

“THE THIRD THIRTY”
A Candid, Spiritual
Exploration of
Realities and Challenges
we face in the Years
60-90.

SYLLABUS FOR MODERATORS

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Background and Orientation for Moderators.

Humans are currently living longer than ever before in their 300,000 years on Earth. The silent generation have been surprised by their longevity, caused largely by advances in medical technologies that have prolonged life, but not always leaving the individual ailment free. Organ and joint replacements are almost routine, and there are drugs to address most conditions that would previously have been the reason for a person's demise. Today, (2023) 10,000 people turn 65 in the US every day and, while deaths through suicide and opioid addiction have recently slowed the rate of increase in life expectancy, the boomer generation can fully expect to live "to a ripe old age" but they will most likely experience mental and physical conditions for which there are no current cures (e.g. dementia, including Alzheimer's disease, COPD, some cancers). To many people, this is an understandably depressing thought and a typical reaction is to ignore the inevitable. Yet, if we take the courage to study one's future more closely, then it becomes apparent that a better quality of life can be found by addressing the issues and preparing oneself for their possible infliction on us. Moreover, recent studies show that those with a positive attitude on aging live, on average 7.6 years longer.

This course addresses the typical issues that arise in our "Third Thirty" (i.e. 60 years of age and onwards). I believe (from several years of developing the material) that the best results come from covering the content through a series of informal discussion groups, typically lasting one hour, although it can also be taught more formally in a classroom type setting. While it is recognized that growing old(er) is not a subject that people claim to want to talk about, there is surprising interest and participation if the topic is brought up in a group setting. People are curious about the issues and feel better if a third party is initiating the topic. Individuals are invariably keen to share their stories, be they experiences taking care of their own older relatives, or preparations they have made for their future, or their specific inter-family concerns. For some, the group setting can serve as a therapy session while others experience a counselling element, especially when "couples with differences" attend and air their contrasting views (a surprisingly common occurrence). The various forms of vocal participation are both welcome and valuable as they not only make for a vibrant conversation but also help both the listeners and the narrator to tussle with the issues being discussed, generating motivation within individuals to go address them, or providing better clarity to resolve them.

The 12 modules outlined in this syllabus are not absolute. Groups will likely identify new topics that they might want to discuss. My suggestion is to embrace the spontaneity and discuss it there and then or, invite an individual to lead a discussion on the topic at the next meeting. Or, you as moderator can give the topic some thought and lead it at the next meeting. Some topics are understandably controversial, especially end-of life decisions and wishes (dying with dignity) but, the moderator's intuition will determine whether to "go there" or side-step the topic completely. My personal view based on experience is that people typically want to discuss these more controversial topics but rarely do they want to be the initiator.

Finally, the motivation for creating this curriculum came from my experiences watching my parents age and pass away in their early 90's several years ago. I was left feeling "there has to be a better way than this to prepare for the inevitable." Moreover, I felt that when I die, I do not want to subject my loved ones to the same frustration, sadness and other associated emotions that my brother and I experienced. Nor did I want my friends and the "Boomer" generation in particular to succumb to the same surprise as the silent generation. So, I felt called to find *a* way (not *the* way) to age wisely, gracefully, spiritually and sensibly so that we leave a good legacy for those behind us.

Please let me know your feedback from using this course. And contact me, anytime, with questions as you use this material.

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Session 1: Orientation and Points of Reference

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other. Coffee and/or food available.

Opening. Start the meeting with a short prayer, for example: “Good and Gracious God, we often forget that the life You have given us is our everything. Help us be more mindful of its value, its brevity, its fragility and to not only make the most of every day but also to more consciously embrace the different challenges that we have to face throughout the various stages of our lives. In Jesus’ name we pray, Amen”.

Introductions & Setting the scene. The expectation is that, within a Church group, everyone knows each other but, if necessary, ask everyone to introduce themselves and ask them to say why they have come to the meeting. Maybe start off with your own perspective so that people can follow your lead.

Explain the following points to the group

1. The Third Thirty is a relatively new element of Older Adult Ministry (OAM). Briefly dispel the old notion that OAM was day trips to flower shows or lunches and the new OAM is much more embracing of a great many issues, including taking care of caregivers.
2. Use the attached graph Page 6) to illustrate the path of life and the stark similarities between our early years (feeding, walking etc) and later life. Is this how God intended it to be? Is it really true that what goes around comes around? Can we see how God gives us challenges at all stages of our lives; it would be illogical to think that we have issues to address from the moment we are born to the moment we retire and then all the challenges go away. This chart is best used as a “build” chart in Powerpoint or it can be re-created/explained on a Whiteboard.
 - a. First thirty = 1 through 30; growing up, developing a value system, receiving education, starting a career, maybe marriage. A lot happens, both mentally and physically, but at the time, it just feels normal and we “go with the flow”.
 - b. Second Thirty = 30 through 60; marriage & raising a family, pursuing a career, maybe putting money away for retirement, becoming what you are and/or wanted to be, educating children.
 - c. “Third Thirty” = 60 through 90+. Once again, a lot happens, both mentally and physically; in many ways a reverse of the First Thirty. At this stage, to relieve the possible feelings of depression of the group, draw or show the red line that ascends the middle of the plot and ask the group to think what this might be? What grows within us as we age? Maybe make a slight detour (if time) to discuss what spirituality is; ask the group to say what they think it is and then offer them a definition (there are many!)

Ask the individuals to reveal how they see the prospects of growing older. Do they silently worry, have they never given it a thought, or are they actively planning and preparing for the future? Has anyone had, or currently having, experience of caregiving to their parents or grandparents? Ask them to talk about it. Has the experience opened their minds, surprised them, shocked them, or had an impact on how they expect to deal with the issues of growing older?

As a result of the discussion, has the group mentioned or touched on the issues below? If not, introduce them into the conversation. Do so as a series of questions to the group (e.g. Who is close to retirement? How have you prepared for this change in life? Has it been easy? Why?)

1. Retirement: maybe by choice or maybe not. How do we prepare?
2. Children moving out of the house,might be very emotional
3. Children moving back in the house;might be very emotional
4. Deciding where to live upon retirement
5. Health problems & caring for self & spouse
6. Death of spouse, perhaps
7. Relying on others, children or care takers, in order to live.

Bottom Line: A lot of events are going to occur in our Third Thirty; being as ready for them as we can be is what the Third Thirty is all about.

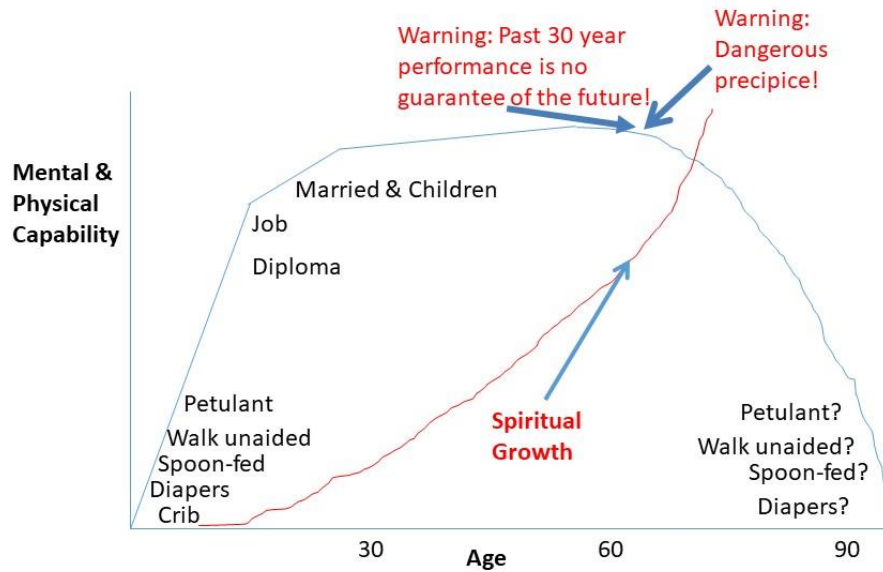
The Bible verses below can be given to the group to take away as meditation in the week ahead or, if there is time in this session, they can be briefly discussed and/or their context examined by reading the verses in the Bible that surround them. Or use them as the conversation brings up specific ideas (e.g. Psalm 55 if someone says that death scares them)

