

Truth for Today

The Bible teaching radio programme

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Be prepared: Preparing for Retirement

1. Introduction

In recent years, the government has made a great thing about preparing for retirement. This has resulted in a number of financial saving packages, which, depending upon the amount saved and the duration of saving, should lead to an investment, which will provide an income during retirement to enable a person to maintain an acceptable standard of living. The government want people to supplement their basic state pension through their own investment during their employment years. There is a great focus upon the last years of life and everyone making provision for retirement.

Christians are not exempt from such practical issues but have additional considerations when preparing for the future. Spiritually, as believers in the Lord Jesus Christ, we have made a provision for the future, an eternal provision. However, there is the additional need to be prepared spiritually for our retirement years.

2. Practical Issues

As Christians, we have responsibilities and the Scriptures teach clearly the need for appropriate behaviour. There is the requirement to provide for our needs. The apostle Paul felt very strongly about employment, when he was used by the Spirit of God to write to the Thessalonians and say, "For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat", 2 Thessalonians 3:10 (New King James Version). Paul reinforced the message he had given them when at Thessalonica. Paul practised what he preached as we read in Acts 18:1-3, (New International Version) "Paul left Athens and went to Corinth. There he met a Jew named Aquila, a native of Pontus, who had recently come from Italy with his wife Priscilla, because Claudius had ordered all the Jews to leave Rome. Paul went to see them, and because he was a tentmaker as they were, he stayed and worked with them."

In what we call Biblical times, there was no retirement as such from employment. When a person was no longer able to work, the next generation in the family looked after them. Christianity made some changes regarding those that were in need as we read in 1 Timothy 5:16 (New King James Version), "If any believing man or woman has widows, let them relieve them, and do not let the church be burdened, that it may relieve those who are really widows." Family responsibility was an important aspect in looking after those in need within the family. However, the above verse highlights the responsibility of the Christian fellowship to look after those who have no family and are unable to work. Chapter 5 deals with very practical issues concerning old and young widows and many associated responsibilities, including those of the Christian assembly.

Further responsibilities apply to those who are married. In 1 Corinthians 7:33 Paul writes, "He who is married cares about the things of the world, how he may please his wife." Also in 1 Corinthians 7:34, "she who is married cares about the things of the world, how she may please her husband." In the above verses, Paul teaches about marriage responsibilities. Scripture does not teach that we should abdicate our responsibilities even if we feel led by the Lord to be a missionary, full time evangelist, teacher, pastor or other important service for Christ. However, we may be able to fulfil our responsibilities as well as service in one or more of the above areas of activity. Many Christians lead extremely busy lives fulfilling dual, or even multiple, roles! Read Acts 18:24-28, where we have an example of a married couple who combined secular employment with the work of a pastor.

When Scripture teaches about gifts, see Romans, 1 Corinthians and Ephesians, it states that they are not limited to a single person or select group of people. In Romans 12:4-6 (New King James Version), we have stated, "For as we have many members in one body, but all the members do not have the same function, so we, being many, are one body in Christ, and individually members of one another. Having then gifts differing according to the grace that is given to us..." In the Christian fellowship in a given locality, these words show that there might be many pastors, teachers, evangelists, and so on, operating out from and within the same one local gathering of believers. The challenge to each of us is, Am I using the gift that God's grace has given to me? Do not wait until you retire to find out your gift! Start now and then in retirement God may graciously enlarge your sphere of service so that your given gift benefits more people for God's glory.

3. Do our plans include God?

As Christians, it is very necessary to include God in all our plans. Remember practical issues are important but they are not the whole picture. In James 4:13-15 (New International Version), we have the right attitude stated, "Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, 'If it is the Lord's will, we will live and do this or that.'" In all our planning regarding our responsibilities, we should always bring the matter to the Lord. Seek His guidance first in all that we plan to do. The Lord might have other thoughts for our lives! We should be dependent upon and willing to be guided by the Lord. In the above verses, James points out the folly of being independent of the Lord's guidance. Tomorrow is an unknown quantity. Therefore, concerning tomorrow it is in the Lord's hand. Life is short like a mist or vapour, which appears briefly and then is gone.

To "make money" is not the objective in life for the Christian. Remember the parable of the sower, Matthew 13:1-9 and 18-23, which teaches of the dangers associated with riches. Verse 22 (New King James Version) is a warning about being focused on the wrong thing, "Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful." We want to be fruitful people for God!

Let us look at another parable, which further emphasises the need to have our priorities right. In this next Scripture, we are able to consider both what to do and what not to do. In Luke 12:15-21 (New King James Version), "Jesus spoke to the people, 'Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses.' Then He spoke a parable to them, saying: 'The ground of a certain rich man yielded plentifully. And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.' But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' So is he who lays up treasure for himself, and is not rich toward God.'"

To be useful in our retirement years we need to make provision. Is the Bible our companion now? Are we investing time in learning the Scriptures? Do we make every effort to be at our church fellowship or assembly when God's word is taught? These are challenging issues. In our careers, we put in a lot of time and effort to progress in our chosen occupation. Spiritual growth is not automatic; it also needs time and effort. We need to study Scripture when we are younger rather than leaving it to when we are old. Our mental ability deteriorates as age progresses. However, with age should come wisdom based on a lifetime of study, which can then be passed on to following generations whether in formal ministry meetings or in less formal surroundings, such as house groups and youth study events.

In the above Scripture, the man was not wrong in preparing for retirement, but he was only doing half the job. The man had accumulated treasure for himself, but had put no time and effort into building up heavenly riches. He was not rich towards God!

