

Leader Guide

At the Crossroads:

Leadership Lessons for the Second Half of Life

Leader Guide—At the Crossroads: Leadership Lessons for the Second Half of Life

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Contents

Leader Guide Introduction

Chapter 1: Discovering Your Life Story

Chapter 2: Transitions: Changes, Challenges, and Opportunities

Chapter 3: Seeking a Higher Purpose

Chapter 4: Joy for the Journey

Chapter 5: Caring Conversations with Family and Friends

Chapter 6: Legacy Planning Empowers Legacy Living

Leader Guide Introduction

To the Leader

This study is about living a healthy second half of life with significance and purpose. God gives us purpose. It is our challenge to discover and develop it. In the main book, a workbook:

- we will discover our life story and find God’s plan for us as we transition into a new season of life.
- we will answer questions about God’s calling on our life.
- we will see how we can contribute significantly to the lives of others.
- we will see how our past life experiences have informed us.
- we will then utilize these life lessons and skills to better serve others and find greater fulfillment in doing so.

A key scripture for this study is Jeremiah 6:16: “The Lord proclaims: Stop at the crossroads and look around; ask for the ancient paths. Where is the good way? Then walk in it and find a resting place for yourselves.” That verse invites us to assess our situation, ask questions, and seek directions to the old path. What is the old way Jeremiah tells us to seek? Most commentaries say this is a reference to the Mosaic revelations and law concentrating on God’s appearances to Moses. As each of us examines these scriptures, we will seek out the right journey for the second half of our lives.

Before You Lead

Become familiar with the course format. The times in parentheses are recommendations:

- **Key Verse** (1 minute): Read the key verse aloud to set forth the biblical direction of the session.
- **Opening** (1 minute): Open each session with a brief prayer. Use the one provided or chose scripture, hymns, or Spirit-led prayer.
- **Introduction** (3 minutes): Use the introduction to identify the focus of the lesson.
- **Getting to Know You** (5-7 minutes): Ask participants to answer these questions each week. This section will be a time of building community within the group.

- **Will You Have a Purpose-Filled Second Half of Life?** (5 minutes): Review the commentary and outline what the class will study and discuss in the chapter.
- **Personal Story:** Invite class members to read the personal story during the week. Each section will present one or more personal stories from members of the United Methodist Church of the Resurrection, located in the greater Kansas City area. The church's own story is about transforming nonreligious and nominally religious people into committed followers of Jesus. The stories are from members who have discovered a faith-based purpose and are making a significant difference in changing lives impacting the local community and the world, and bringing renewal to the church.
- **Understanding the Bible Story** (15 minutes): Review the Bible passages assigned for the week. Invite class members to share and discuss their answers to the questions they have read over the previous week.
- **Small Group Discussion Questions** (15 minutes): Invite class members to participate in discussing these application questions.
- **Experiencing Your Story** (15 minutes): Review this section together. Tools with worksheets appear at the end of each chapter. Class members will review or complete these sheets either at home or during class.
- **Closing:** Ask class members if they have prayer requests related to the study. (Discourage using this as a time to ask for prayers for family or friends, community or world situations.) Invite a member of the class or group to close the session with prayer.
- **Homework:** Instruct class members to read the personal stories, scripture passages, and small group questions for the next chapter. They may also have other assignments to complete during the week to help them design, strategize, and implement their plans for the second half of their lives.

Doing the Study

For this study, you as the leader will need:

- a Bible (You may use one or many translations of the Bible. This study generally uses the New International Version and The Common English Bible translations and a paraphrased version, The Message.)
- the leader guide

- main book: *At the Crossroads: Spiritual Lessons for the Second Half of Life*
- extra pens or pencils and Bibles available in the classroom

To prepare to lead the class:

- Study the various scripture and other excerpts and commentary from knowledgeable leaders in order to help class members steer through the process of finding their story in God's community. Resources used in this study may also help you prepare. (See tools at the end of most chapters.)
- Pray daily for each member of your class by name.
- Read the lesson plan in this leader guide.
- Anticipate and prepare to answer questions from class members.
- If your group is large (more than twelve people), decide how to form small groups of three or four people for the **Small Group Discussion Questions** section. Create new groups each week.
- Be prepared to participate in the Bible study and small group discussions.
- Designate a specific amount of time for each section of the session.
- Learn to go with the flow, cognizant of managing the time without stifling lively discussion.

