



NEW HEART BEAT DEVOTIONS

Retirement

Since June 1978, I have been working a full-time job. However, on March 31, 2023, I retired. Unlike many today, I only had full-time employment with two companies. The first was for 17 years and the second 27 years. There was a 14-year period of time when I also had a 20-hour part-time job, with some of that time spent working a third 10-hour job. The last seven years, I was also heading up a non-profit history group and doing church work. I guess you can say I was a workaholic.

What is retirement? "Instead of earning a living from a job or a career, anyone who enters traditional retirement receives monthly Social Security payments, which they earned by working all those decades. This income, combined with any retirement savings you've accrued, is what you use to afford all the fun things you do during retirement, from fine dining and travel to spoiling the grandkids with holiday and birthday presents."¹

"The Social Security Act was signed into law by President Roosevelt on August 14, 1935. In addition to several provisions for general welfare, the new Act created a social insurance program designed to pay retired workers aged 65 or older a continuing income after retirement. Benefits were to be based on payroll tax contributions that the worker made during his/her working life. Taxes would first be collected in 1937 and monthly benefits would begin in 1942."²

John Sweeney Jr., age 23, received the first Social Security number in 1936. However, he died of a heart attack in 1974 at the age of 61 without ever receiving any benefits from the Social Security program. The lowest SSN number 001-01-00001 was to be given to the son of the Social Security Chairman, but he declined. Then it was to be given to the Federal Bureau of Old Age Benefits Regional Representative of Boston, but he declined. It was finally assigned to the first applicant from New Hampshire, Grace D Owen. The first Social Security paid benefit of \$0.17 went to Ernest Ackerman. The smallest payment ever made was \$0.05.³


I understand that there are five stages of retirement: Pre-retirement, The Honeymoon, Disenchantment, Re-orientation, and finally Stability.⁴ Those like me in the Honeymoon, need to embrace the change of health, finances, work, purpose, goals, friends, and quality of life. We need to create new routines and goals, find ways to stay active - and greatest of all - remember that God can still use us. My mother-in-law continued to write for God and pray for others at age 92. God is keeping you on this earth longer because He wants to use you to bring others closer to Him.

In all life-changing events, we must "Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge Him, and He shall direct thy paths." Prov 3:5-6

	<p>Charles Stambaugh Mt Wolf, PA</p> <p>"To everything there is a season, and a time to every purpose under the heaven...And also that every man should eat and drink, and enjoy the good of all his labour, it is the gift of God." Ecc 3:1..13</p>	<p>Allow the Lord to use your wisdom, commitment, and abilities to further help and teach others during your retirement.</p>
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¹actsretirement.org/retirement-resources/resources-advice/what-to-do-in-retirement/3-types-of-retirement/

²ssa.gov/history/briefhistory3.html. ³ ssa.gov/history/ssn/firstcard.html ⁴ secondwindmovement.com/retirement-stages/

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