This is the inaugural edition of CMDA Encore. CMDA’s mission is to “motivate, educate and equip healthcare professionals to glorify God.” That mission does not end when you cut back or step down from your practice. (We don’t retire from kingdom service.) The fourth quarter of your life provides wonderful opportunities for personal growth and ministry. We trust this new resource will encourage you, stimulate your thinking and help you grow in your walk with Christ. And, it will keep you informed about events and activities in which you can join with colleagues at the same stage in life.
Retiring to the Golf Course
Will it bring you joy and fulfillment?
by Gene Rudd, MD

Okay, I admit it; there is some joy in leisure activities...perhaps some golfing, fishing or maybe woodworking (my favorite). But how long will you find fulfillment and God’s favor if you are only trying to lower your handicap or catch the “big one?”

Through the years, many CMDA members have called me months into their retirement with stories of disillusionment. They had thought days on end of leisure activity would be rewarding. But not so.

We were created for a purpose. Ultimately that purpose is to glorify God. While it is possible that golf, fishing, hobbies and recreation can bring glory to God, if/when they do not, we will find ourselves outside God’s plan and favor. Not a good place to be.

If you did not experience a God-honoring and fulfilling career, this idea may be alien to you. Transitioning into retirement may simply be an opportunity to escape the humdrum of life. Retirement years devoid of meaning and fulfillment may not seem so strange. If that is you, know that God has a better plan and purpose for your life.

But if you had a rewarding career, an “empty” retirement can quickly disappoint.

So let’s discuss solutions. Ready?

“For I know the plans I have for you....”
—Jeremiah 29:11, ESV
The Solution

Ask God. Seriously!

No, I am not just giving the Sunday School answer.

Through the years I’ve been amazed how few people I’ve interviewed took time to seek the wisdom of God about what they were to do during their “retirement” years. Even those who routinely sought direction from God all their lives just assumed that following their own plan was appropriate once they hung up their healthcare spurs.

Your retirement years are no less important than the years you spent in education, training, and practice. So you approach to your decision-making must be just as intentional.

I recommend a time of strategic planning as you prepare for retirement. If you have not done that yet, it is not too late. As God has redeemed our lives, He can redeem our remaining time.

Strategic planning provides an opportunity for God to reveal His will for you as you clarify His mission, vision, and values for your future. Draw on the wisdom of others, your pastor, godly men or women, Scripture and prayer. God is delighted when we seek Him and His plan for our lives.

“And without faith it is impossible to please him, for whoever would draw near to God must believe that he exists and that he rewards those who seek him.”
—Hebrews 11:6, ESV
Why Do You Like Retirement?

Retirement shouldn’t be completely serious. (Some of this humor wrongly suggests that retirement is all fun and games, but just ignore that for a minute.)

**Question:** How many days in a week?
**Answer:** Six Saturdays and one Sunday.

**Q:** When is a retiree’s bedtime?
**A:** Two hours after he falls asleep on the couch.

**Q:** How many retirees does it take to change a light bulb?
**A:** Only one, but it might take all day.

**Q:** What’s the biggest gripe of retirees?
**A:** There is not enough time to get everything done.

**Q:** Why don’t retirees mind being called seniors?
**A:** The term comes with a 10 percent discount.

**Q:** Among retirees, what is considered formal attire?
**A:** Tied shoes.

**Q:** Why do retirees count pennies?
**A:** They are the only ones who have the time.

**Q:** What is the common term for someone who enjoys work and refuses to retire?
**A:** NUTS!

**Q:** Why are retirees so slow to clean out the basement, attic or garage?
**A:** They know that as soon as they do, one of their adult kids will want to store stuff there.

**Q:** What do retirees call a long lunch?
**A:** Normal.

**Q:** What is the best way to describe retirement?
**A:** The never-ending coffee break.

**Q:** What's the biggest advantage of going back to school as a retiree?
**A:** If you cut classes, no one calls your parents.

**Q:** Why does a retiree often say he doesn’t miss work, but misses the people used to work with?
**A:** He is too polite to tell the whole truth.

**Q:** What do you do all week?
**A:** Monday through Friday, NOTHING... and then on Saturday and Sunday, I rest.
“So how is retirement going for you?”

Others who have never experienced my current reality frequently ask this question. Nor was it ever part of my past thinking.

Life as a Christian physician for 32 years was a hectic, glorious race that did not seem to have a finish line. As the Lord guided and directed decisions and circumstances, His sovereign providence would eventually make the next steps a bit more clear.

However, over the last six to seven years God allowed me to gradually taper away from busy clinical care and practice management. While local ministry, church involvement and being a dad to three wonderful children never slowed down, international short-term medical missions work grew.

God’s provision, plus a godly, faithful wife who is a great steward of His provision, allowed us to never be weighed down by the material. After allowing me to slow to working one week a month for a couple of years, God’s message was clear: “Turn the page and let ME write the next chapter.”

These words of F.F. Bruce reminded me that my goal was not retirement but transition: “There is no part of my calling that suggests I settle down and be content with things as they are, but to press continually in God’s advancing purpose, along the trail already blazed by the Pioneer of Faith.”

One of my goals was to avoid the busyness of low priorities. To that end I adopted this pledge:

“I will accept no new responsibilities unless God gives them to me to build His kingdom. I will accept all responsibilities that God gives me to build His kingdom. I will simplify my life, even if it costs, so that my love and His love may be less encumbered.”

I am learning the blessings of being where God wants me to be by spending more time with Him and in His word, in His rest and in His peace. I seek to remain busy, but only with His priorities. And I pray I finish well.

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.
Special Announcement

Past CMDA Executive Secretary Hal Habecker will be speaking on “Finishing Well” at the CMDA National Convention on May 2-5, 2019 in Ridgecrest, North Carolina.

Also at this convention, we will be celebrating the 25 years of faithful leadership of Dr. David Stevens and Dr. Gene Rudd. We will also be commissioning Dr. Mike Chupp, who will become CMDA’s new Chief Executive Officer in September 2019.

We hope you will join us for these special events. For more information, visit www.cmda.org/nationalconvention.

Get Involved

Now it’s your turn. That’s what Encore is all about, because we want to help you find God’s purpose for your retirement years. And one easy way is to get involved with CMDA in retirement. How?

• Put your skills and experience to use on a Global Health Outreach short-term mission trip.
• Can you teach? Join a Medical Education International teaching group doing peer-to-peer evaluation.
• Join your colleagues on an exciting, educational and inspiring tour to Greece, Israel or Italy.

CMDA has more than 40 ministries that help us accomplish our mission of motivating, educating and equipping Christian healthcare professionals to glorify God. We encourage you to get involved through our ministries in your retirement.