Expect participation from all class members each week.

- In advance of class, the group members will read the scripture passages and answer questions in the section **Understanding the Bible Story**.
- Encourage them to take notes so they will be able to take part fully in class discussion.
- Emphasize writing down answers to key questions.
- The scripture discussion in class will help participants clarify and execute next steps.
- As class members complete the **Experiencing Your Life Story** section during the week, they will be mapping out their journey from success to significance in retirement. Expect them to discuss their stories in class as a way to encourage one another.

Remember the diversity of your group.

- Some will be in the pre-retirement phase, others may be just starting their retirement, and others will be well into their retirement years. People can and will learn from each other.
- Some may have different denominational backgrounds; some have been in church all their lives and others are new Christians, new to the church, or new to Bible study.
- Some people, as they age, may develop physical limitations regarding their vision, hearing, and mobility, or develop cognitive disabilities—all of which may create challenges for them in reading and taking notes. Be sensitive to their needs.

Leading the Discussions

- Be fully prepared.
- Encourage class members to explore new ideas about retirement and about preparing to lead a purposed-filled second half of life.
- Respect the confidentiality of class members and encourage them as well to keep confidential what is shared in class.
- Be transparent. Be open with your own struggles, feelings, and questions.
- Limit your participation in the discussion until the group has had time to weigh in. You can direct the discussion by posing questions to the class. Avoid teaching or making extended comments.
- Acknowledge participants' comments' briefly. Use only a few words, such as "thank you." Or "Interesting idea." When a class member shares something that is scripturally inaccurate or factually in error, gently correct with phrases such as "Let's see what the Bible says" followed by looking up the appropriate scripture.
- Encourage quiet class members to participate by calling on them. Discourage talkative class members from dominating the discussion by saying something like "I really appreciate you sharing, but let's hear from some of our other people as well."
- Remember that you don't have to have all the answers. Some questions can't be answered by the leader; other questions can remain open for further thought.

Chapter 1: Discovering Your Life Story

Key Verse

(Read together aloud.)

Stop at the crossroads and look around;

ask for the ancient paths.

Where is the good way?

Then walk in it

and find a resting place for yourselves.

—Jeremiah 6:16

Opening Prayer

Lead group in opening prayer or ask another class member to read the prayer in the workbook (p. 3).

Introduction

Read or paraphrase the introductory section of the workbook (pp. 3–4), which outlines the major themes of the study.

Getting to Know You

Ask each person to give his or her name and some brief background information.

Will You Have a Purpose-Filled Second Half of Life?

Members of your group may not be ready to answer such a question. Some may not know what to do, just like the people of Elijah's time. They may want to spend more time reflecting on their lives and the changes they face. Others may be ready to follow God's lead but need help defining their plan and getting started. In either case, refining their story will help them discover their strengths and passions and move toward significant service.

Dave's Story

Looking at the stories of others can help you clarify and live into your own story. Review Dave's story. Lead the class in answering the discussion questions.

- What are the key elements to Dave's story (p. 5)?
- How do you identify with Dave's experiences?

Understanding the Bible Story

All of the events concerning Moses, Joshua, and Elijah were turning points in their lives.

- Ask your group to discuss the stories of Joshua, Moses, and Elijah in the scriptures given in this chapter of the workbook. Each of these biblical stories asks people to make great life decisions.
- The Israelites are standing ready to enter the Promised Land, a land filled with wonderful new opportunities, especially after being in the desert for forty years.
- Joshua's challenge occurs after the Israelites had conquered the Promised Land.
- Elijah's challenge happens as the people have been following foreign gods, which had much to do with pursuing personal pleasures.

Using notes from their study, class members will answer the questions posed in this section. Direct discussion toward what God promises.

Deuteronomy 30

What does Moses say will happen?

