

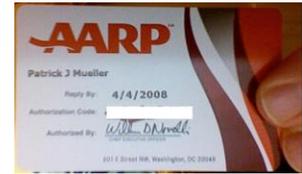


*“From Where I Sit ...”*

## Now That I’m A Senior Citizen!

Now that I have officially passed my 65<sup>th</sup> birthday, I am legitimately a Senior Citizen and can now begin to enjoy the benefits of this new age. Of course the first and foremost benefit of becoming a senior citizen is the blessing of being yet alive. I know that the Bible refers to three score years and ten and even four score years, but I am very happy to have been blessed to attain these sixty-five years.

This special age did not arrive unexpectedly. In fact, fifteen years ago when I turned 50 and received the opportunity to enroll in AARP (American Association for Retired People), I began to look forward to age 65 because between the ages of 50 and 65, a member only receives a small portion of the benefits afforded to “senior citizens.” With an AARP membership, I was able to secure hotel reservations and automobile rentals at a discount with many hotels and rental car agencies simply because I was old enough to be a member of AARP. Additionally, AARP promoted home and auto insurance and long-term care insurance for their members at a competitive premium although we were always able to get home and auto insurance at a lower rate from other companies and we are only now entering the market for long-term care insurance.



In addition to AARP, some restaurants have offered what I will call “pre-age 65” benefits to some of their patrons. I encourage anyone over the age of 50 to ask if a restaurant offers a “Senior Citizens” rate and, if so, for what age. Movie theaters also promote a seniors’ rate which is often a pre-age 65 benefit. The bottom line is that it doesn’t cost you anything to ask because, in many cases, “We have not ... because we ask not!”

Even though there are pre-age 65 benefits available, the best benefits begin at age 65! In addition to all of the pre-age 65 benefits, at age 65 you can choose to sit in some of those seats reserved for seniors without feeling guilty that you are exploiting an unfair advantage. At age 65, if a seniors’ rate is offered, you know in advance that you are automatically eligible. And at age 65, you don’t really have to try to keep up with younger people because “it’s perfectly alright to act your age.”

One of my greatest benefits at age 65 is the opportunity to retire. Although I am not planning to retire for another eight years (at age 73), the law of our Church permits me and other clergy members, the right to retire at the age of 65 if I have at least 10 years of service in the itinerancy. Having this right to retire gives me the privilege to exercise it at any time prior to mandatory retirement at the conference of authority nearest my 74<sup>th</sup> birthday. If the CME Church continues to let me serve as a General Officer until mandatory retirement, it will occur at the General Conference of 2022.



Another tremendous benefit of this age is the opportunity to draw on my earned Social Security retirement benefits. For people like me who were born in 1948, I could have begun drawing Social Security at age 62, but it would have been for an amount much lower than I would have been entitled had I reached the age of full benefits which for me would be age 66.

Persons who begin drawing Social Security retirement benefits between age 62 and the age of their full retirement, not only suffer a reduction in benefits, but are also penalized in their benefit payments if they continue to have earnings above a minimal amount. However persons who wait to receive Social Security retirement benefits after attaining their full retirement age, receive full benefits and are not penalized for additional earnings regardless of the amount. Hence my intent not to retire at my current age of 65.

Another benefit of age 65 is that I am one more year closer to age 70 for Social Security retirement benefit purposes. Even though in my case, at age 66 I will be eligible for full Social Security retirement benefit payments; for every year thereafter that I defer receiving payments, my monthly Social Security retirement payment will increase up to a maximum amount when I reach age 70. So for me, the logical option is to continue working until age 70 when I can receive the maximum Social Security retirement payment without any penalty for my continued employment. This would mean working until 2019; the quadrennium of 2018-2022 which explains my earlier comment about not planning to retire until 2022 when I will be 73.

Now someone might ask the question, “Why would a person who has worked all of his life and who has reached the retirement age of 65 want to continue to work for another 8 years?” Well my answer would be this, “What else is there for someone like me to do?” The work for which I have prepared myself all of my life has been to serve my Church at the connectional level. The work for which I have prepared myself has been to make a difference in the life of the Church. Yes, I could retire. I could give up the daily regimen. But I have the “benefit” of being age 65 which gives me the option to retire or to continue to be active. Even as a “senior citizen” I still have the benefit of options, I still have the benefit of choices. This may not seem important to you, it may even seem insignificant; but to me it is extremely important because it is about the rest of my life. And after a lifetime of service, the rest of my life has to be important. Or at least that’s the way it looks to me ...

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