



# Fresh Tracks

God's call  
in  
Retirement

November 2014

## REFLECTION – Our Life Commentary

*Ross Morgan, BUV Second Half Ministry and Mission Group*



A couple of years ago I came across the book 'Falling Upward' by Richard Rohr. It is a book for those in the second half of their lives who are wondering what they should be doing. Unlike a lot of books on the retirement stage of life, this book does not focus on the various activities or recreational pursuits that people should take up in their retirement. Rather, the book looks at the inner journey that those in the second half of life are encouraged to embrace.

Rohr points out that our lives are basically divided into two halves. In the first half—0-50 years—the focus of all our effort is on establishing our identity. We do that through our education, our career choices, getting married, establishing a home and having children. In the first half we work out who we are and create an identity for ourselves.

In the second half of life—from 50 years onward—Rohr suggests that our prime task is to fill out our identity with meaning. This is an invitation to reflect on our life journey and to creatively think about the experiences we have had, especially those involving pain and struggle. This is not something we often think about doing but it can be an important part of our maturing as Christians. We need to see how our different life experiences fit into a bigger narrative of who we are and see what God has been doing in our lives.

Many people in the second half of life often write up their family histories and genealogies. These are helpful exercises in understanding where we have come from and what we have done in our lives. However we need to do more than just recount the history—we need to discover the meaning of that history. We need to write as Rohr suggests—the commentary on our life.

**'In the first  
half of life we  
write the text.  
In the second  
half of life we  
write the  
commentary  
on the text.'**

*Richard Rohr*

*This newsletter is produced by the Baptist Union of Victoria Second Half Ministry and Mission Group, which aims to encourage Christians in the second half of their life to deepen their walk with God and be creatively engaged in ministry and mission to their community.*

**Editor:** Ross Morgan, Grovedale Baptist Church, 94 Pioneer Rd, Grovedale Vic 3216, 0407 514 613,



# Proposed Changes To Centrelink Assessment Of Superannuation Income Streams

Stephen Winspear, Accredited Family Law Specialist, Collaborative Lawyer, MOORES, [www.moores.com.au](http://www.moores.com.au)

## What needs to be in place by 1 January 2015?

### Summary of changes

Legislative changes from 1 January 2015 will result in superannuation account based pensions (ABPs) being assessed as a financial asset and becoming subject to Centrelink's deeming rules, unless the ABPs qualify for "grandfathering".

Under the deeming rules, the actual income from an asset supporting an APB is disregarded and Centrelink will deem income according to predetermined rates and thresholds (either 2% or 3.5%). Deeming rates will change at government discretion and reflect the economic environment.

### Pre 1 Jan 2015 pensions

Pensions commenced prior to 1 January 2015 will not be caught under the new rules and will continue to be treated as they are currently. However, to qualify for grandfathering, prior to 1 January 2015, individuals need to:

1. be entitled to some form of income support; and
2. hold a superannuation-based income stream.

### What do you need to do?

You will not be able to grandfather your current pensions if you cannot establish that your pensions were validly documented before 1 January 2015. In our experience, many pensions from self-managed superannuation funds are not correctly documented. Australian Taxation Office (ATO) publication *TR 2013/5* sets out the following requirements to validly establish a pension:

1. Check the deed and follow the requirements to commence the pension.
2. Member must request for the trustee to commence paying a pension in writing.
3. Trustee needs to record in minutes the member's eligibility to receive the pension and do a resolution to start paying the pension.
4. Issue a product disclosure statement to the member.
5. Register for PAYG if tax is to be withheld.
6. Record commencement date and determine market value of pension, taxable and tax-free components at this time.
7. Review investment strategy.
8. Trustee needs to notify members in writing of minimum amount.

If you want to qualify for the grandfathering provisions we recommend that you make sure your pension documents comply with these requirements before 1 January 2015.

For further information, visit [moores.com.au](http://moores.com.au) or call on 03 9843 2153.

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# Food for the Soul - Spiritual Pauses

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utsomespiritualdisciplinesforeverydaylife.

That doesn't make sense! Has a cat been dancing across the keyboard while my back was turned? Or have I missed the spaces, the commas and full stops that make sense of a random string of letters? Let's try that introduction again with the pauses in place.

*Hi, my name is Ann Lock and I am delighted to have been asked by Ross Morgan to contribute to Fresh Tracks. He suggested I write about some spiritual practices for everyday life.*



Sometimes it can feel that our days are like that first crazy jumble of letters—there's meaning in there somewhere but life just runs together, tripping over itself to get to the end.