- Psalm 90: verse 10 (niv) – Our days may come to seventy years, or eighty, if our strength endures; yet the best of them are but trouble and sorrow, for they quickly pass, and we fly away.
- Psalm 55:4-6 (niv) – My heart is in anguish within me; the terrors of death have fallen on me. Fear and trembling have beset me; horror has overwhelmed me. I said, “Oh, that I had the wings of a dove! I would fly away and be at rest”.
- Psalm 89:48 (niv) – Who can live and not see death, or who can escape the power of the grave?
- Ecclesiastes 8:8 (niv) – As no one has power over the wind to contain it, so no one has power over the time of their death. As no one is discharged in time of war, so wickedness will not release those who practice it.
- Jeremiah 21:8 (niv) – Furthermore, tell the people, ‘This is what the Lord says: See, I am setting before you the way of life and the way of death.

Invite the group to read “Nearing Home” by Billy Graham, published in May 2013 (available inexpensively through Amazon or Ebay, used and new). He expresses his acceptance that at 90 years old, he has left “third base” and is going for “home plate.” He extensively makes use of passages from the Bible to make his points but makes several profound statements which exemplify why “The Third Thirty” needs to be talked about or, at the very least, why individuals need to give the topic serious thought. My summary of the more poignant extracts is attached at the end of this module (page 7).

Closing: Finish on a high note by telling the group that they are blessed to have lived as long as they have; many others are denied the privilege, usually through no fault of their own. Urge them to embrace every day to the fullest and to examine how ready we are for the challenges that God provides us each and every day. Use this in the context of a closing prayer or ask a member of the group to close with prayer. Or read a series of quotes from Rev. Graham’s book (Page 7).

A GRAPHICAL REPRESENTATION OF THE THREE THIRTIES



The above graph describes our rapid growth in the first 25-30 years of our life from being unable to walk unaided to experiencing 12 years of schooling, maybe college and then joining the “big wide world” and finding a job. While everyone’s development is unique to them, the human mental and physical development in the First Thirty are, typically, phenomenal, especially when we look back. But, we just “went with the flow” as a child and this rapid pace of growing up just seemed “normal”.

Our second thirty is typically one of consolidation; we build on the mental and physical capacity that we have gained and, in most cases, get married, raise a family, pursue a career, experiences setbacks and successes but in terms of mental and physical *ability*, we don’t change much (our *experience* on the other hand is the trait that develops or accumulates). And this “steady state” creates a possible danger; we become used to a middle life (second thirty) of constancy and, understandably, don’t realize that what we’ve become accustomed to is going to start to wane in our Third Thirty. We think that we can still do everything we always did until we get surprised by an event (an accident or a heart attack or decreasing performance at work). Finally, the parallels between our abilities at “90” to those at “2” are profound. The challenges that we face from age 60 onwards are how to recognize within ourselves that we don’t have the range of abilities we once did and to temper our behavior to suit this decline but without giving up completely. The key is not to be depressed by this inevitability but accepting of the inevitable changes so that we can better control the outcomes.

In the meantime, our spirituality has hopefully grown as we age and this can become our major asset in later life to disperse any denials we might have about aging. All of the above is the core of the ensuing Third Thirty discussions in the next 11 modules. Acceptance of reality is crucial.

NEARING HOME by BILLY GRAHAM

Chris Pomfret's synopsis

Page vii first para. "no-one taught me how to live in the years before I die. I wish they had....."

Page viii, bottom quarter. "How can we face the future with hope instead of despair".

Page ix. "The best way to meet the challenges of old age is to prepare for them before they arrive"

Page 1. Teach us to number our days so that we may gain a heart of wisdom (Psalm 90:12)

Page 7. A doctor says: "Most of my middle-age patients are in denial. They think they will always be able to play strenuous sports or travel anywhere.....someday they are going to wake up and discover that they can't do everything they once did and they won't like it because they aren't emotionally prepared for it".

Page 10-11. Barzillai and King David (2 Samuel, Chap 19). How he did what he could as he grew old and God used his efforts.

Page 14. Being prepared, mentally, physically and emotionally and spiritually. Numerous examples in the New Testament and modern life of how valuable people have been in their senior years. They embraced the Third Thirty as part of God's plan for their lives.

Page 16 Line 5. "What testimony are you passing on to others following you?"

Page 17, Quote: "Don't resent growing old. Many are denied the privilege" (unknown)

Page 19. Middle para. "I have learned in whatever state to be content" (Philippians 4:11)

Maybe we can apply his words to the challenge we are likely to face of giving up driving

Page 20; first 3 lines. The generations that follow are learning about growing old from us.

Page 21. Have a plan for retirement; think it out... maybe don't change too many things at once.

Page 23. Middle para, a businessman said (about aging) "I never thought about it much; if I'd run my business with as little advanced planning as I gave to my retirement years, I'd have been bankrupt....."

Page 29. Retiring is not "retiring from life". Knowing when to retire is key and having a new purpose.

Page 30. Para in middle of pageGod doesn't want you to end up feeling useless and depressed. But think carefully and do thorough planning "A prudent man gives thought to his steps" (Proverbs 14:15).

Page 41-42-43. Retirement: The Two Paths. We either indulge ourselves or we make an impact on the life of others (or, my opinion, do both).

Page 43. Ecclesiastes "However many years a man may live, let him enjoy them all"

Page 44 (top): retirement is a gift from God.

Page 45: Make God's will your priority in your retirement years and then you can look back over your life and say, with King David "my share in life has been pleasant, my part has been beautiful" (Psalm 16:6)

Page 49 top: One day you may not be able to do everything you once did or everything you'd like to do. Instead of feeling guilty or frustrated or resentful, thank God that you can still do some things, and do them faithfully and well.

Page 49: John 21:16-18. "Do you truly love me? Yes you know I do.when you were younger, you dressed yourself, and went where you wanted, but when you are old, you will stretch out your hands and someone else will ask you and lead you where you do not want to go".

Page 51: Genesis 27:2. "Behold now, I am old. I do not know the day of my death" and (unknown) "Plan for the golden years, you may get to experience them"

Page 53: Faith is more precious than gold (1 Peter 1:7)

Page 53-54. Bottom 53 to top 54, if we wisely value faith in Jesus, it will strengthen us as we age. If we cherish our families but giving them love and understanding, we will benefit from continued fellowship with them.

Session 2: Introduction to the “Personal” concerns

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Brief prayer, for example. “Our Lord and Savior, we know that we come to you more often for help, strength and wisdom as we age because we feel more vulnerable and fearful. Help us to find the strength that we had in abundance in our earlier years and the confidence to use it, as we face the challenges of later life. In your Son’s name we pray, Amen”.

Introductions and Setting the scene: Read, or ask for volunteers to read, the Bible verses below, and perhaps in their wider context (verses before and after the quoted ones):

Joshua 1:9 (niv): Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go.

1 Chronicles 28:20 (niv): David also said to Solomon his son, “Be strong and courageous, and do the work. Do not be afraid or discouraged, for the Lord God, my God, is with you. He will not fail you or forsake you until all the work for the service of the temple of the Lord is finished.

