



Success Story



Retiring Well—More than Financial Planning

Bishop Paul Leeland, Southeastern Jurisdiction

Throughout the course of my ministry, beginning with my appointment as a student pastor, I have been fortunate to have colleagues and mentors who helped me understand the importance of being mindful of my future retirement. Now, after 50 years of ministry, the guidance of these mentors and Wespath has contributed to my financial security and I look forward to retirement!

In my current responsibility as a bishop of the church, I want to make sure every pastor has access to that same encouragement and guidance I received. Each conference in which I have served has created “Retiring Well” workshops that call on clergy to assess where they are currently in their personal retirement plans and how they can move toward retirement with grace and integrity. These annual workshops enlisted Wespath to explain the dynamics of how the retirement plans work and guide clergy in making personal decisions that will strengthen their individual retirement plans. Ron Coleman, a Wespath Customer Relationship Manager, has been a fantastic partner in this process, and I am grateful for his assistance. He and his peers explain the retirement plans and provide individual consultations to clergy with attention to their personal contributions. Wespath provides a projection of what their pension income will look like at the date of their retirement.

In addition, these workshops have offered an equal focus on other dimensions of retiring well such as Medicare options, Social Security and lifestyle. When we speak of lifestyle, clergy who have been retired for a few years share their personal experiences and greatest challenges in retirement. This peer-reflection can be invaluable to someone who finds it difficult to picture what their retirement will “look” like. These retired clergy not only share what they have done, but also what they “wish” they had done or done earlier.

The primary motivation is to give as much useful, actionable information to clergy as possible, while they still have time to make decisions which will help them when they retire. It is important from my perspective to remind the clergy that while their status is changing, their calling and ministry remains and will continue in new ways. And that can be tricky! Pastors need to navigate new ways of engaging with their congregations, their families and their community. This takes some work but can easily be done with dignity and grace.

As my own retirement approaches, my wife Janet and I are grateful to Wespath and the many friends in ministry who encouraged us to be mindful of how we might contribute to a healthier retirement earlier rather than waiting until we were closer to the age of retirement. We look forward to spending more time with our three children, six grandchildren and local congregation, and encouraging the many ministries within The United Methodist Church. That, combined with a solid financial plan, means retiring “well.”



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How Acts of Kindness Can Positively Impact Your Well-Being

What does kindness mean? Kindness is defined as the quality of being friendly, generous and considerate; however, we know that kindness takes on many different meanings and definitions. While you may make it a point to perform acts of kindness for others on a daily basis, what you might not know is the positive effect this has on your emotional, spiritual, physical, and social well-being.

Kind actions can boost our emotional, spiritual, physical and social well-being. According to **Mental Health America**, "psychologically, acts of kindness make us feel grateful, empathetic and compassionate. ... Biologically, kindness releases chemicals like oxytocin, which helps us form social bonds based on trust." It can also increase self-esteem and optimism.

Even the smallest of gestures can be impactful to yourself, while helping others. Here are some ideas for random acts of kindness that might not be on your daily routine:

- Let someone in front of you in the line at the grocery store
- Spread some encouragement on social media
- Pay for someone's morning coffee
- Send a gratitude e-mail to a coworker who deserves recognition
- Make someone laugh
- Cook and drop off a meal for a friend, family member or neighbor
- Let a fellow driver merge into your lane
- Pick up trash lying on the street
- Pray for someone you might never have thought of before

Try journaling about your random acts of kindness and how they may have paid off in your dimensions of well-being. Also note random acts of kindness that you have received and how they made you feel.



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How to Stay Active Outdoors During the Winter Months

It's cold outside! During the winter, this might keep you from venturing out. And with COVID-19 guidelines in place, you might have limited access to health clubs and workout equipment. However, the benefits of regular exercise are too important to skip during the winter months.

Before you burrow under a blanket and hibernate, consider taking part in one of these fun outdoor activities:

- Ice skating
- Sledding
- Cross-country skiing
- Snowshoeing
- Outdoor cycling
- Brisk walking or hiking
- Jogging or running
- Horseback riding

There are also many activities that you might not think of as exercise. But they can be! All it takes is a shift of your mindset to remember you can burn calories and build muscle with almost any activity. Try it next time you are:

- Doing yard work
- Shoveling snow
- Building a snow fort

It's important to stay safe and warm. The American Heart Association offers a few pointers:

- **Dress appropriately.** Layers of clothing are important for trapping heat and forming insulation against the cold, wind, rain and snow. Avoid layering with cotton clothing. When cotton becomes wet, it traps moisture. This can make you feel colder. For your first layer, wear the type of fabric used in high-performance sportswear that wicks away moisture. Next, add a layer of fleece or something else puffy and warm. Finally, top with a waterproof layer to keep dry. Be sure to cover your extremities. Pay special attention to your fingers, toes and ears. Don't forget to wear a hat.
- **Know the signs of hypothermia.** Hypothermia occurs when your body temperature drops significantly. The most common cause is extended exposure to cold. It can become very dangerous. Symptoms to be aware of include lack of coordination, mental confusion, slowed reactions, slurred speech, cold feet and hands, shivering, and sleepiness.
- **Stay hydrated.** Don't wait until you're thirsty to drink water. The American Council on Exercise suggests drinking 17 to 20 ounces of water two to three hours before physical activity, 8 ounces of water 20 to 30 minutes before you start physical activity, 7 to 10 ounces of water every 10 to 20 minutes during physical activity, and 8 ounces of water no more than 30 minutes after physical activity. It sounds like a lot, but your body will thank you!
- **Take safety precautions.** If it's dark outside, wear a reflective outer layer. If the ground is uneven or slippery due to weather conditions, choose footwear with enough traction to prevent falls.

John Wesley's said "A due degree of exercise is indispensably necessary to health and long life." The American Heart Association recommends at least 2.5 hours of aerobic exercise per week for adults.



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Financial Resources that Meet Your Needs

In almost any other year, many Americans would ring in the new year with a newfound resolve to stick to a budget or pay off credit card debt.

As we all are acutely aware, though, the coronavirus pandemic has affected personal finances across the country. One-third of adults said it was somewhat difficult or very difficult to pay for usual household expenses, according to a survey conducted by the U.S. Census Bureau from November 11-23, 2020. If finances are a source of stress, talking to someone can help you manage that stress. An Employee Assistance Program (EAP) offered through HealthFlex or your conference can help. Neither your conference nor your employer will be informed if you use this resource. For families covered by HealthFlex, the EAP provides eight free appointments per issue and you can call **1-866-881-6800** to get started.

When you are ready to think about your long-term hopes and dreams—or if you need to adjust your budget in response to the pandemic—a good first step is to develop a financial plan. Or, review your existing plan. EY recommends you begin by writing down your goals. Many financial goals require saving—and investing. EY financial planners provide one-on-one counseling to Wespath participants at no additional cost* and can assist with setting goals and establishing a financial plan, including help budgeting and managing debt. Financial planners at EY have received training in Wespath-administered plans and matters unique to clergy, such as the clergy housing allowance. Call **1-800-360-2539**, visit the **EY Navigate website** (<https://wespath.eynavigate.com/>) or use the new EY mobile app to receive guidance from an EY financial planner.

If you would like your financial plan to dovetail with Wesleyan values, Wespath and Abingdon Press partnered to create a money management program that aligns biblical faith and personal finance. The program, *Saving Grace: A Guide to Financial Well-Being*, is designed to help clergy and laity alike reach personal financial goals and achieve a sustainable financial life. This six-week curriculum is intended to be used with a group, akin to a bible study. Saving Grace encourages discussion around topics including earning, spending, debt reduction and charitable giving. You can learn more at <https://abingdonpress.lpages.co/saving-grace/> (<https://abingdonpress.lpages.co/saving-grace/>).



No matter the state of your finances, Wespath is here to help with tools that meet your needs.

** Costs are included in in Wespath's operating expenses that are paid for by the funds. EY Financial Planning Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000.*



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Healthy Recipe: Buffalo Cauliflower Dip

This game day, give a cheer for the health benefits of cauliflower! This inexpensive vegetable has dozens of vitamins and minerals, with significant amounts of vitamins C and K. It's also a source of fiber and antioxidants. And at just 25 calories per cup (yes, cup!) you are reducing the calories and fat in almost any recipe where it is used as a substitution. It substitutes for chicken in this popular game day dish.

Ingredients (lower fat options in parenthesis):

- 1 small head of cauliflower
- 3 tablespoons water
- salt and pepper
- 1 (8-ounce) package of cream cheese, sliced (low-fat)
- 1 cups shredded mozzarella cheese (part-skim)
- 1/2 cup crumbled blue cheese
- 1/2 cup Ranch dressing (low-fat or no-fat)
- 1 cup hot sauce (most are very low calorie)
- 1 cup sour cream (plain Greek yogurt)
- 1/2 cup green onions, sliced

Directions:

- Heat oven to 350°F.
- Dice cauliflower. Heat pan on stove and add cauliflower and water. Cook, stirring often, until cauliflower is soft. Season with salt and pepper.
- Transfer the cauliflower to a baking dish and add remaining ingredients. Stir until evenly combined.
- Bake for 25-30 minutes, or until the cheeses are completely melted and the edges of the dip start to brown.
- Serve with carrots, celery sticks and chips of your choice (or low-fat crackers)



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