Abstract
Retirement is a crucial point in one's life. It does come with a lot of problems ranging from sudden loss of income, relocation, loneliness for some, decreased strength, deteriorating health and sometimes dwindling status. More often than not, the quality of life dramatically changes. Retirement may come naturally as a result of long services, but it often comes at-times due to ill health. This paper proposes that retirement may come due to infirmity as a result of the Human Immune Deficiency virus and it's resultant Acquired Immune Deficiency Syndrome (HIV/AIDS) and proposed Christian strategies for living positively with the diseased at retirement.

Introduction
Retirement is a period we cannot but help prepare for. It is a period that brings us to the concluding part of life which should be the most enjoyable, full of happy memories from its later parts and not regrets and memories of un-achieved dreams. It should be a peaceful time spent with the lord in quiet expectation.

In this paper therefore we shall attempt a clarification of concepts, identify some medical facts on HIV and AIDS and problems associated with retiring positively with HIV and AIDS. We shall then present strategies for retiring with HIV and AIDS and draw a conclusion.

Clarification of Concepts
We shall here try to define basic concepts as they apply to an understanding of this paper.

Retirement; Hornby (2004), defines retirement as an act of stopping work at the end of your working life. We shall therefore for our purposes here consider retirement as a point where a person stops employment completely. A person may also semi-retire and keep some sort of retirement job, out of choice rather than necessity. This usually happens upon reaching a determined age, when physical conditions prevent the person to work any more (by illness or by accident) or even for personal choice (usually in the presence of an adequate pension or personal savings). The retirement with a pension is considered a right of the worker in many societies; and hard ideological, social, cultural and political battles have been fought over whether this is a right or not. In many western countries, this right is mentioned in national constitutions (www.Wikipedia.com).

Retirement age:- In most countries the idea of a fixed retirement is of recent origin being introduced during the 19th and 20th centuries, before then, the absence of pension arrangements meant that most workers continued to work till death, or relied on personal savings or the supports of family or friends. Nowadays most developed nations have systems to provide persons on retirement in old age, which may be sponsored by employers or the State.

In many poorer countries like Nigeria, support for the old is still mainly provided through the family.

The retirement age varies from country to country but it is generally between (55) fifty five and (70) seventy years. In some countries this age is different for males and females. Sometimes certain jobs, the most difficult or fatiguing ones in particular have an earlier retirement age (www.wikipedia.com).

Early retirement age can be at any age, but it is generally before the age (or tenure) needed for eligibility for support fund from government or employer provided sources thus early retirees rely on their own savings and investments to be initially self supporting until they start...
receiving such external support. Early retirement is also a euphemistic term for accepting termination of employment before retirement age as part of the employers labour force rationalization. In this case a monetary inducement may be involved (www.wikipedia.com).

H.I.V and AIDS have become house-hold names in Nigeria today. Information released by the National AIDS and STD control programme federal Ministry of Health and Social Services in collaboration with Nigeria Medical Association (2004) has it that; Human Immune Deficiency virus causes the disease Acquired Immune deficiency Syndrome. The HIV virus reduces defence of the immune system. The white blood cells in our body are like soldiers that attack germs when they enter our bodies. The H.I.V virus attacks the white blood cells (W.B.C) especially the one’s called the T-helper cells or CD4 cells and attaches itself to them. It then inserts some of it’s own genes into the cells reproductive system and uses it to make more of the H.I.V virus. It eventually kills the CD4 cells. In this way the body protection against infection is gradually worn away.

Some Basic Medical Facts on HIV and AIDS

Available evidence tells us that, it is not known where HIV virus originated. It was first discovered in the United States of America in 1981 and in Kenya East Africa 1984 (McSweeney 1997)

The first AIDS case was reported in Nigeria around 1985. The first few cases were seen amongst commercial sex workers (prostitutes) in Lagos and Anambra States. In September 1991, the Federal Ministry of Health (F.M.H) had screened and reported seropositive cases across the country (FMH 1992).

Medical research over the years has proved that, the HIV virus is spread when blood, semen, or vaginal fluids from an infected person come in contact with a healthy person’s mucus membrane this may be through sex, blood transfusion, common use of contaminated instruments, syringes and needles, mothers to babies etc

HIV is not spread by social contact as in shaking hands, touching, sneezing, living in the same house or room, bathing, sharing toilet and bathroom nor through mosquito or insect bites. HIV leads to full blown AIDS. After reaching this stage death is imminent. Here opportunistic illnesses become continuous usually people became very weak and sexually in-active.