Ask the group about their concerns and their confidences. Ask each person to name their top concern as they grow older. Then ask the group as a whole if they feel their confidence has diminished as they journey through their Third Thirty? Could they sense/feel it? Why do we think this is the case? If the group is sufficiently large (more than 12 people) ask them to split into groups of 4 and discuss for 5-10 minutes a fear or concern of their choice. Ask each group to briefly summarize the topics they identified. Were the following topics identified? Any new ones?

- a. Losing independence, especially driving privileges
- b. Losing health: mobility, eyesight, mental faculties
- c. Loneliness if spouse passes away
- d. Getting rid of one’s “clutter.”
- e. Why is it difficult to overcome our emotional attachment to things?
- f. Having enough money to live on after we retire
- g. How long we will actually live
- h. Our appearance (wrinkles, loss of hair, hearing aids, use of cane, ...)

Ask the group about how they feel they can diminish these fears within their own minds. Can spirituality that we talked about in the first week, be of help? How? Use the graph from Session 1 to remind the group or draw it again on a whiteboard. Maybe engage in a further short discussion of spirituality (those who were at the first meeting have had time to contemplate what spirituality is to them).

Connected issues; discuss if time permits.

1. Is life speeding up, are things getting more complicated, are we becoming forgetful?
2. What is our attitude to and tolerance of “change”? Are we more stubborn/rigid? Do we want to be, or can we find ways to soften this trait?

3. Who can we turn to, to help us understand our situation and do the right thing?
4. How can our faith, both religious and personal, help us to make courageous decisions?
5. How can we, as a Church, reach out and help others in our community?

Summary: Recap the main points that the group revealed from their own discussions. If not already made, add these points:

- Be mindful of our vulnerabilities as we age. Maybe recognition and acceptance of our limitations is half way to accommodating them and thus being safer.
- Can we find ways to ask for and/or accept help when offered, especially from our loved ones?
 - You are the giver when you allow someone to help you
- Can we find peace within ourselves that we can't do forever all the things that we once did?

Closing with Prayer: “Good and gracious God, we realize that there are new challenges throughout our lives and that we need to recognize and address them. Help us to use the wisdom gained from our earlier life in our Third Thirty of life as we grapple with identity issues, diminished abilities, both physical and mental, and graciously accept that we can't do everything as fast or as well as we once could. But, we know that doesn't mean stopping or giving up the things we once did but being more measured about how we live life sensibly and safely. Help us to accept help graciously because it's in receiving that help that we give to others who want to help. Lord, we know these things don't come easily to our stubborn ways but, with your help, everything is possible. In your name we pray, Amen.”

Session 3: Being Parents to Parents

(Some people believe this phrase is demeaning to the Older Adult so it can be altered if deemed necessary to suit the audience, i.e. if talking to a group of boomers, it is probably an appropriate phrase but if talking to “senior seniors” (85+ year olds), then maybe talk about accepting the love and care and help that your loved ones will (in most cases!) want to offer you). In general, we can get too “hung up” about terms used to describe aging-related phenomena (e.g. aging in place); perhaps the words we use to describe them is a topic for reflective discussion (i.e. does it really matter versus how we’re addressing the challenges?)

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Brief prayer, or just use the introduction below.

Introductions and Setting the scene: Explain that we are continuing where we left off last time on the topic of accepting help graciously as we age, especially from our loved ones. Remind the group of the difficulties that most of us encounter in letting our children start to do things for us that we used to do for them.

Give each member of the group a copy of the article on page 13 “Is Your Aging Parent Refusing Help, Even When It’s Obviously Needed?” by Carolyn Rosenblat. Go around the table allowing each person in turn to read a paragraph. Then ask for people’s comments (there will be plenty!).

Then ask people if they have imagined a day in the future when they ask their children for help to do their tax return, understand a piece of mail, operate their cell phone/TV, complete a job around the house or.... (fill in the blank). Does imagining such a scenario help us to be better prepared for when the real occasion arises in the future? How often do we need to play through these scenarios in our minds to be effective? Is there a downside of continuing to do everything for ourselves?

Can we balance our ego and seeming loss of self-esteem with that of our children wanting to help their parents who helped them in their earlier lives? Is it a difficult trade? Can we let our children take on a parenting role to their parents? Should, they? Everyone’s situation is different, probably unique, so there is no one answer to this universal issue. How influential are our relationships with our children, and/or their abilities/trustworthiness. Ask the group if they have children who they feel they can’t ask for help.

While it’s endemic in some countries’ cultures, the western culture is that of being seen to be capable and independent. Finally, be mindful that some members of the group might not have any children or other family members to call on for help. Tactfully ask them how they see their future when they might want help with something with which a younger family member would typically be asked to assist. Their responses might help the Church to help other similar people in the community. Do those who are truly “on their own” feel additional fears of aging? If so, how can a Church community help? (see also Session 10).

There are a lot of questions and issues offered above and they will generate a meaningful discussion but, during the discussion, try to tease out responses from the group to these specific areas.

- How do/did you feel when your parents refuse your help and advice?
 - Or, if they accepted your help/advice, did it make you feel good/wanted/appreciated?
- Do children have a natural instinct to want to take care of their parents?

- What are your specific family dynamics, to allow or prevent this?
- How hard is it for us to let our children take care of us?
 - Overcoming our natural pride not to ask for help or readily accept help
- Should we let our children take care of us?
 - When is the right time? Will we recognize it when it comes?
- What do we need to do to let it happen? What are the barriers?
 - Issues of trust, letting go, loss of control, appearance of inadequacy

Summary: Two options depending on how the conversations have played out. Either:

- Ask the group to identify the hardest part, for them, of what's been discussed today? Do they have ideas or new insights to deal with their difficulty or not? Will they be like their parents when they get older (typically resisting/rejecting help and advice from their children) or can we become oriented to the reality that our children will most likely want to "pay it back" and will have our best interests at heart.
- Or: How have today's discussions influenced your mindset/outlook on getting older?

Closing: Finish by emphasizing that one of the challenges God has given us in our Third Thirty is to determine the fine balance between giving up doing things and maintaining a strong grip on the wheel of life. Maybe turn this into a closing prayer.

Is Your Aging Parent Refusing Help, Even When It's Obviously Needed?

From www.forbes.com May 21st 2018

[Carolyn Rosenblatt](#) Contributor

This issue comes up so often at AgingParents.com, that it's worthy of discussion. The adult children notice that Mom or Dad is "slipping" mentally and getting more frail. They mention maybe it's time to get someone in to help out. The kind suggestion is met with flat refusal and sometimes anger. "I'm fine!" the parent says emphatically. Or the well-meaning adult children are told to mind their own business, or worse. If the parent has a mean streak, this may bring it out fast. Yet those family members have reason to worry. The parent has physical problems and perhaps cognitive decline to go with them, making the family nervous. It seems that the families with these concerns often have a widowed aging parent who lives alone. What can they do? Can you force someone to get help, they ask?

The answer to the last question is "no", you can't force help on a competent person who remains capable of making one's own decisions. If the parent is what courts call "gravely disabled" and incapable of caring for one's self and is therefore a danger to one's self, the court can intervene and place the person under guardianship (called conservatorship in CA). Under that circumstance, the guardian can indeed force help or placement in a care facility on someone. But that's a last resort and is an unpleasant, expensive path for any family to take. Most people can age for quite a while with the legal capacity to decide about things such as having help at home, even if they need it but won't accept it. It may be their right to refuse help. Imagine an elder who is eating poorly but eating something, living in dirty conditions but not with dangerous vermin infestation, and wobbly when walking but still able to get around. I have heard client stories describing exactly that or even worse when it came to mobility. The adult kids lived in daily fear of the parent falling, losing weight, not cleaning up at all, and just generally sliding downhill slowly. The parent could rightfully refuse help until things got a lot worse. In other words, elders have the right to be unsafe, messy, underfed and other things they choose, for a time, anyway.