If you set your whole heart and soul on God, he will “restore everything you have lost. He will have compassion on you.” In addition, he will “cut away the thick calluses on your heart freeing you to love God with your whole heart and soul and live, really live.” Further, “you will make a new start” and he will outdo himself in making things go well for you and you will “enjoy an all-around good life” (The Message).

What does God promise to do?

- God will restore all you have lost during your before life.
- The Lord will have compassion on you.
- God will see to it that your tough-as-nails heart breaks for what breaks his heart so that you can really live.
- God will outdo himself for your enjoyment of an all-around good life.

What did Moses say you must do in order to claim these promises as yours?

- “But only if you listen obediently to God, your God, and keep the commandments and regulations written in this Book. Nothing halfhearted here; you must return to God, your God, totally heart and soul, holding nothing back.” (Deuteronomy 30:10 The Message)
- “This commandment that I’m commanding you today isn’t too much for you, it’s not out of your reach. It’s not on a high mountain—you don’t have to get mountaineers to climb the peak and bring it down to your level and explain it before you can live it. And it’s not across the ocean—you don’t have to send sailors out to get it, bring it back, and then explain it before you can live it. No. The word is right here and now—as near as the tongue in your mouth, as near as the heart in your chest. Just do it!” (Deuteronomy 30:11-14 The Message)

To the members of your group, these biblical stories may sound like their own lives: some participants may have had difficult jobs; others may have lived a life without significance but perhaps had a “great lifestyle.” As they approach retirement or have just entered retirement, they are looking at new opportunities. They may not have any idea how they have affected others’ lives or how they can do so. Help each person take responsibility for the choices they can make.

Small Group Discussion

If your group is large, break into smaller groups of three or four people for these discussions. The questions are designed to help class members think about how scriptures apply to their lives today.

Question 1: What are the current little gods or idols that other people worship?

- Some class members may be confused about the term *little gods*.
- Explain that little gods and idols can be anyone or anything that claims first place in our lives over and above God.
- One aid to identifying little gods is to look at your checkbook and calendar to see where you spend your money and your time.

Question 2: How does God show you mercy? Favor? Love?

- Remind the class that in scripture when God demonstrates compassion, three words often accompany his acts of compassion: love, favor, and mercy.
- Mercy means you will not be punished for all the not-so-good things you have done or the good things you failed to do.
- With God’s blessing, or favor, your prayers will be heard.
- *In love* says you will feel and experience God Himself assuring you that what you are doing is in his will.

Question 3: What opportunities do you think you might have lost or missed while you were working?

- Prompt by naming one or two of your personal experiences.

Experiencing Your Life Story

To help them prepare for the next step, ask the class to choose one of the following to accomplish during the week:

- Identify the little and big gods in your lives. How might these idols hinder your service for God?
- Think about how you spend your time. Plan how you might prefer to spend your time. Plan a week or two.
- Identify what goals are on your bucket list for yourself, others, and God?
- As a group, examine **Tool A: Examples of Opportunities to Be Involved** at the end of the chapter (p. 10). Which of these activities might you consider? Any other ideas?
- Having goals and anticipating the outcomes are ways to start preparing vision/mission statements. Write down two or three possible goals and outcomes that will result from them.
- Discuss your situation with another person. Set up a time and place to do this.

Review

Ask class members what helped them the most in this week's study. Close with a word of prayer.

Chapter 2: Transitions: Changes, Challenges, and Opportunities

Key Verse

Instead, we are God's accomplishment, created in Christ Jesus to do good things. God planned for these good things to be the way that we live our lives.

—Ephesians 2:10

Opening Prayer

Lead group in opening prayer or ask another class member to read the prayer in the workbook (p. 13).

Introduction

Read and comment on experiences in going through major transition. Ask for comments on John Wesley's quotation, "Don't let me live to be useless."

Getting to Know You

Get several comments on demographic transition. Survey your group on their place in the second half of life.

Will You Have a Purpose-Filled Second Half of Life?

Have the class ponder these questions to help them realize the need to develop a spiritual approach in retirement planning. Possible answers are in parentheses.

