life.

In this edition, we will share some ideas from the apostle Paul and J.I. Packer on running the race all the way to the finish. We will also review morbidity and mortality data associated with a life of purpose versus a life of meaninglessness. Then we will suggest some opportunities for meaningful service, plus add a bit of humor and even a poem. Ready?

"Let us run with endurance..."

(Hebrews 12:1)

by Gene Rudd, MD



The apostle Paul was a master in the use of metaphor. Running a race was an image Paul used to remind us of our obligation as children of God. Here is the relevant passage from Hebrews 12:1-2 (ESV):

"Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us, looking to Jesus, the founder and perfecter of our faith, who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God."

In the previous chapter, Hebrews 11, Paul recounts the lives of heroes of the faith who ran their races, enduring to the end, many into a ripe old age. These biographies set the stage for Paul's admonition that we do the same...run with endurance. Paul also uses the running metaphor in 1 Corinthians 9:24-27 (ESV):

"Do you not know that in a race all the runners run, but only one receives the prize? So run that you may obtain it. Every athlete exercises self-control in all things. They do it to receive a perishable wreath, but we an imperishable. So I do not run aimlessly; I do not box as one beating the air. But I discipline my body and keep it under control, lest after preaching to others I myself should be disqualified."

When Paul was already well beyond the age that our culture would endorse retirement, he wrote this in 2 Timothy 4:6-8 (ESV):

"For I am already being poured out as a drink offering, and the time of my departure has come. I have fought the good fight, I have finished the race, I have kept the faith. Henceforth there is laid up for me the crown of righteousness, which the Lord, the righteous judge, will award to me on that day, and not only to me but also to all who have loved his appearing."

In *Finishing Our Course with Joy*, J.I. Packer draws these conclusions from Paul's running metaphor:

1. We are to be goal-oriented even to the end of life: run to win!
2. We are to be purposeful in planning: prepare for the race.
3. We are to be resolute: train, discipline ourselves.
4. We are to make every effort: be all in.

Scripture is clear: there is no expiration date on our duty to serve God. When we transition from a busy healthcare practice, we can rightly plan more time with family, travel, hobbies, etc., but we must not neglect our service to the Lord. In Luke 17, Jesus tells the story of a servant who comes in from the field. While the work in the field was done, the servant continued to have a duty to serve his master.

As we "come in" from our careers in healthcare, we continue to have this obligation (privilege) to serve our Lord. So, let's run the race to the end; and run to win!

The Bridge Builder

by Will Allen Dromgoole

An old man going a lone highway,
Came, at the evening cold and gray,
To a chasm vast and deep and wide.
Through which was flowing a sullen tide
The old man crossed in the twilight
dim,
The sullen stream had no fear for him;
But he turned when safe on the other
side
And built a bridge to span the tide.

“Old man,” said a fellow pilgrim near,
“You are wasting your strength with
building here;
Your journey will end with the ending
day,
You never again will pass this way;
You’ve crossed the chasm, deep and
wide,
Why build this bridge at evening tide?”

The builder lifted his old gray head;
“Good friend, in the path I have
come,” he said, “There followed after
me to-day
A youth whose feet must pass this way.
This chasm that has been as naught to
me
To that fair-haired youth may a pitfall
be;
He, too, must cross in the twilight dim;
Good friend, I am building this bridge
for him!”

Source:

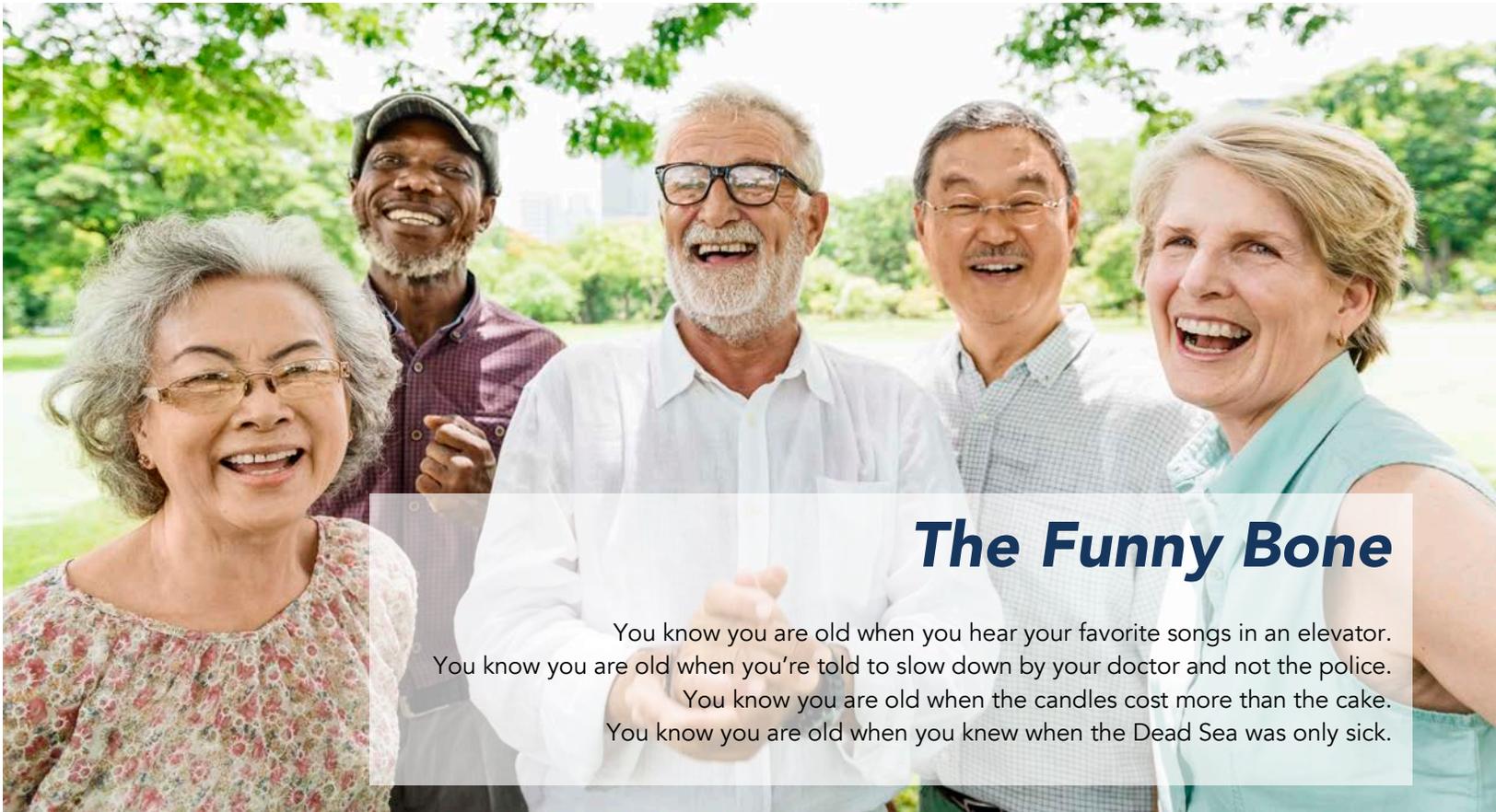
[Father: An Anthology of Verse](#) (EP
Dutton & Company, 1931)



By the Numbers

Out of a survey of nearly 700 retired CMDA members,

- Only 48 percent feel financially prepared for retirement
- 30 percent do not have rewarding personal relationships with other Christians
- 16 percent worry about what to do with “free time”
- 30% wonder if God can still use them



The Funny Bone

You know you are old when you hear your favorite songs in an elevator.
You know you are old when you're told to slow down by your doctor and not the police.
You know you are old when the candles cost more than the cake.
You know you are old when you knew when the Dead Sea was only sick.

Opportunities to Engage

- Guide to mentoring the next generation at <http://bit.ly/31Fslke>.
- Connect with CMDA Local Ministries (Graduate or Student) at <https://cmda.org/regional-communities/>.
- Participate in a short-term medical mission trip with CMDA's Global Health Outreach at www.cmda.org/gho.
- Participate in a short-term medical teaching trip with CMDA's Medical Education International at www.cmda.org/mei.



Do you have a story to share?

Share how you transitioned to retirement, a humorous story, an award you received, ministry you are now doing, etc. with us at gene.rudd@cmda.org. We will consider it for future editions of CMDA Encore.

A Colleague's Transition Story

by Jerry Ariail, MD

As I approached retirement in 2013, I asked the Lord to make the remainder of my life meaningful for Him. Western Regional Director Michael McLaughlin's presentation at the Dallas, Texas CMDA National Convention of principles (see sidebar) that are primarily for those approaching retirement opened my eyes and heart in exciting ways. During this period, the Lord has taught me many things.

Perhaps the first lesson I learned after retirement was that spending time with Christian friends can help us clarify our direction. The life verses of my Marine hiking buddy Richard became my life verses: "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and He will make your paths straight" (Proverbs 3:5-6, NIV 1984).

Being retired enabled me to learn anew about the power of earnest prayer. Since retirement, God has opened many doors of service for me. Early on the offer came to be on my church's mission committee and to organize a medical outreach ministry. About a month later my son Mark's pastor said their church needed a physician with an active medical license to enable their church's medical mission team to continue to go to Haiti, a ministry that began in 2010 with the earthquake. This one invitation began a series of seven medical mission trips of divine appointment, three of which were to Haiti with my son's church. Since then, God has opened doors for me to serve as a dermatologist to three countries in Southeast Asia multiple times and to The Gambia.

Another wonderful experience since retirement is the joy of strengthening our family bonds of love. I have enjoyed a six-day trek to the summit of Mt. Kilimanjaro with my youngest daughter Krista, which was an Ebenezer event I will always remember. Trekking in Patagonia with my wife Linda and a two-month road trip to Alaska were most memorable. Linda and I have enjoyed family growth one week each summer with our two grandsons. I have also recently enjoyed a five-day road trip with my 12-year-old grandson.

