

# 2024 Retirement Planning Seminar

Panaissance Denver Downtown City Center

# Sunday Ma'ariv T'filah

25 Iyar 5784 – 2 June 2024 Rabbi Steve Kaye Rabbi@OrChadash.net www.OrChadash.net

#### **A Reflection**

Retirement is a pivotal phase of life which signals new beginnings and, of course, the end of one chapter of your Rabbinate, as a Jewish Educator, or as a Temple Executive Director. Whether you are celebrating your own upcoming retirement, or helping a loved one celebrate theirs, these selected readings, poems, and articles offer some frames of this significant milestone.

## **Opening Reading:**

As we gather in our t'filah this evening, the sun is slowly setting over these beautiful Rocky Mountains. As a sacred community, we acknowledge that each one of us, is at a different marker on the pathway towards our retirement.

For some, the signposts along the road will be clear, as we move from destination to destination; for others, the path will have numerous twists and turns, with unknown signposts as we navigate our way.

No matter our path, may we travel it with health, blessings, the support of family/friends. Most of all may we move with openness in our vulnerabilities to the new chapters we create, as we continue to live a full and blessed life.

#### **Before Barchu**

# **Hopeful Beginnings**

Julie Hebert

May your life be just starting,
May only good find its way.
May your thoughts be happy and joyful,
And may you feel blessed every day.

May the things you need find you, May your wants be yours someday. May your relations be strong and true, For you these things I pray.

May you see the good in everything,
May you find humor when you need it.
May your faults not define you,
But give you a strong and happy spirit.

May you love with all your heart, May all around you feel this true. May your life be filled with greatness, And may happiness be in your view.

#### After Ma ariv Aravim

#### As You Retire

C. A. Lynch

As you retire, a chapter's end draws near, Gratitude wells for the moments we hold dear. Thank God for the journey, the laughter, the tears, For the shared labor across the passing years.

Blessings cascade as you enter this new phase, May joy blossom in retirement's gentle haze. God's favor upon you, a radiant light, Guiding each step in this serene twilight.

May days be filled with peace, moments sublime, In the embrace of rest, God's precious time. Happy retirement, dear friend, may it unfold, With new stories still to be told.

#### **Before Mi-Chaomcha**

#### Retirement

As I look back over the years that have gone, I ask to see life as a continuum from youth to age: What lies before me now? I look ahead not knowing what will be given me to see. Sustain me, Adonai, Fountain of Life, with faith that the best is yet to be, for opportunities now await me.

There is blessing that only the maturity of age can bring; there is a ripeness that experience alone can yield. May I find the sweetness of that joy that is reserved for those who serve others through the counsel and guidance learned in the school of life. Out of the lessons drawn from disappointment and success alike, may I be able to help them to discover value in life's struggles, and find joys and triumphs that endure.

Now I have precious time to give to those I love, to family and friends. I pray for insight and a warm heart: let me be with them when they need me, let me respond when they call to me. And let me use my leisure to explore new worlds of thought and feeling, or to rediscover old ones. Now I can study my heritage of Torah, savor the beauties of nature and art, find new meaning and inspiration in the book of life. Let the passage of time continually deepen within me the spirit of wisdom and understanding, the spirit of knowledge and reverence for life.

And let me never lose that sense of wonder that stirs within me in the presence of Your creation and that beckons me to greet each day with zest and eager welcome. Thus, will my life be renewed and blessed, and thus will I bring blessing to many in the years to come. Amen. https://reformjudaism.org/beliefs-practices/prayers-blessings/upon-retirement

#### **Before the Amidah**

We come before You, God of our ancestors, with joy and deep gratitude for this earth that you made and for humankind in all its wondrous diversity.

For the gifts of the earth and the gifts of relationship and all who have helped us learn how to be good stewards of both, we thank You, *Generous One*.

For all the times your prophets have comforted the afflicted and afflicted the comfortable in order to move humankind toward greater justice and liberation, we thank You, *Compassionate One*.

For the covenants You invite us into and keep even when we fall short or turn away, we thank You, Faithful One.

And so, with your people on earth and all the company of heaven we praise Your name and join their unending hymn: Holy, holy God of power and might, Heaven and earth are full of your glory.

SacredStonesMinistries.org

#### For Silent Reflection at the end of the Amidah

Desiderata: Original Text

This is the original text from the book where Desiderata was first published.

Go placidly amid the noise and the haste, and remember what peace there may be in silence. As far as possible, without surrender, be on good terms with all persons.

Speak your truth quietly and clearly; and listen to others, even to the dull and the ignorant; they too have their story.

Avoid loud and aggressive persons; they are vexatious to the spirit. If you compare yourself with others, you may become vain or bitter, for always there will be greater and lesser persons than yourself.

Enjoy your achievements as well as your plans. Keep interested in your own career, however humble; it is a real possession in the changing fortunes of time.

Exercise caution in your business affairs, for the world is full of trickery. But let this not blind you to what virtue there is; many persons strive for high ideals, and everywhere life is full of heroism.

Be yourself. Especially do not feign affection. Neither be cynical about love; for in the face of all aridity and disenchantment, it is as perennial as the grass.

Take kindly the counsel of the years, gracefully surrendering the things of youth.

Nurture strength of spirit to shield you in sudden misfortune. But do not distress yourself with dark imaginings. Many fears are born of fatigue and loneliness.

Beyond a wholesome discipline, be gentle with yourself. You are a child of the universe no less than the trees and the stars; you have a right to be here.

And whether or not it is clear to you, no doubt the universe is unfolding as it should. Therefore be at peace with God, whatever you conceive God to be. And whatever your labors and aspirations, in the noisy confusion of life, keep peace in your soul. With all its sham, drudgery and broken dreams, it is still a beautiful world. Be cheerful. Strive to be happy.