Problems Associated with Retiring with HIV and AIDS

Retirement brings along with it some natural problems and when compounded by the presence of HIV and AIDS is it may even be more serious. Here, we shall discuss a few of them.

Sometimes a number of things come to mind just at the thought of retirement. One may ask the question "what should I remember to do after retire? The answer may come in: some of these forms: move; marry, or divorce, change your name, learn about estimated earnings and investments. Other things to be considered may be; to leave the country, become un-able to manage my funds or even die.

Retired workers mostly support themselves through pensions or savings. In most cases, the money is provided by the government, but sometimes granted only by private subscriptions to mutual funds. The question here may be the thought of adequacy or in-adequacy now that one is conscious of the presence of HIV and AIDS.

The financial weight of provision of pensions on a government’s budget is often heavy and is the reason for political debates about retirement age. The state might be interested in a later retirement age for economic reasons. These debates often heighten anxiety in retirees.

The cost of healthcare at retirement is even under normal circumstances large, because people tend to be more frequently ill in later life. Increasing numbers of older people positive with HIV and AIDS combined with an increase in the cost of healthcare, can lead to the funding of post retirement health care becoming a political issue. There is then pressure to reform health care systems to contain costs, or find new sources of funding.
In many African societies, people retire to their subsistence farms, while relying on the care of older children, close relatives, in-laws or friends. The fear of stigma, rejection and neglect on the discovery of one’s positive status may be intense.

We cannot exhaust factors for this discussion but these are just to give us an insight into the seriousness of this matter as demanding Christian solutions.

**Specific Christian Strategies for Retiring Positively Using HIV and AIDS at Retirement**

Retirement might coincide with important changes in life which might assist a positive retiree or help compound his problem. Christians view retirement not just as a period for rest after some years of active work. It could be an opportunity to further serve the community and solve some personal problems. Only people, who anticipate and plan for their retirement, make the best use of this stage of life.

Specific Christian strategies listed below have been developed to help retirees especially those infected with the HIV virus to live positively with the virus during retirement.

- **Accept Your Status:** As a retiree and as living with HIV/AIDS, with acceptance your problem is solved by forty percent. Do not be afraid of what kills the body but cannot kill the soul (Mt. 10:26-28).

- **Attend Church Activities and Organizations as a Retirement Hobby:** This leaves you in contact with people of like minds and understanding, working with people from different backgrounds relying on the help of God.

- **Take Stock of Your Finances:** You need to scale down your expenditures and aim at some financial security. Set a retirement income goal of so much a month, later on you can revise this figure as circumstances change. Examine and improve your money management to be sure you are not wasting money which could be used to improve your health needs.

- **Resent Worry and Manage Your Attitudes and Feelings:** which reflect your state of mind concerning certain issuers which in this case is your HIV status. It is your attitudes and feelings that will motivate you to accept, own and share your HIV status freely. Knowing that you are retiring with HIV virus will spur up many reactions. You may be angry and ask “why me?” you might with draw from the world and shun your friends and families, or adopt a careless life style feeling that you are no longer good for any thing and has reached the end of the world. Remember; scripture says “The disciple is not superior to his teacher; nor the slave to his master” (Mt. 10:24-25). If Christ suffered why not you?

As a retiree with lots of experiences, try to understand that all these feelings are normal. Acknowledge that you can live positively with HIV/AIDS and AIDS and have a normal life for many years, in addition there are many things you can do to take care of your physical emotional and spiritual health.

As a retiree you may have a wide range of feelings having known your positive status. In the spirit of Christianity you are called upon to respect your feelings, accept whatever feelings you’re having; remember to love and respect yourself; realize that life is different now; be a good friend to yourself; and seek purpose in your life.

- **Accept Continuous Guidance and Counseling Services:** Guidance programmes help to identify alternative roles, activities and strategies that are rewarding. Retirement counselors should first study the individual as a person (Ezeji 2001) with adequate personal Knowledge of the retiree, the guidance counselor is able to assist him to see retirement not as a problem or a crises. Talking to a counselor helps to relieve the stress of HIV. According to Dr Sylvester Faya at Nairobi’s Aga Khan Hospital in Pauline’s (2003), those who accept and continue with counseling do very well because they learn how to live positively with the virus. The secret is that counseling assists them to be at

peace with their inner self. However, those patients who fail to embrace counseling tend to do very poorly. They do not survive long enough because they are scared and easily expose themselves to hazards which they would have avoided if they had benefited from counseling. It is strongly recommended that as part of guidance and counseling learn all you can about H.I.V and your own health; find out what you need and ask others to help you. Find ways to relax; seek spiritual or religious support, keep a good sense of humour; seek to help others and learn to take care of your physical health. See (Lev. 9:22). Live positively on. Scripture says “a generation comes a generation goes (Ecclesiastes 1:2-5). This is your generation, do your best unto the last moment: (Acts 16:9) (2 Cor. 1:24).