Furthermore, since retirement I have had time to develop new and deeper relationships with Christian brothers. My Thursday morning Bible study and breakfast time is a spiritual joy each week. I have experienced Christ-centered retreats with them atop Mt. LeConte Lodge in the Smokies and at YMCA Blue Ridge Assembly. I have backpacked with my son and his church's men's group. I have been exceedingly blessed with my involvement with CMDA Dermatology Section. I have been privileged to enjoy Bible study and hiking with representatives of Jerusalem University College as the wonders of Israel and Jordan were explored.

This quarter of our lives may very well be our best quarter of service, family love and Christian fellowship. As Robert Browning says in his poem "Rabbi Ben Ezra," "Grow old along with me. The best is yet to be!" The Scriptures say, "In all your ways acknowledge Him, and He will direct your paths."

Editor's Note: Jerry would welcome connecting with others on the journey at wingderm@aol.com.

Principles to Consider During Life Changes

These principles were given during the CMDA National Convention in Dallas, Texas by Western Regional Director Michael McLaughlin. The principles are primarily for those approaching retirement, but they are also applicable for other times when changes in life occur.

1. Do not make major decisions for three to six months after retirement, if possible. Many people and organizations will see you are available and will approach you for contributions of time and/or money, because you are still a valuable asset.
2. Try realistically to assess what you have done in life and ministry and what you have participated in throughout your life. These activities are a good indication as to where you have invested your time, talents and efforts.
3. Ask one or two trusted friends to give you a clear assessment of your strengths and your weaknesses. You should know yourself by now, but they might see something you missed.
4. Enter a concentrated season (several weeks or even months) of earnest daily prayer with one or two valued Christian friends asking God to help you discern His will for your life at this time moving forward. Retirement is not a biblical topic, so redirection is a better description for what you will do next.
5. If another person is contemplating the same opportunity, how do factors such as work obligations, family obligations, finances, previous evidence of interest and participation, etc. compare with similar factors you have? There are many worthwhile activities (singing in the choir, teaching Sunday School, coaching a sports team, serving as a deacon or elder, etc.). Are you or another person more suitable for this consideration when these other factors are assessed?
6. Most healthcare professionals look forward to retirement, but many do so without much of a plan. Those who plan little end up very busy often without knowing why. When you were practicing, you went to the office, clinic or hospital and your staff had patients lined up, one after another all day long. The change from practice to retirement without a plan, without intentional redirection, is difficult for most of us, so your spouse or children and grandchildren will fill your time. More than a few have gone back to practice part-time or to teach because it seems normal and easier than straight up retirement.
7. When you finally conclude that you have one or two strong considerations for your time reinvestment, and if this opportunity has some monetary compensation, would you be willing to continue at 50%? 25%? 0%? Would you be willing to pay for the privilege to do what you have in mind? If so, this consideration is likely an excellent fit for you.
8. More than a few of those who have experienced this difficult transition have written excellent books on retirement and redirection. John Piper's *Rethinking Retirement: Finishing Life for the Glory of Christ* is an excellent example. Like those who have raised kids make for experts to write books on parenting, you will notice those who write books on retirement are all old.



It's Not About You

This is the opening sentence from Rick Warren's *Purpose Driven Life*. Warren's message directly pushes back against our carnal natures and our fallen world that encourage us to find fulfillment in personal achievement and personal pleasures.

Scripture provides the same warning:

"For all that is in the world—the desires of the flesh and the desires of the eyes and pride of life—is not from the Father but is from the world" (1 John 2:16, ESV).

God did not design us to find fulfillment from these things. In giving us the "Two Great Commandments" (love God, love others), Jesus was lovingly instructing us on what would produce an abundant life. It comes about through a life devoted to purposes beyond ourselves: glorifying God and serving others.

The medical literature supports the benefits of having a life of purpose. "Association Between Life Purpose and Mortality Among US Adults Older Than 50 Years" (JAMA Network Open. 2019;2(5):e194270. doi:10.1001/jamanetworkopen.2019.4270) appeared in the May, 24, 2019 edition of JAMA Network Open. The study began in 2006, following 8,419 participants until 2018. Nearly 7,000 completed the longitudinal analysis that included psychological questionnaires. There were significant differences in mortality between those reporting the lowest life purpose and those reporting the highest life purpose (ratio 2.43).

Similarly, Cohen and colleagues found that having purpose in life led to lower mortality risk and greater life satisfaction. (Psychom Med 2016;78(2):122-133)

While Jesus warned us that life would have trouble (John 16:33), even in the midst of life's challenges, God has a good plan for us, a plan that is built around His purposes.

"For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope" (Jeremiah 29:11, ESV).

Since God's plans are good for us, shouldn't we take time to understand and follow them...even in our retirement years?