I've been reading Macrina Wiederkehr's little book, *Seven Sacred Pauses*, and really appreciate her wisdom of creating space to allow the day to breathe. She encourages us to embrace the gift of the present moment by pausing regularly to touch the grace of the hour. This 'hour' is based on the themes of the 'hours' used by some people throughout the day as a rhythm of prayer, often in a monastic setting. Our lives don't lend themselves to gathering with our community for prayer seven times a day, including 4am! But we can practice simple exercises of thoughtfulness during the day that help make sense of the jumble. This is not a call to avoid a full and busy life, but rather a way of pausing, just like a comma or full stop, to allow God's spirit to breath into every day.

Macrina's book includes prayers and songs for seven 'pauses' throughout the day, but we can gather any prayers, thoughts and readings as bookends of our pause. Here are a couple of suggestions adapted from the Seven Sacred Pauses.

## The Awakening Hour:

On waking we see the dawning of a new day, watching for the coming of the light (if awake that early!).

**Pause:** Set the clock of your heart for dawn's arrival. Taste the joy of being awake.

**Remember:** the words of Psalm 90:14. Satisfy us in the morning with your steadfast love; so that we may rejoice and be glad all our days.

**Pray:** Lord of the morning, I lift my spirit to receive the gift of this new day. Open my eyes to the beauty that surrounds me that I may walk through this day with the kind of awareness that calls forth grateful living. Amen.

## The Blessing Hour:

We break the morning's 'work' for blessings. While having a mid-morning cuppa take a deep breath, glance out the window, remember God's grace. The day is still young and full of possibilities.

**Pause:** O Spirit of the circling hours, work through me that I may be your love poured out.

**Remember:** the words of Psalm 90:17. Let your loveliness shine on us, and bless the work we do, bless the work of our hands.

**Pray:** Blessing God, in you I live and have my being. I am full of thoughts about the work of this day. I invite you into the ground of my being. I cannot leave my work right now but I can breathe. Breathe into me anew. I will follow your breath to the depth of my being. I will remember to pause. O Holy One, enter into the space of my life and abide. Amen.

Natural rhythms in our day provide opportunities for pausing: waking and mid-morning as above, as well as midday, mid-afternoon, twilight, bedtime and the early morning hours of a sleepless night. The spiritual practice of pausing infuses our day with God's spirit in life giving ways.

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Sometimes the most important thing in a whole day is the rest we take between two deep breaths, or the turning inwards in prayer for five short minutes.

Etty Hillesum.

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## CREATIVE MISSION PLACES – The Gym

*Pam Smith, Grovedale Baptist Church*

*Always be prepared to **give** an answer to everyone who asks **you** to **give** the reason for the **hope** that **you** have. But do this with gentleness and respect, 1 Peter 3:15*

This verse has always held a challenge for me, but it was not at all on my mind when I joined the local gym about 7 years ago.



My husband was advised to join the gym after being diagnosed with diabetes. It was felt that the regular exercise would help control his glucose levels. I began going along with him but not being a "gym type" I opted for swimming laps for the hour he was exercising. Our minister Ross Morgan was also attending the gym and when given a free pass he passed it on to me. I went along and was surprised how much I enjoyed it.



I joined a group for over 55ers. We have our individual programs set for us and after going through our program, we gather together for stretching time which goes for about 5 minutes. Over the 7 or so years, there have been quite a number of people who come and go, in fact there is only one other person from that original group. As you can imagine it takes a while to get to know one another and to get to the stage where you establish a friendship of trust.

During my prayer time, I have been asking God to free me from "my agenda" and to be more open to His leading. To be totally honest, I was not expecting it to happen at the gym.

Over the last few weeks there has been a change. The most noticeable is that I have been shown how to **really** listen. There are concerns common to so many in our age group, health, broken marriages of our children, the grieving that follows from this and the estrangement from grandchildren as a result. Just lately, 4 people have spoken to me of their problems and concerns and have asked me to pray for them.

While exercising, I have often spoken to a younger woman (not in our group), usually about the football or cricket. Last week she asked if I was a Christian and then asked further questions about my beliefs. She had 3 relatives who had died recently and had many questions. This seems to be ongoing, but it all has taken place so naturally and easily. I cannot help but believe that where God leads, the Spirit enables.

Recently, while the Tour de France was on, our gym held its own 'Tour de Leisure'. As the only 70 year old competing, I was really out of my comfort zone but managed to complete the rides. It made me realize we can get too comfortable, when we can do so much more than we imagine.

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**Successful ageing...involves maintaining not just social and emotional health but also physical health**

George E. Vaillant, Ageing Well

**Our calling and purpose in life is for kingdom purposes. Maintaining the calling and purpose of each person, even when old and dependent on others, is a kingdom requirement.**

Charles Arn

## Looking at Retirement through the Kingdom of God.

*Vern White, Mitcham Baptist Church*

Often as I approached my mid-60s, I gave thought as to what I should do once I was retired. My thoughts went back again to my first twenty years living in North Williamstown.

