

- Discover Freecycle (unwanted items are given away to those who need them) and LETS (Local Enterprise Trading Schemes where services and goods are exchanged without money).
- Support each other by teaching your spouse how to do some of the jobs you've always done—such as change a tap, use the washing machine, file a tax return, etc.
- Sign up to money-saving websites and newsletters.

Keep working on your marriage

- Read books, watch DVDs, go to marriage retreats... You may have another 30 years of marriage, so make sure it's the best it can be!
- Check out www.2-in-2-1.co.uk for extra tips and resources to enrich your relationship.
- Discover each other's love languages and try to find a way every day to make your spouse feel special. Read *'The Five Love Languages'* by Gary Chapman or visit www.5lovelanguages.com.
- Talk about your special memories together and let each other know what you appreciate about being married to them.
- Celebrate significant anniversaries in wonderful and creative ways with your family and friends. It's a real inspiration to younger couples.



The last thing you think about...

- It may not be the easiest thing to talk about, but it can be useful to spend time planning your own funerals.
- Choose the hymns and songs, scripture passages, poems, and any other preferences you have.
- You might also like to write a poem or short message that can be printed in the bulletin or read at the service.
- Although this can also be an emotional experience, it may be a huge help to your spouse or family when the time comes.

Further information:

www.careforthefamily.org.uk/supportnet
Tel: 029 2081 0800

www.carersuk.org
Tel: 0207 378 4920

www.ageconcern.org.uk
Free helpline 0800 009 966

The Family Book; Karen Holford

The Retirement Years; Ellen G White; Review & Herald

The Little Book of Health for Seniors; Sharon Platt-Mcdonald
Embracing Ageing (leaflet); Sharon Platt-Mcdonald
—available from the Health Dept, BUC Office

The Heritage; J Ledbetter & K Bruner; Chariot Victor

www.heritagebuilders.com

Leaflet sponsored by:

Leaflet sponsored by the BUC Family Ministries Department
(based on material from *Marriage Milestones & K Holford*)
BUC Office, Stanborough Park, Watford, WD25 9JZ

Entering Retirement Together



It's wonderful that you're still married after all these years, and that you finally have time to spend more time together! Most people look forward to a long retirement, with many years of active and healthy life ahead of them.

But retirement is often a time of significant adjustment for married couples, and it's useful to talk about your hopes, plans, dreams and expectations before you receive your first pension payment.

Where will we live?

- Many newly-retired couples take the opportunity to move to their dream location, or nearer to their children and grandchildren.
- Choose your new home wisely. Even though you're fit and healthy now, it's wise to find a home that would be suitable if one of you became disabled, such as a bungalow with level access.
- Choosing a home with good public transport, easy access to local services like shops and doctors, and close to friends and family, can make life much easier as you grow older.

What will we do all day?

- It's important to plan 'together' and 'alone' time each week so you have time to be together and time to work on your own projects and visit your own friends.
- Explore your dreams together! Now's the time to make some of your dreams come true.
- Support your grandchildren and other family members. What practical help can you offer them?
- Regularly re-evaluate your commitments so that they don't take over your life or add unnecessary stresses.
- You may want to learn how to use computers, the Internet, Skype, mobile phones, cameras and text messaging. This will help you to communicate with your children and grandchildren, etc.
- Find a project or hobby you can enjoy together. Or start your own mini-business and earn a little extra money.

- Choose a physical activity you both enjoy, so you can keep each other healthy.
- Find free online courses, or discover what you can learn locally. Read books and learn new skills to keep your minds active. Maybe there's something you'd like to learn together? Visit the University of the Third Age at www.u3a.org.uk

What can we do for God?

- When you retire it's a good time to find new ways to serve God, such as mentoring young married couples.
- Look for ways to pass on your spiritual heritage to the younger generations.
- Many retired people go on mission trips, serve in their churches, visit those who are sick and disabled, or take on more responsibility at church, etc.
- Maybe you can minister as a team. Evaluate both of your passions, skills, time, energy and spiritual gifts. Then ask God to help you blend them into a unique ministry that meets a special need.



What can we do for our community?

- Your community needs you! Volunteering for local projects will give you unique opportunities to make new friends and share God's love.
- Contact your local volunteer bureau for ideas. They often need gardeners, charity shop workers, someone to visit the housebound, drivers, etc.

How will we manage financially?

- Work out your budget together. It's important to be clear about your income and expenses. Include a 'pocket money' allowance for each of you. Continue to pay tithes.
- If finances are tight, think creatively about different ways to supplement your income. Some large companies are happy to employ retired people for part-time jobs.
- You could teach your hobby, sell things you make, offer consultancy work, grow your own vegetables, buy house clearance items at local auctions and sell them at car boot sales, etc.
- Check your eligibility for benefits and discounts.
- Make sure your will is done, and your pension and investments are secure and rewarding.
- Apply for bus passes and use them to save fuel and parking expenses.
- Visit your local supermarket at the time when they drastically reduce the price of their perishable food items.