



PACEM in TERRIS

HERMITAGE RETREAT CENTER

A RETREAT FOR THE THIRD STAGE OF LIFE

What Remains *Is Everything*

A retreat for those who have finished a career, raised a family, or crossed the threshold into the later chapters of life — and who are asking what faithfulness looks like now.



Sacred Paths Retreat Series

Before You Begin

Who this retreat is for · The gift of the third stage · What Ignatius offers

For most of life, identity is organized around doing — a career, a role, a function, a set of responsibilities that tell us who we are and why we matter. Retirement, widowhood, empty nests, and the passage into later life dismantle that organizing structure, sometimes slowly and sometimes all at once.

This retreat is for those who have crossed that threshold, or who can see it approaching. It does not rush you toward acceptance or gratitude. It begins honestly, with the disorientation that genuine transition produces, and moves toward the discovery that what remains — after the stripping away — is everything that actually mattered.

“Even to your old age I am he, and to gray hairs I will carry you. I have made, and I will bear; I will carry and will save.”

— Isaiah 46:4

THE IGNATIAN GIFT

Discernment in the later years

St. Ignatius wrote his Exercises in midlife, after a shattering injury ended his military career and sent him into a long, unwilling season of stillness. He discovered in that forced pause what no amount of striving had produced: God was present and active in ways he had been too busy to notice. The third stage of life often produces exactly this opportunity — not as punishment, but as gift.

BEFORE YOU BEGIN

Three questions for your journal

- What has the transition into this season of life felt like — honestly, not as you think it should feel?
- What do you most fear about the years ahead?
- What do you most hope is still possible?

Day One: The Honest Accounting

Theme: Laying down what was · Gratitude and grief for the chapters behind

Before we can receive the gifts of the third stage, we must honestly lay down what came before — not in bitterness, but in the kind of tender reckoning that allows us to see clearly both what we received and what we gave, what we regret and what we are proud of, what is finished and what, perhaps surprisingly, is not.

MORNING PRAYER · 30 MIN

Psalm 90: The ancient prayer of transition

Read Psalm 90 slowly, three times. This is Moses's psalm — the great meditation on the brevity of human life and the eternity of God. It is honest about mortality in a way we rarely permit ourselves to be. The third reading: sit in silence with verse 12 — 'Teach us to number our days, that we may gain a heart of wisdom.' What does it mean to number your days well?

“Lord, you have been our dwelling place in all generations... So teach us to number our days that we may get a heart of wisdom.”

— Psalm 90:1, 12

FIRST PRAYER PERIOD · 45 MIN

Praying your life — the review of a chapter

Read Ecclesiastes 3:1–8 — 'There is a time for everything under the sun.' Then pray with your memory. Walk slowly backward through your working life, your years of active family responsibility, the roles you occupied. Where did God show up? What do you wish you had done differently? What are you quietly proud of?

Journal: Write a brief account of your working years and family years — not a resume, but a spiritual autobiography. What was God doing in those decades?

“For everything there is a season, and a time for every matter under heaven.”

— Ecclesiastes 3:1

MIDDAY EXAMEN · 20 MIN

1. Gratitude: Three gifts from the chapters of your life you prayed with this morning.
2. Grief: One thing from those chapters you are still mourning — a relationship, a path not taken, a loss not yet fully named. Bring it to God.
3. Surprise: What has surprised you so far in the third stage of life — about yourself, about God, about what matters?
4. Fear: What is the fear you most need to bring to God in the afternoon prayer period?
5. Grace: Ask for one specific grace for the rest of today.

SECOND PRAYER PERIOD · 45 MIN

The generous life — Zacchaeus and the second half

Read Luke 19:1–10. Zacchaeus has spent his working years in acquisition — wealth, status, the accumulation of what the world values. Then Jesus looks up at him and says, 'Come down — I must stay at your house today.' In that encounter, Zacchaeus is transformed. He begins to give away what he accumulated. The second half of his story is characterized by generosity.

Journal: What have you accumulated — in wisdom, in experience, in material resource, in relationships — that the second half of your life might be an opportunity to give away?

Evening

Read Psalm 71 — the psalm of old age, and one of the most honest prayers in Scripture about what it means to trust God into the later years. Verse 18: 'Even when I am old and gray, do not forsake me, my God, till I declare your power to the next generation.' Sleep with that promise tonight.

“So even to old age and gray hairs, O God, do not forsake me, until I proclaim your might to another generation.”

— Psalm 71:18

Day Two: What Remains

Theme: Stripped to essentials · The freedom of the third stage · Who you are without the role

One of the unexpected gifts of the third stage is the stripping away of what was never essential. The role. The title. The schedule. The obligation to perform. What remains, when all of that is lifted, is the self that God made before any of it — and the opportunity to live from that self more fully than was ever possible when the doing consumed everything.

MORNING PRAYER · 30 MIN

Mary and Martha — at last, choosing the better part

Read Luke 10:38–42. For most of adult life, we were Martha — busy with many things, and rightly so. The demands of work and family and responsibility required it. But Jesus's words to Martha were not a rebuke of the active life — they were a reminder that one thing is necessary. The third stage of life may be the first real opportunity, for many people, to choose the better part.

Journal: What would it mean to finally choose the better part — not out of avoidance, but from genuine freedom? What would you attend to, if the pressing demands were truly lifted?