We live in a society that values self-determination. Our laws are generally set up to ensure that we get to decide how to live our lives, as long as we are not harming anyone else. Concerned adult children who have to witness forms of an elder's self-neglect are stuck in many ways, other than persisting in trying to offer a parent assistance or repeating the message of concern they have. One tack that has been effective in some cases is to let the aging parent know that YOU are the one with the problem of "worrying too much" and that this is a burden. Most parents do not want to burden their children so this can be

persuasive. In order to relieve the burden on the adult child, the parent can be asked to just try out some in-home help a couple of days a week, perhaps.

The low key approach can be more useful than pointing out all that's wrong with the parent and expecting the parent to respond logically. Logic doesn't work here. The refusal of the aging parent to accept help is typically based in fear: no one want to lose control over one's life and a helper is the beginning of loss of control. You can't get at that fear with reasonable explanations of why your loved one should accept help with cleaning, grocery shopping, meal preparation or whatever the need may be. Fear underlies the snarky responses and rejection of well intentioned suggestions from family. Yet just about every adult child tries to use logical means to get an aging parent to change. Forget it. It is not likely to work unless there is a crisis. A serious fall, hospitalization or loss of [ability to do basic things](#) can change the picture in the parent's mind. But it's not a good idea to wait around for a crisis unless there is no other choice. Try the approach of asking the parent not to burden **you** when this is feasible.

As much as we disagree with a parent and get uncomfortable, adult children sometimes have to just accept the situation. Families can continue to offer to help and make it easy to find assistance the moment a parent shows willingness to relent and allow it. In our family, it took three years for our isolated elder to finally give in and give up living alone. Her decision was not driven by a crisis, either. She said she decided to move because she didn't want to be a burden to her children. We let her think that was her idea, though we'd been saying it for some time.

Carolyn Rosenblatt, RN, Elder Law Attorney, author. Healthy aging and protecting our elders, [AgingParents.com](#), [AgingInvestor.com](#)

Session 4: Retirement home, your home, or your children's home?

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Brief prayer: "Good and gracious God, home has always had a special importance to man be it the Garden of Eden or the humble caves of ancient days or our spacious, opulent, vaulted high-ceilings in our modern houses. Wherever we live, it is our shelter, our security and where families unite but deep down we know that homes come and go for a multitude of reasons, and often are ones that weren't of our choosing. Lord, as we age, empower us with the mental strength to know when the time is right to move and the physical strength to undertake the life changing event.

Introductions and Setting the scene: Explain that we are continuing to explore the difficult challenges that beset us as we age. This week, we consider where we will live as we age and how we will find the courage to do the right thing at the right time of life and not procrastinate until it's too late.

Read Isaiah 32:14-18 (niv) (on being uprooted from your home, but finding peace where you are)

"The fortress will be abandoned, the noisy city deserted; citadel and watchtower will become a wasteland forever, the delight of donkeys, a pasture for flocks, till the Spirit is poured on us from on high, and the desert becomes a fertile field, and the fertile field seems like a forest. The Lord's justice will dwell in the desert, his righteousness live in the fertile field. The fruit of that righteousness will be peace; its effect will be quietness and confidence forever. My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest".

Discussion: What does this passage mean to the group; spend a few minutes in its interpretation. Then ask the group, one by one, to describe their current home (size, land, how long living there) and any plans in the future for relocating. The answers will touch on some or all of the following points:

1. Is moving house/downsizing the toughest decision of all to make?
2. How will you decide?
3. What are the personal obstacles you have to overcome?
 - a. Emotional attachment?
 - b. nostalgia and sentiment?
 - c. material possession,
 - d. ideals of personal independence
4. How will you overcome them?
5. What can this group do to help make this decision easier for ourselves?
 - a. Go retirement shopping: on your own? as a group?
6. Are you really knowledgeable about what is out there for seniors/retirees?
 - a. Or are past perceptions still what we hold onto
7. What are the differences between our parents' generation and our generation?
8. Cost: do we put this first or last in our considerations?
 - a. What are the real costs of a retirement community compared with staying in one's own home where more and more things need to be provided rather than doing them yourself?

- b. Challenge the group to come up with a cost comparison of aging in place and moving onto a retirement community. The essence is to capture all the cost elements of living in one's home; so many costs hide in plain sight, especially maintenance and upkeep on our home and the costs of support services that we will necessarily need as we age in place.

Summary. Ask the group what they feel is the summation of the discussion, but see if they have crystallized it into the following thoughts.

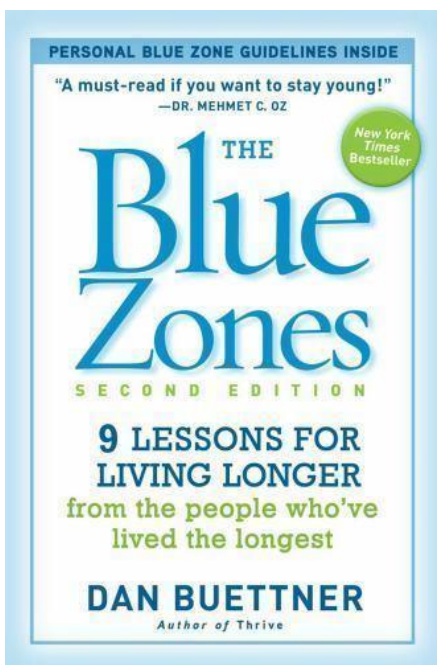
- It comes down to just 3 choices:
 - Age in place, i.e. don't move from your current home but adapt it as you age so that it is safe and as suitable as possible one's situation. (Note: Some people dislike the phrase "Aging in Place" and replace it with alternatives like "Thriving where you live")
 - Live with a loved one (son, daughter, sibling.....)
 - Move to a retirement community where there is the cascade starting with independent living, then assisted living, followed by full care and memory care.
 - (A possible fourth choice is a group home where several seniors get together and live as a group in suitable accommodation)

Closing: If you feel the group has identified and grasped the tenet of this session, then the following closing prayer is perhaps all that is needed. But, if the conversation strayed off course (but a nonetheless meaningful discussion for the group), then you might need to verbalize a more succinct summary and then use the prayer to close. "Lord we all need your help to give us the courage and strength to let go of things that have been a part of our lives for so long. We love the house we designed and built, we love the memories of our children growing up in the home or the countless fun times had with friends and family. And, while our minds know that we can't assume to live in the same house forever, our hearts are reluctant to accept the inevitability of a disruptive move when our energy and motivation is declining. So, God, help us to see the truly right path for our situation; help us ask for input from our loved ones, and help us to make timely decisions before we lose the energy to embrace the upheaval. In Jesus' name we pray, Amen."

Session 5: We Are What We Eat, and More!

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Background: The group can be asked ahead of time to read “The Blue Zones” by Daniel Buettner (available through eBay or Amazon for varying amounts (less than \$5 depending on condition). Or the group can split up the book and each read the beginning and then a different “Blue Zone” to enlighten the rest of the group at the discussion.



The book describes five specific locations in the world (e.g. one is Loma Linda in California) where human longevity is much higher than anywhere else in the surrounding geographical area or the entire country. The author does intensive investigation to determine why and the multitude of factors that beneficially influence the health of the population is both impacting and compelling. It's an easy read and very enlightening. A synopsis of the book for the Moderator's benefit is at the end of this Session outline.

