The response to the inaugural edition of CMDA Encore in February 2019 was a pleasant surprise. Many of you called, emailed and, in one case, visited the CMDA office. Every response was positive and encouraging. Some were seeking more information and direction with retirement planning. With that affirmation, we continue.

The subtitle above, “A Repeat Performance for an Audience of One,” is intended to focus our attention on the mission of every believer: we are to bring glory to God. Therefore, the most important aspect of planning our lives after retirement is to determine what God expects of us. He is our Audience of One. CMDA Encore hopes to motivate, educate and equip you to do that.
The Science and Theology of Retirement
by Gene Rudd, MD

Once I started looking, it did not take long to find a wealth of information on retirement. An excellent book on the topic from a Christian perspective is Launch Your Encore. Many websites deal with the subject such as https://www.finishingwellministries.org/, developed by Hal Habecker who is a speaker at our CMDA National Convention this year, and www.encore.org. (I had not realized how many have adopted the word “encore.”)

The February 2019 edition of Christianity Today included an article titled “Saving Retirement.” It is a good read. Our aging demographics are remarkable. Like us, 70 million baby boomers will retire in the next 20 years. The population will have as many people over 60 years of age as under the age of 18. Some have described this phenomenon as “rectangularization” of the population. In times past, the pyramid represented the population with the smaller number of older individuals at the top. That is no longer the case. With lengthening life spans, we are expected to live 20 to 30 years beyond retirement! It is important to keep that in mind as you seek God’s will for these years.

The social science data is quite convincing that we will not find long-term fulfillment or joy in a life of leisure. In his book Being Mortal, Harvard surgeon and bestselling author Atul Gawande paints the picture of the increasing physical frailty and mortality that awaits us. But he also outlines how these years can be fulfilling (the “abundant life” as described in Scripture). It occurs only when this era of life is filled with purpose. Gawande makes a point of demonstrating that this purpose must be focused on others, particularly serving others. Where have we heard that before?
“Let each of you look not only to his own interests, but also to the interests of others.”
—Philippians 2:4, ESV

Theologians point out that Scripture does not provide an example of retirement. Even the Levites who were allowed to discontinue the physical tasks of caring for the temple were still expected to mentor the younger priests. The point is that God does not give us permission to retire from our kingdom responsibilities. Like the servant in Luke 17:7-10, we should continue to fulfill our duty. That duty is not burdensome. On the contrary, it is what brings us purpose, joy and fulfillment.

What about your retirement, or your plan for retirement? Does it have a purpose? Is it focused on others...or self? Consider taking a weekend away...away from the everyday distractions. Include your spouse if appropriate. Read some of the literature on retirement, such as the article previously referenced in Christianity Today and perhaps the book Launch Your Encore. Spend time in prayer as you consider God’s plan for your days ahead. It will be a positive step toward a life of abundance.

By the Numbers

- 29 percent of CMDA graduate member consider themselves retired
- 30 percent of those question whether God can still use them in this stage of life
- 46 percent have concerns about their purpose in life during these years
- 74 percent would welcome help in finding God’s will during the retirement years (so you are not alone!)

“The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly.”
—John 10:10, ESV
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.)

- A wife’s (husband’s) view of retirement: Twice as much husband (wife) with half as much income.
- Retirement: waking up with nothing to do, but only accomplishing half of it by bedtime.
- Spend a day watching daytime television. It will help you prioritize your retirement plan.
- Retirement Prayer: Grant me, O God, the senility to forget the people in my life who were unkind, the blessing of crossing paths with those who were kind, and the eyesight to know the difference.
- I retired for health reasons. My company was sick and tired of me.
- Live every day of retirement as if it is your last. One day you will be right.
- Wrong direction: playing golf only on days ending in “y.”
- Retirement: when half the things in your shopping cart say “for fast relief.”
- Retirement is wonderful when you have something to live on and much to live for. (No joke.)
I came to faith in Jesus Christ during my dental school days at Virginia Commonwealth University. After graduation in 1983, I got married and entered the world of private practice dentistry. It was exciting to discover how the dental profession can enable us to make a good living and also provide as a platform for promoting the gospel. During the course of my 35 years practicing dentistry, I experienced a gradual shift in my priorities. Opportunities to donate my skills for gospel-centered causes, both domestically and internationally, gradually claimed more and more of my time and energy. About five years ago, I sensed a calling to be more proactive in ministry opportunities. That’s also when the wheels began turning in the direction of selling my dental practice. Finally, two months ago, the sale of my practice was completed. The Lord’s hand in the process was undeniable. One of the two doctors who purchased my practice was connected through CMDA’s Placement Services. The other just happened to begin attending our small church in Virginia one Sunday morning, fresh from a military transfer. God was facilitating my move toward greater ministry opportunities.

Now I get to spend most of my time working for a ministry very close to my heart, Christian Medical & Dental Associations (CMDA). As CMDA’s Vice President for Dental Ministries, I have already met many dentists like myself who seek to balance private practice responsibilities with various forms of ministry: mentoring dental students, participating in mission trips, working in Christian clinics, sharing the gospel with their colleagues, etc. As the Lord makes us less financially dependent upon earned income, it is a privilege to redirect more time and talent into specific kingdom ministry. The Lord has truly confirmed the work of my hands, like it says in Psalm 90:17. At an age when many are seeking lives of leisure, I get to engage in the most important work of my life!
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

Consider mission opportunities provided by CMDA’s short-term mission programs. An active medical license is not required for you to contribute on many of these trips.

Medical Education International (MEI - focused on teaching)
Share your years of wisdom and knowledge on MEI’s teams to Cuba and/or the Republic of Northern Macedonia (RNM). There are three teams a year to Cuba, as well as bi-weekly teams to RNM for six months each year. Nearly all specialties are welcome. Cuba teams teach in Havana and other cities. RNM teams teach practical examination and clinical skills to senior medical students and new graduate physicians. Learn more and complete your application at www.cmda.org/mei. MEI Associate Director Dr. John Coppes will contact you to discuss specifics.

Global Health Outreach (GHO - focused on clinical care)
GHO sends out 45+ team trips per year, such as:

- El Salvador: July 27 - August 4
- Honduras: August 3-11
- Kenya: August 2-17
- Albania: September 6-21

For many more dates and locations, visit www.cmda.org/gho.