- How can you grow a vibrant relationship with God? (worship)
- What do you want to do to experience joy? (bucket list)
- How can you carry out your life-long learning quest? (Bible study)
- How can you model Christian character in the way you live? (mentor others)
- What do you need to do to be committed to loving, knowing, and serving Christ? (discipleship pathway)
- How can you best witness the joy of generosity? (changing lives)
- Have you planned a lasting legacy? (planned giving)
- How will your witness change lives for Christ? (apostolic witness)
- How do you best do mission outreach to those in need? (mission trips)

Mark and Kim's Story

- Ask a class member to summarize key elements.
- Ask the group how they identify with Mark and Kim's story.

Understanding the Bible Story

Ask your group to discuss the stories of Moses and Abraham. Lead them to consider the following:

- At what might be considered retirement age or older, God calls these men to go and make significant contributions to their society.
- These stories tell us something about who God is, how God works, and reasons to trust God.

- Moses and Abraham discover things about themselves.
- Moses and Abraham are not ideal leaders, yet when they encounter God, they end up with great adventures and even greater significance in ways they never imagine.

Small Group Discussion

Call on various class members to answer each question, except the personal question, which requires a volunteer to answer.

- What do you know about God? (Personal) Ask a volunteer to share what he or she knows about God.
- How do you see yourself in your retirement years? Will you be a contributor or a liability to others?
- How can you promote the well-being and affirm the dignity of others?
- How can you be a positive role model and encourage others who are moving or have moved into retirement?

Experiencing Your Life Story

- What are some ways you see yourself helping others?
- What skills and hobbies do you have?
- What resources do you need to help you get involved: time? money? new skills? other?

Review

Ask class members what helped them the most in this week's study. Review **Tool B: Spiritual Gifts Inventory** (p. 23). Assign this as homework during the week along with chapter 2. Close with a word of prayer.

Chapter 3: Seeking a Higher Purpose

Key Verse

Your hands fashioned and made me.

—Job 10:8

Opening prayer

Lead group in opening prayer or ask another class member to read the prayer in the workbook (p. 25).

Introduction

Focus on how each of us is a unique gift from God.

Getting to Know You

Ask each member to talk briefly about what he or she does for fun.

Will You Have a Purpose-Filled Second Half of Life?

Introduce **Tool C: Crossroads Inventory** (p. 34) at the end of the chapter. Take a few moments to review this tool, and assign it as homework during the week.

Mike's Story

- Review Mike's story.
- Ask a class member to summarize key elements.
- Ask the group how they identify with Mike's story.

Understanding the Bible Story

Read Nehemiah 1.

- Draw out the various parts of Nehemiah's prayer to help group members see how that enabled Nehemiah to focus on the problem and formulate a plan.
 - What was the first thing Nehemiah did when he heard the news about Jerusalem? (verse 4)
 - When has news made you sit down and weep? When you mourn, your entire self grieves with a sense of deep loss in all parts—body, soul, spirit, and mind. Nehemiah felt this way, and in his mourning, he fasted. When you fast, all your senses go on alert. You notice everything, and when it is time to eat, your only remedy is becoming attuned to God in prayer.
 - How does Nehemiah start his prayer? (verse 5)
 - Nehemiah's prayer is an honest assessment of what has gone on, and even though Nehemiah may not have been directly guilty of disobedience to God, nevertheless he confesses the sins of his people. Why does confessing the sins of his people make a difference? (verse 6b)
 - What does Nehemiah ask God to remember? (verse 8)
 - What is Nehemiah's petition? (verses 6a, 11)

Read Nehemiah 2.

- Why did Nehemiah seek the king's blessing? (Nehemiah involves the one man who can make things go forward, the king. Nehemiah has thought out his plan and has identified the time it would take to accomplish his plan, the materials needed, and the necessity of the king's written blessing. When Nehemiah journeys to Jerusalem, he demonstrates how to be a leader in ministry.)

- How did he attack Jerusalem's problems? Identify his steps. (He went to the governors of the province and gave them the king's letter. He waited three days. He inspected the walls at night with only a few people with him. He urged the officials to rebuild the wall. He excluded the opposition from the project.)
- Have group members discuss why involving other people in their plans is important.
- Discuss the strategy Nehemiah uses and how group members might incorporate this into their planning.

