

# **CARMELITE GUIDE ON AGING AND RETIREMENT**

## ***PHILOSOPHY OF AGING***

As people of faith our goal is ultimate union with God and with those who went before us. Life is a journey, and the arrival at our destination should be the happiest moment of our trip. We are all aging with the hope of not only a long life but a meaningful and fruitful one that brings new opportunities to redirect our energy. Living longer gives us more time to prepare for that ultimate union with God. Life from conception through one's elder years is a gift, a gift that holds promise and potential in all its stages. When we recognize that we have been incredibly blessed we are basically happy people.

Aging, then, is not a thief that robs us of our youth but rather a life-giving process that brings balance, wisdom, and wholeness to our lives. We take on the responsibility throughout our life to care for our health -wholeness that relates to the body, mind and spirit -while learning over time to balance the physical, mental, and spiritual areas of our lives. Instead of fear and trembling we should approach aging with much excitement knowing that aging does not mean diminishment or movement away from living a full life, but the ongoing call to mission urging us to use our gifts and talents in creative ways.

Aging is a process of change that affects the physical, psychological, ministerial, social and spiritual aspects of our lives. Yes, there are visible changes to our body, but more so aging can be viewed as a time of maturing on the mental level and enlightenment on the spiritual level. Thus, wisdom can bloom, bringing balance and wholeness which can lead to holiness and the things of God.

As Carmelites we reverence each person and treat them with **dignity** and care. We value life and the quality of life throughout the aging process. We affirm that the later years hold potential to be the fullest and richest time of life when one has the opportunity to develop one's interior life along with continued personal development related to ministry transition, preparation for retirement and retirement.

## ***OVERVIEW ON RETIREMENT***

Our Carmelite vocation of love, prayer and prophetic witness never ends.

When we possess all our strength, we are able to direct much energy to a variety of endeavors that channel our charisms for expressing those dimensions of Carmelite spirituality.

However, as our stamina decreases, we need to deliberately find new avenues to en flesh our vocation. That inevitable period of transition is characterized by a move from full time Provincial assignments to more self-chosen, slower-paced ministerial endeavors. This new phase of a still very active life is called retirement.

Retirement can be necessitated either because of a decline in health or because of the natural course of aging. Since it is energy driven, the level of engagement in retirement will differ from member to member and possibly even from month to month.

Facing the need for retirement can stir anxiety and ambivalence for anyone who is forced to grapple with the finiteness of this life. That is why members are encouraged prior to retirement to utilize professional assistance to explore and embrace the positive contours of that stage of life. Through such discovery, new ways to express our vocation will become more evident, enriching not only the member but our Carmelite community and the entire Church.

## ***POLICIES AND PROCEDURES***

1. A member can seek retirement status at age seventy or when conditions of health so dictate.
2. Ideally, preparation for retirement should begin well in advance of such dates by the active exploration by a member of

his concept, vision and understanding of retirement. Planning how much time will be devoted to some form of ministry and how much to personal goals is an important component of such an examination.

The Provincial Council strongly encourages individuals to utilize counseling, seminars and other spiritual/educational tools to help them craft a truly enriching retirement.

3. Once a member opts for retirement, he should consult with his Commissary Provincial or Provincial. Ideally, this discussion should occur one year prior to the planned retirement date. This will allow appropriate time to arrange for coverage of the ministry the retiree is leaving and for future needs of the retiree, such as housing and any new desired assignments. All such requests will in turn be brought to the attention of the Provincial Council.
4. If someone's condition so suggests, a Commissary Provincial or other Superior may initiate a discussion on retirement with that member.
5. Once the Council approves a request, the member is directed to meet with the Provincial Treasurer to discuss financial arrangements for both him and for his place of residence. The retiree may be requested to complete a budget outlining his expected expenses.

Usual arrangements (in 2007), find the member receiving a monthly check of \$500 for personal expenses and the Carmelite House where he resides \$750 monthly. However, the Treasurer may send more monies, if the budgetary needs of the member and/or of the House so require.

6. In addition, the Province will pay for health and car insurances, costs associated with admission to various levels in the continuum of health care, if needed, and the purchase of a new car, if requested.
7. Monies for the above support and ongoing benefits come from the Senior Fund of the Provincial Operational Account. The Fund is supported in part, from monies paid out from the Carmelite Retirement Trust for those members who have been vested in the Trust.
8. Members entitled to Social Security and/or retirement benefits from external sources will be asked to complete paperwork that will allow for such income to be available to the Provincial treasury.
9. Retiring members are encouraged to carefully decide where they believe the best supportive living environment will be to allow them to most successfully continue to live out their Carmelite vocation.

Depending on one's needs and abilities and arrangements with the Provincial Treasurer, there are a variety of options available including active Carmelite Houses, Carmelite and non-Carmelite Retirement Communities, Assisted Living and Nursing Home accommodations and ( in exceptional circumstances) independent housing.

10. Retirement in a Carmelite Community requires a meeting of the retiring member and the receiving community to ensure maximum compatibility. Such a meeting should occur even if the retiring member has been living in the community, since the new status of the retiree may require new accommodations. Once the new community is formed, a follow-up evaluative meeting could further ensure that everyone's expectations have been met.
11. Reflective of its concern that a healthy Carmelite lifestyle be pursued at every stage of life, members are encouraged to continue to attend workshops and consult with experts in Religious retirement to ensure this phase of life is a rich time of grace.