



# DIMENSIONS

CONNECTING ELEMENTS OF WELL-BEING

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## SPOTLIGHT

# Retirement—Ready?

### Retirement – it sounds lovely.

No more getting up early to go to the church or work. Time to travel, read, volunteer, garden, fish, learn a new hobby and spend time with family. The opportunities seem endless, and well, they are. But that can also make them scary.

At Wespath we encourage you to look at retirement through all five dimensions of well-being. Take some time to determine what you are going to do **physically** (see your physician, determine where you are going to live), **socially** (how are you going to spend your time with family and friends), **spiritually** (how will you continue to worship and feed your soul), **emotionally** (how will you live into your new identity in retirement)

and of course **financially** (will you have enough money to do the things you want to do). Wespath is uniquely situated to help you be your best in retirement – you deserve it!

Check out [page 3](#) to see how one pastor is planning for retirement.



# Wespath—we care for those who serve

Our tagline is “Caring for those who serve”. We don’t stray from that mission, and we check ourselves often. Everyone’s career is in some way one long retirement-planning process. And many of them take twists and turns.

At General Conference we are proposing changes to our clergy retirement plans so that we can continue to provide reliable and sustainable retirement income to those who serve. A new plan, Compass, is designed to provide sufficient lifetime income for clergy at all pay levels. Compass also addresses emerging needs such as helping newly ordained clergy who have seminary debt, and is portable –it goes with you if you change employers, or so you can provide for your heirs.

Check out our dedicated web page at [Wespath.org/gc2020](http://Wespath.org/gc2020).



Wespath focuses on improving five dimensions of well-being—physical, emotional, spiritual, social and financial—for clergy and laity of The United Methodist Church (UMC) and their families. Among Wespath’s offerings are: well-being programs, trends and research, educational opportunities and an interactive website.



## Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

## ASK A PROFESSIONAL

### Bob Christophel

Benefits Education Manager  
Wespath Benefits and Investments



Transitions are best handled with adequate preparation.

### One of the most frequent questions I am asked is:

What are some tools and resources that would be useful as I am getting ready to retire?

1. Utilize a budget to examine what your expenses will look like in retirement. Identify what costs will change. Use the budget tools on the EY Navigate website as a guide.
2. Save as much as you can in your UMPIP account. Your opportunities to contribute will go away with your last paycheck. Use the **Benefit Projection Tool on Benefits Access** to assess projected income from Wespath administered plans.
3. Use the **Retirement Readiness Tool on Benefits Access** to estimate expenses, and identify if you have a retirement income gap. Make adjustments where you can.
4. If you are eligible for Social Security retirement benefits think about when best to start this benefit. **Visit [ssa.gov](http://ssa.gov)** to review your benefits.
5. Contact **EY Financial Planning Services and Wespath** for additional assistance.
6. Meaningful use of time can sometimes be a challenge for retirees. Use the **Employee Assistance Program (EAP)** to help you plan for the emotional side of retirement.

Embrace and prepare for the transition from a working career to your retired status.

## Rev. Charlie Graul is Up For The Challenge

I wasn't always an activity "Champion". When our Illinois Great Rivers Conference started with Virgin Pulse in 2010, I casually joined. A few months afterward, I got a blood clot and ended up in the hospital. I couldn't stand being cooped up in the room, so I started walking the hallway. I just kept going, and it saved my life. The nurses started cheering me on, and the janitor would thank me for keeping the floor clean. Once out of the hospital, I was able to work extra steps into my day. 20k+ steps per day became my average, and I started inviting people to compete in challenges.

By doing these challenges together, these Virgin Pulse connections have become "friends". I recently got an e-mail from a pastor's wife in Maine saying "Thank you for doing this!" Hearing from others that I have inspired them makes my day. And it inspires me too.

My wife, Janet, and I now get anywhere from 200 – 400 people across the country to join each challenge. It has become our own small way of connecting the UMC.

I invite as many people as possible so I can inspire them to move more. One pastor said he liked getting my challenges because he always starts in first place. Once the challenge is underway, I am sure to beat him, but I do notice his step counts increase as a result of the competition. Janet sometimes beats me. She'll tell you she's just "going about her day" but I suspect that when she goes to get me a glass of water or pick up after



me, she's just trying to beat my steps.

My new appointment doesn't involve as much walking, so I found a new way to get my steps by picking up trash around town. I set a goal to clean a certain location, and can get thousands of steps in by zig-zagging through a one-mile area. It's a win for my community while I still win my challenges.



**Find me on Virgin Pulse—I can't wait to challenge you!**

# Retirement—Equal parts planning; equal parts faith

There are some things that are better to plan for retirement, and some that are not. Passing the torch—that’s a great one to plan for. John the Baptist said “I prepare for *the* one who will follow me...” and I think these are good words to live by. I planned what I wanted to accomplish in my final year, and gave notice to the congregation. I’m starting a capital campaign, special services and events at the church to get ready for my successor. Putting people on notice for the change has forced me to figure it out too.