Small Group Discussion

Ask the class members to discuss each question.

- Draw out experiences in fasting and prayer that have helped members in the past.
- Help your group see that their future plans involve ideas, heartfelt desires, and actions in order to make significant impact upon others.
- Discuss the importance of planning.

Experiencing Your Life Story

- Ask your group if they have completed the **Spiritual Gifts Inventory (Tool B)**. Ask group members to volunteer what they discovered as their spiritual gifts.
- Help each group member draw conclusions that will point them toward God's purpose in their lives. If they do not see a clear or clearer purpose, suggest a private session with you or one of your pastors to help them focus.

Review

Ask class members what helped them the most in this week's study. Assign **Tool C: Crossroads Inventory** (p. 34) as homework during the week along with chapter 4's reading. Close with a word of prayer.

Chapter 4: Joy for the Journey

Key Verse

Just be very careful to carry out the commandment and instruction that Moses the LORD's servant commanded you. Love the LORD your God. Walk in all his ways and obey his commandments. Hold on to him and serve him with all your heart and being.

—Joshua 22:5

Opening Prayer

Lead group in opening prayer or ask another class member to read the prayer in the workbook (p. 41).

Introduction

Focus on what it means to push boundaries and try something new.

Getting to Know You

Ask class members to describe the attributes they discovered about themselves through the **Crossroads Inventory**.

Will You Have a Purpose-Filled Second Half of Life?

Focus on developing a spiritually significant purpose statement for the second half of your life. This statement will drive choices each day.

Paul's Story

- Review Paul's story.
- Ask a class member to summarize key elements.
- Ask the group how they identify with Paul's story.

Understanding the Bible story

Read John 4:34-38.

- Draw out who the sower and reaper could be. Believers could be either or both depending upon their circumstances.
- The wages are the blessings received when we do God's work.

Read Proverbs 7:1-5.

- Point out that in discussing wisdom, the ideas class members develop will help them in writing their purpose statement.

Read Ecclesiastes 3.

- Use the teaching on time management to help members see that they can have time for both fun and significant service.
- Ask what they learned about how they now spend their time and how they would like to spend their time.

Small Group Discussion Questions

- The purpose of the questions in this section (p. 46) is to help group member see that following God's purpose in their life brings joy and significance on the journey.

Experiencing Your Life Story

- Review **Tool D: Mission/Purpose Statement** (p. 50). Discuss the elements involved in writing a personal mission statement.
- Give members time to write a rough first draft. (10 minutes)
- Direct members to refine their statement during the week to reduce it to a form that they can memorize.
- Direct class members to **Tool E: Planning Checklist** (p. 52), and **Tool F: Writing a Strategic Plan** (p. 56). Suggest they complete these tools during the week for their own use.

Review

Ask class members what helped them the most in this week's study. Assign chapter 5 for the next class meeting. Close with a word of prayer.

Chapter 5: Caring Conversations with Family and Friends

Key Verse

But if someone doesn't provide for their own family, and especially for a member of their household, they have denied the faith. They are worse than those who have no faith.

—1 Timothy 5:8

Opening Prayer

Lead group in opening prayer or ask another class member to read the prayer in the workbook (p. 63).

Introduction

Read or summarize the chapter introduction, and add your own personal comments.

Getting to Know You

Get several comments from those who have had caring conversations with their aging parents or their adult children. Remind the

class that Baby Boomers are often called the “sandwich generation” because they have to relate to both younger and older family members’ needs.

Ask: “How are we different from previous or future generations?” You may also ask, “At what age do you plan on retiring?” Some of them may not be able to answer this question. You may get a bit of resistance. Talk about the resistance. Try rephrasing the question as “At what age will you leave the work you are now doing and start doing something different?”

Will You Have a Purpose-Filled Second Half of Life?

- Does our generation (50+) try to hide or deny the reality of aging? If so, how does that impact us?
- Have you written your mission statement? Would anyone share his or her brief statement?
- Why is it important to have a purpose-filled mission statement?