I praised God again, how fortunate our family of 9 were to have been raised in a Housing Commission estate in the 1940s. Our parents struggled financially. Important to them was that we were all nurtured and imbued with a sense of justice, compassion and a positive outlook. Important to me was the security, love and admiration they offered us.

I also reflected on the many adults over those years who had had an import on our lives too. The local Gospel Mission members who conducted Sunday school on our estate, the many local businessmen who in various ways, provided regular comfort and care to our neighbourhood, and served as leaders at the local Williamstown Youth Centre.

The example of my parents, these older mentors, and my life learned acceptance of Christ's extreme sacrifice on our behalf, lead me so easily to commit myself to helping others where I could.

On retiring 14 years ago, I volunteered to join LinC ('Love in the Name of Christ'). LinC exists because so many agencies, charities and government resources are proving to be inadequate in meeting current and growing levels of need in our local and wider communities. What I, and my 60 fellow volunteers have been privileged to do over the last 13 years, is to meet that need by bringing love and a positive change into the lives of others in our neighbourhood. Help with transport, gardening, home help, friendship, visitation, handyman repairs, tutoring and shopping.



I believe by sharing my talents and time with others less fortunate, and giving unconditional love and encouragement to them, I am not only following Jesus' example, I might draw people to Him.

### WANTED: STORIES TO SHARE

We want this newsletter to be a vehicle to encourage those in the second half of life to make the most for the Kingdom of God. So we are looking for input from you on a variety of areas:

- If you have been involved or are involved in creative activities for the Kingdom of God
- If your church is involved in creative ways to do ministry and mission to those in the second half of life
- If you are engaged in intergenerational ministry and mission
- If you have a testimony to share of spiritual growth and transformation

Send your stories or any questions you may have to [freshtracks65@gmail.com](mailto:freshtracks65@gmail.com)

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# A Reflection on Conversion, Exuberance and Faith

**Brian Good, New Peninsula Baptist Church**

At a recent Eldership Meeting, at our church, the question was asked about whether, as the years pass, we Christians tend to lose the sense of excitement and exuberance that we might experience at the time of our conversion, and relax into matter-of-fact Christianity.



My first thought, in response, was that our conversion experience differs, sometimes quite significantly. For example, for some people (e.g. those brought up in a Christian home), conversion is often enough a fairly “quiet” experience. There is really no dramatic experience of life change and life goes on more-or-less as normal, and there may not be a strong sense of excitement or exuberance. For others, however, conversion is a dramatic, life-style-changing experience. Their life is transmogrified from experiencing the deep darkness of sin to experiencing the light of salvation in Christ. So, for them, there follows a strong sense of excitement and exuberance at the dramatic change that they have experienced. Personally, with my broken-home background and some of the implications of that on where I was heading in life, my conversion brought significant change, but I don’t recall expressing strong exuberance as I sought to understand my new-found faith and express it in worship and in service.

My second thought was to look back on my Christian pilgrimage and experience, in this particular context. A couple of things emerged from this process.

- (i) First, in the context of my Christian faith, the older I’ve got the more questions I seem to have, although I’ve found the answer to many other questions that I’ve asked down through the years. At my present stage of life I’ve got many more questions, and there are many more things I don’t understand, even about the whole theology of faith, than when I was 28, or 38, or 48, or.....!
- (ii) Second, I’m conscious of the more difficult and, in some cases, bruising experiences that have come my way. For example, even in my Christian employment, there have been some quite-hurtful actions, towards my wife Sylvia and me, by people who should have known better. Whilst we’ve “weathered”, and come through, these experiences, they have left their mark; what I might term a “bruising of the heart”. The impact of these things does tend to dull any sense of excitement and exuberance, at least for a time, and does tend to have a progressively- dulling impact on your sense of well-being.

The negative “side of the coin”, then, as I reflect on the above (and other) aspects of my Christian pilgrimage, is that they tend to create some sense of pensiveness, as you continue to try to faithfully live out the Christian life. There is a positive side to this “coin”, however. Firstly, you realize that the experiencing of these difficult and, in some cases, hurtful circumstances, and your response to them, is part of that testing and faith-building which is a life-long process. Secondly, the fact that, in life, you seem to experience a never-ending series of questions about things, and your faith theology in particular, actually deepens the degree of faith which is necessary if you are to “hold fast”, as you continue to walk the pathway of faith, in response to God’s call upon your life.

Perhaps the line in the hymn “*I Serve a Risen Saviour*” helps sum it all up: “*...And though my heart grows weary, I never will despair...*”



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**Teach us to number our days aright,  
that we may gain a heart of wisdom.**

Psalm 90:12

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