Max Ehrmann ©1927

#### After the Amidah

#### **Together:**

May it be Your will, Adonai, our God and the God of our Mothers and Fathers, that You lead me toward the peace I seek. Guide my footsteps in the choices I make, and help me and my family reach our desired destination of a life filled with meaning, gladness, and shalom.

May You protect us from the hand of every foe and scheme that would lead us astray from our dreams of a peaceful and meaningful world.

May You send blessing in the work of my hands and mind, and grant me grace, kindness, and mercy in Your eyes and in the eyes of all with whom I will come in contact during this next period of my life.

May You hear the sound of my humble requests as I begin my new adventure. Blessed are You, Adonai, Who hears the voices of humans in prayer. Amen.

(Traveler's Prayer - edited by Rabbi Daniel Roberts)

#### Before the Mi Shebeirach

## **Our Friendship Not Done**

Julie Hebert

Our paths first crossed when we met in the workplace To each other, the office was home, no mistake Through minutia and mischief time quickly would pass It nurtured our friendship never to forsake.

In a blink of an eye, you are retiring from this place Your departure may change us, but I'm here for you. I will miss you but our friendship remains steadfast There is room enough in life to make memories anew

You taught me how to make work meaningful and fun
In turn, I gave guidance on how job progress could be won
Now off you go, embrace life with arms open wide
My best wishes go with you, but our friendship is not done!

#### **Closing Prayer**

As God blessed our ancestors on their journeys, so may you be blessed as you embark on the journey of your retirement. May you find rest and challenge, quiet and adventure. May you be sustained by the achievements of your work life and inspired by the possibilities of what lies ahead. May you allow yourself to experience silence and rest, and may you open yourself to the new music that may emerge from that silence.

https://jewishdoorways.org/stage\_events/retirement/

#### **Select Readings on Rabbinic Retirement:**

- 1. As a Rabbi, I've Had the Privileged View of Human Condition Rabbi David Wolpe NY Times July 2, 2023.
  - https://www.nytimes.com/2023/07/02/opinion/rabbi-retirement-lessons.html
- 2. Retired Rabbis Don't Fade Away, They Just Continue to Serve Pittsburgh Jewish Chronicle January 3, 2022.
  - https://jewishchronicle.timesofisrael.com/retired-rabbis-dont-fade-away-they-just-continue-to-serve/
- 3. What Does Retirement Look :ike for St. Louis Rabbis STL Jewish Light April 22, 2021. https://stljewishlight.org/news/news-local/what-does-retirement-look-like-for-st-louis-rabbis/
- 4. Rabbis in Retirement Former Rabbis from Atlanta Share What They Have Been Up to Since They Left the Pulpit November 12, 2020.
  - https://www.atlantajewishtimes.com/rabbis-in-retirement/

# Retirement from Regular Service (Numbers 8:23-26)

#### **David Ruper**

Numbers contains the only passage in the Bible that specifies an age limit for work. The Levites entered their service as young men who would be strong enough to erect and transport the tabernacle with all of its sacred elements. The censuses of Numbers 4 did not include names of any Levites over the age of fifty, and Numbers 8:25 specifies that at age fifty Levites must retire from their duties. In addition to the heavy lifting of the tabernacle, Levites' job also included inspecting skin diseases closely (Lev. 13). In a time before reading glasses, virtually no one over the age of fifty would be able to see anything at close range. The point is not that fifty is a universal retirement age, but that a time comes when an aging body performs with less effectiveness at work. The process varies highly among individuals and occupations. Moses was eighty when he began his duties as Israel's leader (Exod. 7:7).

Retirement, however, was not the end of the Levites' work. The purpose was not to remove productive workers from service, but to redirect their service in a more mature direction, given the conditions of their occupation. After retirement they could still "assist in the tent of meeting in carrying out their duties" (Num. 8:26). Sometimes, some faculties—judgment, wisdom, and insight, perhaps—may actually improve with increasing age. By older Levites transitioned to different ways of serving their communities. Modern notions of retirement that consist of ceasing work and devoting time exclusively to leisure are not found in the Bible.

Like the Levites, we should not seek a total cessation of meaningful work in old age. We may want or need to relinquish our positions, but our abilities and wisdom are still valuable. We may continue to serve others in our occupations by leadership in trade associations, civic organizations, boards of directors, and licensing bodies. We may consult, train, teach, or coach. We may finally have the time to serve to our fullest in church, clubs, elective office, or service organizations. We may be able to invest more time with our families, or if it is too late for that, in the lives of other children and young people. Often our most valuable new service is coaching and encouraging (blessing) younger workers (see Num. 6:24-27).

Given these possibilities, old age can be one of the most satisfying periods in a person's life. Sadly, retirement sidelines many people just at the moment when their gifts, resources, time, experience, networks, influence, and wisdom may be most beneficial. Some choose to pursue only leisure and entertainment or simply give up on life. Others find that age-related regulations and social marginalization prevent them from working as fully as they desire. An article by Ian Rose for the BBC, "Why we lie about being retired," explores challenges people face in retirement, especially if they enter it expecting to cease working for the rest of their lives.

There is too little material in Scripture to derive a comprehensive theology of retirement. But as we age, each of us can prepare for retirement with as much, or more, care as we have prepared for work. When young, we can respect and learn from more experienced colleagues. At every age, we can work toward retirement policies and practices that are fairer and more productive for both younger and older workers.

https://www.theologyofwork.org/old-testament/numbers-and-work/retirement-from-regular-service-numbers-82326/