Myron’s Story

- Ask a class member to summarize key elements.
- Ask members how they identify with Myron’s story.
- Ask how they would write their story as a witness to family and friends? Would they include their problems and successes?

Understanding the Bible Story

Read John 16: 22-33.

- Ask your group to discuss the story of Jesus and his disciples. Draw class members out by asking the following questions:
 - How was this a “caring conversation” to help the disciples anticipate future needs?
 - How did this conversation lead to the ultimate importance of faith, especially during difficult times of making decisions?
 - Jesus comforted his disciples. He offered them peace and the example of strength. How can we do the same?
 - Caring conversations help us also bring the good out of difficult situations. If you are familiar with the story of Mindy Corporan and her family, talk about this remarkable woman who lost both her son and

her father to horrific tragedy at the Jewish Community Center on April 13, 2014, in Overland Park, Kansas. Her strength and faith became a witness to our community and our nation.

- Jesus knew the death he was facing. We all face death. How can we best help those who will survive us? How can our caring conversations become legacies of love?

Small Group Discussion

Acknowledge that we are all different. We have different personalities and spiritual gifts. Like the disciples who were dealing with the anticipated death of Jesus, class members too will have different points of view and responses.

How do class members feel about having “caring conversations”?

Experiencing Your Life Story

- Direct class members to **Tool G: Caring Conversations** at the end of the chapter (p. 72). Review contents.
- What do class members need to consider before having a caring conversation?
- What life skills do class members want to learn in the second half of life that will help them?
- What do class members want to do to be intentional about their spiritual growth?

Review

Ask class members what helped them the most in this week’s study. Close with a word of prayer.

Chapter 6: Legacy Planning Empowers Legacy Living

Key Verse

*The earth is the LORD's and everything in it,
the world, and its inhabitants too.*

—Psalm 24:1

Opening Prayer

Lead group in opening prayer or ask another class member to read the prayer in the workbook (p. 77).

Introduction

Read through or summarize the introduction. Add your own personal comments about how difficult it is to deal with financial planning issues for retirement.

Ask for comments on how much will be enough for retirement. What percentage of pre-retirement income will be needed during our retirement years? Is it 90 percent? 70 percent? 50 percent? Or some other figure?

Are there different answers for each person? Why should class members set a percentage guideline for the purpose of having a budget in the second half of life? Do they think they need a budget?

Getting to Know You

Do group members expect to work some to earn more income in the second half of life? Do some hope to start an encore career? Is a new career something others would want to consider? If so, why?

Key Questions

- Do class members know anyone who was actually more productive in the second half of life? If so, why and how?
- Do class members know someone who gave up on being productive in the second half of life? If so, why and how?
- Ask class members if they have considered leaving percentage gifts to their family members, charities, and church. If not, why would they not consider this important to their legacy?

Bill's Story

- Ask a class member to summarize key elements.
- Ask members how they identify with Bill's story. Do they want a "Barcalounger" for their comfort? In what ways do they identify with the passion in Bill's faith story?
- Ask class members how they can best reach the nonreligious and nominally religious people in their community.

Understanding the Bible Story

Read 1 Timothy 6:6-11, 12-19.

- What second half of life lessons can class members learn? Make a list.
- How can class members be better money managers in the second half of life? What lessons did they learn from the first 50+ years?
- What is the relationship between faith and the use of money?
- How do class members respond to the idea that it is more blessed to give than to receive?

Read Malachi 3:10.

- How do class members interpret this scripture?

Small Group Discussion

- Why is it important to think about how we can better help others during the second half of life?
- “If you obey God, you will leave something to your grandchildren” (Proverbs 13: 22a). What does this scripture mean? Is this why we like to spoil our grandchildren?
- Why is it important to have our personal and financial records organized and in a safe place?

Experiencing Your Life Story

- Direct class members to review **Tool H: Legacy Planning** (p. 84).
- What steps do class members need to take to prepare their legacy plan for their family, friends, church, or charity?
- How do they want to be remembered?
- Have they considered planning their own memorial service? If not, why not? (Plans are available online, or ask church officials whether one is available.)

Review

Ask class members what helped them the most in this week’s study, as well as this six-week study as a whole. Close with a word of prayer.