Opening Prayer: Good and gracious God, we admit that we typically don't score an A when it comes to looking after our bodies. We tend to like to eat all the things that are not good for us and we know it, but we still go for convenience or taste instead of what's best for us. Help us to, just occasionally, resist the easy approach or tastiest choice and remember that the life you have given us is the most important thing we have and we need to preserve it and do what's best for our bodies whenever we can. In Jesus' name we pray.

Discussion:

- If the group has read different portions of the book, ask each person to tell the rest of the group the most impactful aspects of their “Blue Zone”. When everyone has given their brief summary, ask:
 - What does it make you feel about how we live in the USA?
- Are we going to eat healthily and responsibly as we age”; if so, can we still enjoy the experience?
 - Especially when living alone and it's harder to cook a quality meal for one person
 - Can we take the time and effort to cook the right things, not just the easy things?
 - Have we a different view from before of the food when we “eat out” or eat fast food?
 - Processed foods versus fresh foods; discuss what Buettner says about this
 - Nutritional value and benefit of each
 - Comparative ease of preparation
- Conversely, if an individual is in his/her 80's or 90's and wants a “burger and fries”, 5 days a week, should we deny them the pleasure because they should be eating more healthily? When grown children try to

get their aging parents do eat healthily, what might be some of the motivations? True concern for their parent or showing their awareness of doing the right thing, or some other reason?

- What other lifestyle factors does Buettner identify that we should embrace? How do we set an example to our children and grandchildren? Is that an impactful legacy?
 - The story of the cancer recoverer? How did that impact the group?

Closing: Ask each person in the group to say, in a few words, which factor resonated with them the most.

Prayer: Lord, we have read about some amazing differences that lifestyle choices make to the human body. Help us to remember that you provided us with a body and a mind and remind us that it is totally up to us to take good care of them. As we age, help us find the balance between some deserved quality of life, indulgences and doing what we know is right and best for us. In your name we pray. Amen.

SYNOPSIS OF “THE BLUE ZONES” BY DANIEL BUETTNER

In a Nutshell: The human body is amazingly adaptable and profoundly affected by how we live.

Five microcosms in the world where longevity far exceeds anywhere else

1. **Sardinia**; centenarians exceed those in the US by a factor of 30; 91 out of 17,865 people born between 1880 and 1900 (47 men and 44 women, 4-5x higher figure for males than normal)
 - a. Flavonoids: in Sardinian red wine, brightly colored fruits and veg and dark chocolate
 - i. Reduce incidence of cancer and heart disease as flavonoids scrub arteries.
 - b. Goats milk and cheese; goats milk has a powerful nutritional punch: 13% more Calcium, 25% more Vit B6, 47% more Vit A, 134% more Potassium and 3 x more Niacin than cow’s milk
 - c. Family: Is everyone’s sense of purpose; combination of family duty, community pressure and genuine affection for elders.
 - i. Everyone feels loved and has a sense of belonging
 - ii. Grandparents deeply involved in all aspects of grandchildren; creates love and that of feeling loved across all the generations.

2. **Okinawa**; has highest life expectancy, very high centenarians ratio (5 per 10,000) and suffer much less from diseases that kill US people and at much lower rates (25% of cardio vascular diseases, 25% of breast and prostate cancer, 33% of dementia)
 - a. Cost of heart disease and strokes in the US was **\$432B** in 2007 (\$1,400/person/year)
 - b. Has *highest* number of fast food restaurants per capita than anywhere else in Japan
 - i. Longevity associated with older people is disappearing among younger people.
 - c. “Eat until you are 80% full”; they say this at the start of every meal
 - i. Under-eating skews the body’s metabolism such that it produces less of the damaging oxidants (i.e. things that “rust” the body from within)
 - d. Japanese women live 8% longer than Americans; have a lot of “moai” (**deep** social interaction) which sheds stress. Moai = drinking Sake with their friends in the afternoon and having deep (“bare all”) discussions.

3. **Loma Linda**; inhabitants are Seventh-Day Adventists
 - a. No smoking, no meat, no alcohol, no coffee
 - b. Being a veggie gives you +2 years on your life
 - i. Another 2 years if eat lots of nuts (unsaturated fat, such as almonds)
 - ii. Physical activity gives you +2yrs by reducing heart & cancer issues
 - c. Two Studies by National Institutes of Health (NIH) AHS 1 and AHS 2 in 80’s onwards
 - i. Three Types of Adventists: Those that eat meat, those that limit themselves to dairy and eggs and those who are true vegan.
 - ii. Vegans (40% of their population) are 30-32 lbs lighter than Adventists who eat meat (and are of similar height)
 - iii. Dairy eaters are 16lbs lighter than Adventists who eat meat (& similar height)

- iv. Vegans enjoy huge benefits on Cardiovascular disease, blood pressure & cholesterol.

4. Costa Rica (Nicoya):

- a. Eat beans, pork, veg and a lot of fruit
 - i. Exotic fruits (e.g. Maranon, with 5x amount of Vit C than oranges; Anona with toxicity to counter cancer cells; Wild Ginger a source of VitB6, Magnesium. "Power houses" of antioxidants to fight disease and prolong life)
- b. Strong work ethic
- c. Believe in God and practice it
- d. Zeal for family
- e. Use the public health system extensively
- f. Seem more sharper and active than people anywhere else
- g. Very low rate of cancer.
- h. Have lived in relative isolation for past 400 years
- i. Those who believe they are going to live longer, do so
- j. Idiosyncrasies include:
 - i. Very high mineral content in water (Calcium and Magnesium), and they drink 1.5 gallons a day (in coffee, cooking etc)
 - 1. WHO study shows people living in hard water areas have 25% fewer heart diseases than populations with soft water (muscles need Calcium and the heart is a muscle)
 - ii. Devotion to families and having a support system
 - iii. No processed foods

5. Ikaria (Greek Island)

- a. Compared with other Greeks over age 80, those living here had half the rate of cardiovascular disease, one third the arisings of depression and very low rates dementia (20% compared with 50% in Athens and US)
- b. Stamatic Moratis; the Greek who cured his *terminal* cancer by going back to Ikaria from the US.
- c. Recipe for a good life: Active life (mountain living,) goat's milk, afternoon siesta, fast occasionally, make family and friends a priority, Mediterranean diet (olive oil.....), herbal teas for antioxidants.

Session 6: Accepting the inevitabilities of our health and the consequences

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Brief prayer, for example. “Lord, as we grow older, we need to be reminded to listen to our bodies and be wise about what we undertake and what we gracefully delegate to others. It’s too easy to fall into the trap of believing we can still do everything we did when we were younger. So, Lord, please help us to remember, when we wake up every day, that we will be smart, wise and gracious about what we undertake, while still making the most of each wonderful day that you send us. Amen.

Introductions and Setting the scene: Explain that we are continuing to explore the most difficult challenges that beset us as we age. Remind the group that we don’t like to talk about getting older and think about the inevitable declining mental and physical abilities. We know people who still think that they can climb ladders to clean gutters, or trim high branches from trees and we unfortunately know of people suffering serious accidents and falls. How do we walk the fine line between not giving up all the things we did when we were younger, yet also not believing that we can still do those things to the same degree as when we were younger. It’s a challenge that we each have to address in our minds and come to the rightful conclusion for our own situations. And age is just a number rather than an absolute; one person might be able to climb a ladder safely and proficiently at 75 while another younger person should not be doing it. Our own “condition” is the metric that dictates what we do and what we stop doing. Encourage the group to “listen to their body” and believe the signals (aches, strains, pains.....). Be open to gracefully surrendering some tasks to others. Pray to have our grasp on our ego lessened and our need to “feel or look good” in the eyes of others diminished.