FIRST PRAYER PERIOD · 45 MIN

The hidden life — what never made the resume

Read Matthew 6:1–6 — the passage on doing good in secret, the life that is not performed for others. Then sit with this question for the full period: What is the best of who you have been that no one ever saw — the prayers, the small kindnesses, the faithfulness in hidden moments? And what might the hidden life of your remaining years look like?

Journal: Write a description of the person you have been when no one was watching. Then write a description of the person you would like to be in the years ahead.

“But when you pray, go into your room and shut the door and pray to your Father who is in secret. And your Father who sees in secret will reward you.”

— Matthew 6:6

SECOND PRAYER PERIOD · 45 MIN

The contemplation of creation — finding God in what remains

Ignatius's Contemplation to Attain Love asks us to see God's love laboring in all of creation. For those in the third stage, this contemplation has a particular depth: you have seen more of creation, more of human life, more of God's slow faithfulness than younger people can know.

Take a slow walk outside — the trails, the lake, the woods of Pacem. Walk without a destination. Simply notice. Where do you see God's love laboring in what surrounds you? What does creation say to you today, in this season of your life?

Evening

Read John 21:18–19 — Jesus's word to Peter about the years ahead: 'When you were young, you dressed yourself and went where you wanted; when you are old, you will stretch out your hands, and someone else will dress you.' This is not a threat but a promise — the surrender of the later years is itself a form of holiness. Sleep with that.

“When you are old, you will stretch out your hands, and another will dress you and carry you where you do not want to go.”

— John 21:18

Day Three: The Legacy

Theme: What you leave behind · The next generation · Held and sent

The great work of the third stage is legacy — not in the sense of monuments or institutions, but in the deeper sense of what we have transmitted: faith, character, wisdom, the habits of love. Today we ask what we most want to pass on, and we receive the grace to trust that God will do what we cannot.

MORNING PRAYER · 30 MIN

Simeon and Anna — the grace of waiting and witnessing

Read Luke 2:25–38. Simeon and Anna have spent their later years in the temple, waiting. They do not know exactly what they are waiting for. And then the moment comes — the child is brought in — and they recognize what the whole of their long faithfulness has been preparing them to see. 'My eyes have seen your salvation.'

Journal: What are you still waiting to see? What have you already seen that you were not sure you would live to witness?

“Lord, now you are letting your servant depart in peace, according to your word; for my eyes have seen your salvation.”

— Luke 2:29–30

FIRST PRAYER PERIOD · 45 MIN

The Suscipe — for the later years

Read the Suscipe prayer below slowly, perhaps several times. It is the great prayer of release — and for those in the third stage, it carries a particular weight and particular freedom. After praying it, sit in silence for twenty minutes. What arose in you?

THE SUSCIPE



*Lord, take and receive all that remains of my life —
the years I am given and the strength I still carry,
the wisdom I have gathered and the love I still have to give,
the grandchildren, the friendships, the quiet days,
and the dying that is coming, whenever it comes.
You have given all of it. To you, Lord, I return it.
Do with what remains what you will.
Give me only your love and your grace.
That is enough for all the years ahead.*

— After St. Ignatius of Loyola

FINAL PRAYER PERIOD · 45 MIN

2 Timothy 4: The good fight, the finished race

Read 2 Timothy 4:6–8 — Paul's great valediction from prison. 'I have fought the good fight, I have finished the race, I have kept the faith.' He does not say he won every battle or achieved every goal. He says he kept the faith.

Journal: Write your own version of Paul's valediction — not as it is, but as you want it to be. What would it mean for you to be able to say, at the end, 'I kept the faith'? What would that look like in the specific texture of your life?

FINAL EXAMEN · 30 MIN

What I am leaving with

- 6.** Review all three days of your journal. What recurring words, images, or movements appear?
- 7.** Name three gifts God gave you in these three days.
- 8.** Name one person — a grandchild, a younger friend, a person you have mentored — to whom you will transmit something specific that God gave you in this retreat.
- 9.** Write a letter to that person. You do not have to give it to them. The writing is the prayer.
- 10.** What is one specific way you will live the third stage differently because of these days?

Go, beloved elder

You have not arrived at the end. You have arrived at the beginning of the part of your life that is most fully your own. The stripping away has prepared you for a freedom you could not have had earlier. Go and live it — generously, gratefully, and without hurry.

“The righteous flourish like the palm tree... They still bear fruit in old age; they are ever full of sap and green.”

— Psalm 92:12, 14

Core Practices & Extra Scripture

PRACTICE

The daily examen for the later years

Each evening: one gift from today — however small. One place where God was present. One thing you release before sleep. The practice of noticing changes what you see, and what you see changes everything.

PRACTICE

Intentional legacy

Choose one person — younger than you — with whom you will share something specific from this retreat. Not everything. One thing. A word, a practice, a story. Legacy is transmitted person to person, in ordinary moments. You are already doing it.

EXTRA SCRIPTURE

For the third stage

- Psalm 16:5–6 — The lines have fallen for me in pleasant places
- Isaiah 40:31 — Those who wait on the Lord shall renew their strength
- Isaiah 43:18–19 — Behold, I am doing a new thing
- Luke 1:45 — Blessed is she who believed
- Romans 8:18 — The sufferings of this present time are not worth comparing
- Philippians 4:11–12 — I have learned, in whatever state I am, to be content
- Revelation 21:5 — Behold, I am making all things new
- Psalm 131 — Like a weaned child — the prayer of peaceful old age

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