Never having the luxury to prepare for a move ourselves, my wife of 46 years, Marsha, and I are enjoying this time of deciding where to live. In ministry you’re often rushed to the next place. For the first time, we get to choose something that’s ours—and the paint colors for the walls and what we want to plant around the house.

Then there are things that you can’t plan for so much. How long I will live and therefore how much money I will need is unknown. That’s where knowing Wespeth has my back and trusting the “system” comes in to play. You can plan and contribute but some things you just have to live into.

Reverend Ron Johnson  
Pastor Iowa Conference 1977-1997,  
Dakotas Conference 1997-2019



## Well-Being Tips for Leaders

Well-Being Tips for Leaders – using well-being to engage employees  
*Scott Trumpy, Benefits Manager, Wespeth*



Well-being in the workplace is so important. A healthier workforce is a more engaged workforce and vice-versa. There are four key things I find useful to keep employees engaged with well-being.

1. Communication
2. Promotion
3. Education
4. Creativity

I use each of these tools to create “meaningful moments” where participation is meaningful. Community service is great for this—people feel better when they give back. Well-being for employees is another key type of event. I like providing simple and easy-to-participate-in ways to make both types of events happen, like flu shots and clothing drives onsite for easy access. The community feeling nurtured by these events brings employees together as a team, and facilitates the desired engagement.

## Healthy Recipe

### TURN YOUR LEFTOVERS INTO A FIESTA!

With a few simple ingredients, you can turn leftover chicken or pork into a plethora of fiesta dishes. Start with two cups of shredded cooked chicken or pork. Season with 1 teaspoon each of cumin, chili, and garlic powders and combine with ½ cup salsa. Then use the mixture in the following variations for a Mexican feast:

#### Empanadas

Roll out one pie crust. Cut in circles with medium-sized pastry cutter. Spoon 1 tablespoon of meat into each circle. Fold and crimp edges with a fork. Baste with one blended egg yolk. Bake at 350 degrees for 20 minutes.

#### Burritos

Wrap equal amounts of meat in 6 tortillas, and top with other ingredients as desired, including rice, beans, cheese, tomatoes, sour cream and lettuce. Warm through.

#### Quesadillas

Place ½ cup meat and ½ cup shredded cheese between two flat tortillas. Grill in greased pan on stove. Flip when cheese is melted.

#### Nachos

Top tortilla chips with meat and cheese. Microwave 45 seconds or more until cheese is melted.



# Well-Being Article

## Loneliness

In a world where we seem to be ever-connected to each other, loneliness is on the rise. This might seem counterintuitive with technology, social media, apps and the ability to talk to someone at the tap of a button. Research from the National Institutes of Health show otherwise:

- Nearly 50% of Americans sometimes or always feel alone
- One in four Americans rarely or never feels that someone understands them
- People between ages 18-22 are the loneliest generation

A startling fact reported to the US Senate Aging Committee that loneliness has the same impact on death rates as smoking 15 cigarettes a day or ¾ a pack of cigarettes.

### What can we do about loneliness?

- Turn off technology and talk directly with someone
- Get enough sleep
- Get involved – volunteer, find and join a group that shares similar interests
- Keep taking care of yourself – be physically active, eat well, take some ‘me time’ and refresh, find a mental health professional if you need to talk to someone
- Touch base with friends – chances are that that they might be feeling lonely too
- Talk to your primary care provider if you need additional help

Loneliness is a real thing and it can take a toll on your health. Reach out and re-connect. **You are not alone. If you are in HealthFlex, call the EAP at 1-866-881-6800.**



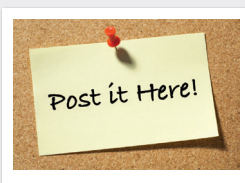
## Print and Share Bulletins

See this issue’s bulletins for great resources to share with your congregation. Print and stuff in weekly worship booklets or other church newsletters, use as a small group handout or forward to church groups you think could benefit from the well-being topic. We support you in your effort to create a more vital church.

### BULLETIN #1: RELATIONSHIPS



### BULLETIN #2: GET OUT AND PLAY



## Resources



A host of resources are available at [wespath.org/benefits](http://wespath.org/benefits)



Wespath **articles** related to each of the five dimensions of well-being



**Hark!**  
January 2020 edition



**Decrease Screen Time**  
Toolkit and webinar



**Clergy Benefits Academy**  
Oklahoma City, OK, Feb 17-19, 2020



**Wespath General Conference  
Petitions**  
[Wespath.org/GC2020](http://Wespath.org/GC2020)



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The journey to well-being lasts a lifetime. Sometimes the path is smooth and other times, there are bumps in the road and work to be done to restore balance. With patience, persistence and support from Wespath—you can do it!

### Let Us Know

If you have questions or comments, please contact us anytime at: [wellessteam@wespath.org](mailto:wellessteam@wespath.org)

### Disclaimer

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