Bible Verse: Romans 4:19-20 (niv) “Without weakening in his faith, he faced the fact that his body was as good as dead—since he was about a hundred years old—and that Sarah’s womb was also dead. Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God”.

Ask the group what this verse means to us? Does it fit the context of finding faith and courage and strength as we age?

Discussion: Ask the group to think about things they no longer do that they used to do. Why did they stop? Was it easy? Who in the group stopped doing something *before* an accident or mishap? Did anyone stop as a result of a mishap? Has anyone in the group stopped driving of their own will? Ask them to relate the circumstances and how they felt about this decision. Who in the group is being cajoled by loved ones to stop doing something? How does it feel?

Ask who in the group has a plan for possible future “events” in their own and their spouse’s life (heart attack, stroke, fall.....). Would you need to move to a different living situation? Are there significant things you’d need to address first (e.g. disposing of “stuff”). Is it worthwhile to have loose plans for these eventualities (in the same way that we have insurance policies for possible happenings) or is it better to wait until things happen? Why?

Whether individuals in the group have pre-meditated plans or not, ask the group to imagine what they will do if the following situations arose

1. Something serious happens to a spouse or self?
2. You pass away or suffer a permanent debilitating event; how will your spouse cope?
3. What changes to one's living arrangements, to accommodate our declining abilities are we ready to accept?

Summary: Go around the group and ask individuals to identify briefly one aspect of today's discussion that has influenced or altered their thinking/perspective.

Closing: Good and gracious God, we typically don't want to grow old and, on a good day, we know it's inevitable but on many other days, we just want to ignore it and hope it goes away. We need your daily help to embrace the realities of aging and to make wise choices that give us peace of mind and are considerate of our family members and other loves ones who are concerned for our safety as we age. Finally, God, help us to remember that growing old can be fun if we "do it right". Amen.

Session 7: End of Life Decisions and Advanced Directives

Advice to Moderator: Try to find a local attorney who specializes in Wills, Living Wills, Advanced Directives, DNR's etc and ask them to come talk to the group. A lot of self-employed attorneys gravitate to this area of law and most will do a "pro bono" visit because they anticipate some business will arise from it. If you don't have a personal contact, then one source is to ask your Council on Aging if you have one in your county or contact the local office of your Area Agency on Aging for some leads. Ask the selected speaker for a 25-30 minute talk with handouts to cover the choices and breadth of the law as it pertains to death and what options we have to influence what happens when we die or are seriously injured/incapacitated.

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Introduction: Start by reading the following Bible verses and use them as an opening prayer. If a guest speaker is not present, then consider using their wider context (i.e. verses that surround the specific extracts).

- **2 Timothy 4:6-7 (niv):** For I am already being poured out like a drink offering, and the time for my departure is near. I have fought the good fight, I have finished the race, I have kept the faith.
- **Psalms 89:48 (niv):** Who can live and not see death, or who can escape the power of the grave?
- **Ecclesiastes 8:8 (niv):** As no one has power over the wind to contain it, so no one has power over the time of their death. As no one is discharged in time of war, so wickedness will not release those who practice it.

Now introduce the speaker if you secured one and the talk is likely to generate Q&A or a discussion that will last for the entirety of the session. The intent is that the group become much more informed and updated about inevitable aspects of their lives that will also have a profound impact on their loved ones. Gently urge the group to take home the handouts and act on them in ways that they feel best fit their ethics, beliefs or just to do what they believe is best for them and their family. The key is to do *something* and not just forget the follow up after the enlightening and insightful talk from an expert.

Discussion: If you don't have an attorney speak to the group, then lead a discussion by first asking what the 3 Bible verses/passages mean to the group. Are they surprised by the end of life perspectives that were written about over 2,000+ years ago.

Ask if anyone has had experience of a loved one or close friend being advised to "get their affairs in order"? Would they like to expound on the experience? Do instances such as these motivate us to do the same rather than waiting until we hear those words of advice from a doctor? Some of us will not have the opportunity or luxury of time to get our affairs in order, which hopefully motivates us to do so before its necessary. Ask if individuals in the group have everything defined and current. What motivated them to do this? Who doesn't want or simply won't get their affairs in order? Emphasize that there's no judgment in the group but that their rationale for not wanting to do so, is of value to the group to hear if they'd like to share.

Explain that every state has its own laws and documents but that there are a series of instruments at our disposal such as Living Wills, Living Trusts, healthcare power of attorney, Do Not Resuscitate (DNR) Orders and so on. Recommend to the group that they contact a suitably qualified professional to create documents reflecting their end-of-life wishes or make sure that their current documents are up to date. Also urge the group to talk with their loved ones who will be affected by these documents and that they know what your end-of-life wishes are and be sure that they are willing to carry them out if necessary.

Closing/Summary: Whether you had an attorney talk to the group or not, the following is a relevant and appropriate summary for the group to take away.

- There's a series of documents to be aware of and use as necessary pertaining to our end of life.
- Have we formulated our intentions and/or desires?
- Have we made them clear to loved ones?
- Are they legally documented?
- Are those we ask to carry out our wishes really *willing and able* to do so when the time comes?
- How does God's words move us to act?

Prayer: Our Father in Heaven, we know that one day we will face you because, as we have read in the Bible, death is, and always has been, inevitable for all your creatures on earth. But, even after 2,000 years since your Son gave his life for us, we struggle with the nitty gritty of our own death. Help us to accept the inevitability of our death, and in so doing help our loved ones that we expect to leave behind by talking to them openly about our end of life wishes. Most of all, God, help us to find and hear your words to us, amidst the hubbub of our busy lives, so that we act in confidence in finishing strong with the life that you gave us. In your Holy name we pray. Amen.

Session 8: How does God want us to live out the final third of our lives?

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Remind the group of the book “Nearing Home” by the Rev. Billy Graham that was looked at in Session 1. Then after a Prayer (below), provide copies to the group of the summary of extracts from Rev. Graham’s book that are at the end of Session 1.

Prayer: Good and gracious God, we know you have had a plan for us since the day we were born. And while we’ve tried to fulfill that plan and feel your guidance to do so throughout our earlier lives, we can forget in our later lives, with our feet up and relaxing, that your plan is still there. Help us to feel your call to us to live the life you’re asking us to live in our later years so that we surprise ourselves with the new things we can do and happily leave behind the things that belong to our younger years. In your Son’s name we pray, Amen.

Discussion: Ask the group to read through Rev Graham’s bullets for a couple of minutes and then ask individuals to select one that really speaks to them. How do Rev Graham’s perspectives influence us? What’s really important in our Third Thirty? (Answers might be: Forgiving people for past wrongs; getting affairs in order; organizing all our passwords so our loved ones can deal with our on-line accounts; ensuring our loved ones know our funeral wishes; giving up doing some things that we’ve always been “proud” to do).

Additional questions for discussion include:

- What legacy do we think God wants us to leave behind?
- How do we want to cement the last impressions of ourselves into our loved ones?
- Does God want us to have the grace to:
 - Accept help from others, especially our children?
 - Let go of “things” with faith, trust and wisdom?
 - Be the example to our peers and successors?
- How do we deal with our fears and/or concerns that develop as we age?
 - Leave it all in God’s hand or let nature take its course
 - Figure it out when things happen
 - It’s too depressing to even think about it
 - Do our best to make advanced plans for when we are gone
 - Do our best to minimize the impact of our death on our immediate families and friends.

Closing: Our God in Heaven, we typically forget that when child rearing is over, or retirement from work has happened, that the challenges of life are over and we can put our feet up and watch the world go by. But, thanks to your dose of realism, we realize that the challenges never stop from the moment of our first breath to the inevitability of our last breath. So, in our Third Thirty years, remind us, daily, that we have a purpose here on Earth, and things to plan and prepare for, and wisdom to impart, and our loved ones to consider so that we don’t leave them in the lurch. And, God, it’s perfectly logical that challenges continue through all the days of our life. So, energize us to address them and to thus leave a worthy legacy that our children will be proud of. Amen.