Avoid Circumstances Of More Infections:- Avoid exposing your body to infections. Infections weaken the immune system. If the immune system is already weak, infections can do more damage to your health. As a retiree sickness could be telling on your finances, therefore it is recommended that you keep your living area and your clothes clean, remember, cleanliness is next to godliness. Clean your hands before fixing meals; wash and scrub all vegetables and fruits in boiled water; avoid being around people who have tuberculosis or other communicable diseases.

Take to Physical Exercises And Recreation:- At retirement you may devote more time to a hobby or sport such as golf or sailing or even farming of some sort. These may for a period take your mind off your positive status and help you adopt more to the reality of your times. Retired positive workers can continue to participate in the life of their family and society, contributing positively to the social and cultural life of the people. This keeps them fit.

Stay Rested And Calm:- Get plenty of rest. If you cannot sleep talk to your doctor or counselor. Rest also means, taking a quiet time with yourself. Let your body slow down and relax. If you do not have some way to relax you can inquire from your counselor.

Take Your Drugs As Prescribed:- one can hardly make it at this period without the assistance of drugs. Remember that cigarettes, caffeine (found in coffee and tea) alcohol and other drugs weaken your immune system, it is advisable not to use them. If you cannot stop, cutting down might help you a great deal.

Talk to Your Partner:- If you are a retiree and need to retire positively with HIV and AIDS, your partner has a right to know so that he or she can make informed choices. Jesus Christ told his inner circle about Golgotha (Lk 22:14-21) and even remarked to them directly; ‘one of you is about to betray me’ (Lk 22:24). Telling your partner that you have HIV can be scary, confusing and embarrassing. You may fear being rejected or lonely. These feelings are normal. Remember you need the care and understanding of your partner at this stage, this person needs to know you. If you are afraid to talk to your partner, you can always discuss your fears with your counselor; they can help you to think of ways of letting your partner know. Here are some ideas to help you talk to your partner about your HIV status; before you talk, understand your own sexual needs, think about how you could tell your partner about those needs, know your own sexual options; choose a time to talk, do not bring this topic during an argument. When you talk; allow time for each of you to express feelings and needs; try to accept each other’s feelings; find out if your partner is comfortable with you in this state; Take time after you have shared. Then you can each think about what you have heard; Plan a time to talk again at this time you can decide together what your sexual choices are.

Talk With Your Children And Relatives:- At this stage of life your children might be grown up or over eighteen years of age, and you seriously need their support. Thinking about and talking about H.I.V status in the family, to relatives and friends can be very difficult for you. You may be afraid about their responses. You may feel angry with...

yourself. However, it is important for your health and the health of your family members, relatives and others that are dear to you, that they know your HIV status might be very helpful. At retirement, it is important not to allow HIV to divide your family or break relationships with your friends and relatives which you might have toiled for all your life. Such divisions can simply cause more emotional pain in you. When HIV is present in one or more members of the family, it is much more helpful to let every family member, relatives and friends know. This is because you need support, love, care and acceptance from them. There are counselors who are trained to help with these issues, they will not criticize or judge you. They are available to help you decide what is best for you. If you are interested in meeting with a counselor, you can ask in any Catholic Hospital. There are both male and female counselors and they are available throughout the week, counseling is free of charge in most mission hospitals around the world.

✝️ **Remember Always That God Loves You Here and Now:** A retiree is not a condemned person whose usefulness in society is over, even if he is known to be HIV Positive. He must however understand and accepts that God loves him here and now.

✝️ **Think Positively of Death:** Death for us Christians, is an event that marks the beginning of a new life. But you need to prepare yourself to meet it. It gives you a unique opportunity to grow closer to Jesus and live a fuller life in Christ.

✝️ **Heighten Your Prayer Life:** It was Christ himself who said: come to me all you who labour and are overburden and learn from me for I am gentle and humble of heart - " (Mt 11:28-30) Remember, Christ started with prayer, your key therefore is prayer.

**Conclusion**

People retire from service or active working life for various reasons, ill health due to H.I.V. and AIDs may just be one of them. Some people retire as amputees; others childless while some do so compulsorily or even voluntarily for various reasons. On the whole retirement is retirement and must be accepted peacefully and gracefully.

Humanity remains human and things must not always go your own way. If your retirement turns out to be one with H.I.V. and AIDs remember, you are not the most unfortunate person on earth and that you can still live normally and contribute positively to society.

**References**