Session 9: Spirituality in our Third Thirty

Setting: That of a typical Bible Study Group; informal, convivial, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other. Coffee and/or food available.

Opening (2 minutes): Start the meeting with a short prayer. Example: Merciful God, we are only too aware of our diminishing abilities as we journey through our Third Thirty of life but we are often not aware of facets that grow within us as we age. Lord, help us to recognize, feel, use and cultivate our spirituality, the elixir of our later life, the source of contentment, happiness, peace and, most importantly, the means by which we can continue to do your work for the rest of our lives. In Jesus's name we pray. Amen

Introductions and Scene Setting (10 minutes): Pass out copies or have on display the Third Thirty chart (from Session 1) depicting how our spirituality grows when other facets (mental and physical) are diminishing. Explain that spirituality is one of those "abstract" words for which a rigid definition is hard to pin down. We all sort of know what it is but, when asked, we can be stuck for words to describe it. Ask the group to think about what spirituality means to them and ask them to be ready to talk about it later. Even the dictionary struggles (see attached). Pass a copy of the definitions (attached) to each participant and then go round the room asking participants in turn to read the next one on the list.

Main Part:

- 1. (10-15 minutes)** Ask the group, "**WHAT DOES SPIRITUALITY MEAN TO YOU?**" Participants can shout out at random (usually better than going round the room and putting everyone on the spot) Capture all the responses on a whiteboard. Look at the possible groupings of words. Which words were familiar/expected? Were there any that were unexpected/unusual?
- 2. (10-15 minutes)** Ask the group, "**IS SPIRITUALITY DEPENDENT ON A STRONG FAITH?**" If there is initial reticence to answer, the leader can perhaps offer a perspective that it is *not* dependent on a strong faith and look for push-back or people's empathy with such a perspective.
- 3. (10 minutes)** Now look at some bible verses (attached); there might be others that you want to include. Ask the group whether any of these help the group to better understand spirituality? Why?

Summary: (15 minutes). Suggest that we've witnessed several different ways of explaining spirituality and that it's perhaps an even more mysterious word than we realized prior to the discussion! The input from participants during the discussion will likely feed into the following two ways ("elemental" and "human /physiological") of breaking down Spirituality. However, this proposed framework can also be adjusted by leaders "on the fly" depending what's been specifically expressed by participants.

An "elemental" breakdown of spirituality might be:

- Being at Peace with our mortality
- Practicing Forgiveness
- Effective Mentorship
- Leaving a Legacy
- Harvesting our Lives
- Appreciating/Valuing Life

From a human/physiological perspective, spirituality could be broken down as follows:

CONTEMPLATIVE/MENTAL

- **Gratitude;** *inward* recognition of the world in which we live: the awe, wonder, mystique of it all

- **Mindfulness;** an awareness of the present, people, and the situation that we find ourselves in at any time
- **Peace;** with our thoughts and beliefs and the finite nature of our life and our ultimate death
- **Realism;** acceptance of who we are: our age, condition, blemishes, strengths

OVERT ACTION/PHYSICAL

- **Appreciation;** *outward* gratitude to others who do good acts, as well as to our earthly surroundings
- **Generosity;** giving forward, giving back and giving to
- **Openness;** listening to others and hearing differing views to our own
- **Respect;** showing civility, acceptance, compassion
- **Love;** to include forgiveness of self and others and showing friendship to strangers and friends alike

CLOSING: (2 mins)

Ask a member of the group to offer a closing prayer or, if there are no volunteers, a suggested prayer is: “Good and gracious God, through our participation in today’s discussion, You have revealed so much to us that we didn’t see within ourselves and in your world. Help us to be permanently mindful of our spirituality, to feel its presence within us throughout our daily lives and to practice simple actions, mental, physical and emotional, to make our lives and those of others the best they can be”.

DICTIONARY DEFINITIONS:

Spirit (noun); 14 different definitions in Websters! None of much use to us; nearest are

- Breath
- A supernatural being or essence
- An animating of vital principle held to give life to physical organisms
- A malevolent being that enters and possesses a human being
- The immaterial intelligent or sentient part of a person
- The activating or essential principle influencing a person

In good spirits (lively or cheerful) or out of spirits (gloomy or depressed frame of mind)

Spirit (verb)

- To carry off secretly or mysteriously

Spiritual (adj)

- relating to, or consisting of, spirit
- of, or relating to, sacred matters
- concerned with religious values
- of, or relating to, supernatural beings
- of, relating to, or involving spiritualism

Spiritual (noun)

- things of a spiritual, ecclesiastical or religious nature

Spiritualism (noun)

- The view that spirit is a prime element of reality
- A movement comprising religious organizations emphasizing spiritualism

Spirituality (noun)

- Something that in ecclesiastical law belongs to the church or a cleric of such
- Sensitivity or attachment to religious values
- The quality or state of being spiritual

Spiritualize (verb)

- To make spiritual; to purify from the corrupting influences of the world
- To give a spiritual meaning to or understand in a spiritual sense

SESSION 10: How different is a Third Thirty for those who don't "fit the mold"?

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Have you noticed how the TV ads, arguably without exception, focus on the happy, wealthy, middle-class persons with a spouse and children and a family pet and who all look "model individuals"? What about the person making minimum wage or working 2 jobs or has no spouse, no children etc. in the same manner, we tend to look at "The Third Thirty" from the same perspective (couples, children, grandchildren,). What about those who didn't marry, or married but had no children, or the only child in a family whose parents have deceased? How will they cope with "The Third Thirty"?

- Socio-Economic
 - Fewer choices and more constraints from the perspective of
 - Healthy Diet
 - Where to live out one's life
 - Adequate Medical care
- Small or no Family Tree
 - Already lost a spouse or didn't ever marry
 - Married but had no children
 - No family members
 - Caring for a child/family member with special needs

Prayer: "Good and gracious God, you teach us to be accepting of all your children but we often fail to do so because it's easier to embrace those who are "like us". Guide us to leave our comfort zone and journey into the unknown where we might be greatly surprised by how we can "make a difference" in the lives of those who have less than us in so many different ways. And all God's children said, Amen.

Discussion:

- Imagine yourself as an only child with no surviving parents, no children or grandchildren and no spouse (either never married or already deceased) and possibly limited financial means. Or do you know a real-life example of such a scenario? Talk about:
 - How your life and plans for the future would be different from the ones you've made.
 - From the perspective of earlier "Third Thirty" modules, how would you decide where to live/downsize as you age? Who could provide a caregiving or "parental" role if it became necessary, especially for personal/intimate problems or issues?
 - Whether and how a Church community could help you?
 - Would a community of faith reaching out to help you be a very delicate path to pursue? In what way?
 - What help would be welcome and what might be considered as intrusive?
- Specifics:
 - When you mis-place your cell phone, who do you ask to "call your number"?
 - Who looks after you when you are old/infirm or wake up feeling ill?
 - When you need someone to drive you to/from a medical procedure?
 - What do you do when you feel down/lonely?

- Other issues that we, typically without thinking, make use of our family members to help.

Closing: Ask the participants to reflect, contemplate, and pray, in their own time as to whether aging for those who don't fit the stereotypical mold is an issue that needs addressing. What would Jesus do? Emphasize that the complete and correct answers will not be immediately forthcoming but it is worthy of further deliberation and to discuss maybe in a follow-up session.

Prayer: God, you made us all the same in your image yet we know that from the day we are born, we are on our own unique and incredible path of life. And we know that there are those from small families who have few if any family members to turn to as they age yet are like all of us, in increased need of help. We forget how fortunate we are to have loved ones who love us and would do anything for us; it's our "normal" and we tend not to think how we'd cope if they were not around. So, help us when we pray to deeply consider how we can help those with a small or no support system. Maybe there's one thing that we can do that's priceless to them but just a little extra effort on our part. In your Son's name we pray, Amen.

SESSION 11: Preparing for Retirement and Finding a new Purpose in Life

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening and Prayer: “Good and gracious God, retirement means different things to each of us; for some it’s a pleasure, for others a reluctant acceptance of the inevitable but, whatever the case, You have a plan for each of us in this new chapter of our lives. Help us to listen to Your message and discover what new ventures you have for us and, for those of us who have found our new purpose in retirement, help us to encourage our colleagues who are still searching for their new call in life. And finally, God, help us to see retirement as the golden years of abundant pleasure and fulfilment that we hear others talk about. In Jesus’ name we pray, Amen.

Bible Verses: Not surprisingly, the Bible has little to say in the sense that we understand retirement. The only mention of retirement found in the Bible is in **Numbers 8:23-25 (niv)**. It refers to the Levites (the priestly tribe of Israel) living off the tithes and offerings of God’s people and retiring at the age of 50. ‘The Lord said to Moses, “This applies to the Levites: Men twenty-five years old or more shall come to take part in the work at the tent of meeting, but at the age of fifty, they must retire from their regular service and work no longer”. Is retirement in our current era so “black and white”?’

On the other hand, **Jeremiah 29:11 (niv)** talks about God’s plan for each of us in later life. “For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.”

Discussion: Ask the individuals in the group if the thought of retirement is/was scary or exciting? Why?

- For those who had concerns, how did they minimize them?
- How much retirement planning did you do ahead of time?
- If you have been retired for a while, did you have anxieties beforehand and how did it all work out?
- Did anyone go back to work because they couldn’t just sit around the house all day?
 - Do you know people who have said words such as this to you?
- Discuss the “Seven Days of Retirement”;
 - Stay Mentally Fit } Why are these important?
 - Stay Physically Fit } How do participants fulfill them?
 - Volunteer/give back } After devoting time to each, is there
 - Spend quality time with spouse, family, loved ones } time left over?
 - Pursue hobbies and Interests } Is it OK to “do nothing”? (Does God
 - Do the house and yard jobs (& honey-do list!) } want some of us to do nothing?)
 - Devote time to God/your Faith and your Spirituality }

Closing: Ask the participants to answer this question”

For those who are retired, what is your Purpose in Life/reason to get up every day? For those who are still to retire, what will be your new Purpose in Life?

- How are you going to figure it out?
- If you previously figured it out, how did you do it?
 - Share success stories (or failures/lessons learned)

Prayer: Our God in heaven, help us to see retirement as a wonderful and enviable gift from you that many we know do not get the pleasure. Help us embrace every day and be thankful for it, no matter how we feel or what the weather’s like. And help us to make the most of it and listen for your guidance to do you will. Amen

SESSION 12: Hearing loss; are we listening?

Setting: That of a typical Bible Study Group; informal, sitting around a large table (or in cozy chairs in a lounge setting) so that everyone can see each other, coffee and/or food available.

Opening: Our 5 physical senses are vital and yet we have probably, in an idle moment, put them in an order of priority. Where would we put hearing? Number 1? Number 2? The Bible talks about both deafness and hearing in a physical sense as well as in a metaphorical sense, but maybe the Bible doesn't specifically address the current way we regard and experience our gradual loss of hearing with age.

Suggested prayer: Good and gracious God, You made us with 2 ears, and we know all too well that they tend to diminish with age just like the rest of our body. Help us to take care of these vital organs and be ready to accept all the help we can muster so that we can hear Your word in Church, the words of our loved ones, those of our grandchildren, and friends, and strangers when they ask for help, so that we can enjoy the best life possible for every waking minute of the day. With good hearing comes the chance to listen, discern and respond to everyone in our lives. In Jesus' name we pray, Amen

Discussion:

- Do we have some denial of going deaf? Why?
 - A hearing aid is like reading glasses for the ear; we don't shun glasses but we're typically vain or resistant about getting and using hearing aids. Ask the participants to offer some insight to the group on this contrast.
 - For those in the group with hearing aids, ask them to talk about how they were fitted with theirs
 - How did they select their hearing aids?
 - What difference did it make to their ability to hear?
 - What advice would they give to those looking to get, or needing, hearing aids?
 - Are there people you know who don't hear what you say and....
 - Smile and nod when you speak?
 - Keep saying "pardon" so you have to repeat things louder than before?
 - Just don't know you spoke to them?
- The solutions available; where to start?
 - Do we feel overwhelmed by too much Information and complex technology?
 - The ads for hearing aids are plentiful, especially in newspapers and magazines
 - Which ones are "cons" and how can we tell?
 - Should we take a trusted friend to the audiologist?
 - Should we get a second opinion?
- After today's focus on hearing, has it changed anyone's reluctance to get/wear hearing aids?

Closing Prayer: God, you have provided so many good sounds on earth, the birds, babies whether they are crying or gurgling or saying their first words, the wind, the sea, and our fellow humans..... Encourage us to hear everything that you put on this earth and appreciate every sound for as long as we can. We know You want this to be because you have created every technical device possible to help us continue to hear, even when our natural ability starts to fail. If we have ears to hear, then we need to hear this message. In Your son's name we pray. Amen

SUBSEQUENT AND/OR INTERVENING SESSIONS:

It is likely that additional ideas for discussion will emerge during the other sessions. The above 12 sessions are not necessarily consecutive; while there is connectivity between some of the adjacent sessions, each is in practice, stand alone and they can be studied in any order. Thus, topics that groups identify for further discussion can be added anywhere in this syllabus. Some ideas worthy of a session in their own right are:

- Sharing our Stuff
 - Personal experiences with
 - Our parents or other loved ones
 - Our children
 - The hardest elements for us to face
 - Denial versus acceptance of reality
 - How we're dealing with these elements
- Planning your own funeral (modules exist that enable a Pastor to lead such an exercise)
 - Hymns, prayers, selections of specific people to do specific things (eulogy, readings.....)
 - Is a funeral for you, or those who survive you?
 - Do loved ones know your funeral wishes?
- Writing your Spiritual or Legacy Autobiography
 - Maybe get a subject matter expert to guide the group if there's sufficient interest
- Loneliness and Isolation
 - The difference between the 2
 - How do we recognize it in our lives and do something about it
 - How we help those who we perceive are lonely/isolated
- Vulnerability to technology-based scams
 - Phone and internet based
- Intergenerational Aging
 - Children and grandchildren becoming (more) learned in the lives of their elders
 - Understanding dementia
 - Confidence and competence to interact with those with dementia
 - Recognizing the difficulties that their elders might be experiencing
 - Loss of purpose, confidence, growing confusion, frustration.....
 - Understanding the vulnerabilities of seniors to scams

THIRD THIRTY SESSION ASSESSMENT

Session # and Title _____

of Participants _____

Duration (Hrs and minutes) _____

How animated was the discussion (Circle appropriate number)

not at all animated/vibrant

Extremely animated/vibrant

1

2

3

4

5

Did the Discussion stray outside the session guidelines? Y / N If so, how?

How much value was the material to the participants?

Little to no value

Some Value

Extremely Valuable

1

2

3

4

5

How Useful was the Lesson Plan to the Moderator?

Of little value

Some value

Extremely Valuable

1

2

3

4

5

Comments: _____

(optional) Name of Church/organization
(email completed form to cjpomfret1954@gmail.com)

Moderator Name