As we plan our careers, we have a goal in mind. As we prepare for retirement, we should also have a goal in mind. Are we intending to sit around and make our retirement one long holiday to satisfy our own fleshly desires or do we intend to use our time wisely and serve the Lord Jesus Christ in a fuller way? What are we accumulating now that can be of benefit in our retirement? The Lord needs to see spiritual fruit in our lives. That fruit should benefit our fellow believers.

4. Changes

As we prepare for retirement, we need to remember that physically we will not be able to do the things we did when we were younger. Our service for the Lord Jesus Christ may well take us longer and some of the more strenuous activities of "youth" work may have to be 'handed over' to others.

The apostle Paul was conscious of deterioration due to age. Paul wrote to the Corinthians, "We do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day", 2 Corinthians 4:16 (New International Version). Paul knew what it was like to feel his age but he continued in his service for the Lord. Paul continued because he focused on heaven and not on those things around him. Paul brings out the contrast, physically wasting away but spiritually he was continuing to grow.

It is often said, "There are good habits and there are bad habits". Bad habits are detrimental to our wellbeing, damaging either our physical or spiritual life. Conversely, good habits are beneficial to us and promote a better life style. Health professionals advise people to remain fit and active and they seek to promote a healthy life style through such things as walking, swimming or some sport activity. The Scriptures encourage an appropriate healthy life style

but put it into context with that which is spiritual. In 1 Timothy 4:8 (New International Version) we have the following instruction, "For physical training is of some value, but godliness has value for all things, holding promise for both the present life and the life to come." Note that there is profit in maintaining a healthy life style but it is not to dominate our spare time. Godliness is much more profitable as it affects both our present life and on into eternity. Therefore, it is logical that Christians should live so as to have a Christian impact in every sphere of their lives.

Establishing habits early in our Christian lives prepares for later on in life so that there is a continuance of what has become a normal lifestyle. Paul said to Timothy, "You must continue in the things which you have learned and been assured of, knowing from whom you have learned them", 2 Timothy 3:14 (New King James Version). Timothy had gained godly instruction initially from his mother and grandmother and eventually from the apostle Paul as he travelled with him on various missionary journeys. We never reach the point where we can say we know it all concerning the Scriptures. Full knowledge of the Scriptures will only be accomplished when we are in heaven. Paul, who was well instructed in the Scriptures, said concerning himself in Philippians 3:12 (New King James Version), "Not that I have already attained, or am already perfected; but I press on, that I may lay hold of that for which Christ Jesus has also laid hold of me."

Our gifts do not necessarily change but the way in which we apply those gifts may. Paul's circumstances changed when he was imprisoned; he was no longer free to travel from country to country. Instead of speaking face to face, Paul applied his gift through his written ministry. It may well be the same for ourselves that we deliver our gift in a different way.

5. What does not change

Among the Christians that I meet with there is a saying that, "There is no retirement for a Christian." As a Christian, there must always be some activity to undertake for our Lord Jesus Christ. In Luke 19:12-13, the Lord Jesus tells this story, "A certain nobleman went into a far country to receive for himself a kingdom, and to return. And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come." (Authorised Version)

This parable points out very clearly that the Lord Jesus requires activity from us in His service. Note that the nobleman gave his servants the resources, the ten pounds and the command to "occupy" or "be busy" until he returned. Now we know that the Lord Jesus is currently absent and in heaven. We are waiting the moment when He will return. We are to expect His return at any moment and He expects to find us busy in His work and not to be like the wicked servant in the parable. Verse 22 states, "Out of your own mouth I will judge you, you wicked servant". In our retirement, we are not to take on the character of the wicked servant who did not work for his master. Retirement provides the additional time for us to be busy for Christ.

When we read through the New Testament concerning the lives of Christians there is a marked absence of retirement. There may well be tremendous changes of circumstances, as with Paul, from freedom to imprisonment. We might say that Paul retired from active missionary service to have it replaced by the activity of writing. It is essential to see that if opportunities close on what we are doing, then we look for other opened opportunities.

In our Christian service, there are things that do not change, no matter how old we become. Prayer is one particular activity which can and should continue throughout our life. The hectic pace of life sadly infringes upon prayer life. There is needed both commitment and determination to maintain quality prayer time. There seems to be three distinct scenarios for prayer, the assembly or fellowship prayer time, which is usually at a fixed time on a particular day of the week. To be a healthy Christian then attendance is mandatory as it is with all scheduled times of fellowship! Our absence should be the exception not the norm.

The family prayer time - again this may well be fixed time occasions during the day, not necessarily lengthy but relevant for family and joint personal interests.

The third option is our own personal prayer life. This could be both a specific time for prayer and appropriate ad hoc occasions through the day. Retired believers with a heavenly perspective appreciate the value of prayer. Prayer enables intercession for others and builds our own communion with the living God.

There is another gift available to everyone. This gift is found in 1 Corinthians 12; it is the gift of "helps". To be a "help" to fellow believers is within the scope of every Christian. It is certainly better to be a help than an hindrance! There are no doubt other areas of service which do not change with age which time prevents considering in this broadcast.

What we require is the cultivation of the above features during our Christian life. Do not think that we can leave such activities until we retire. By then it will be too late because we will have formed the habit of non-involvement and non-attendance. A lifetime with those negative attitudes will be hard to change and, indeed, may be impossible to change.

6. Conclusion

Preparing for retirement starts the moment a person becomes a Christian.

Finally, in preparation for retirement seek to know the Scriptures. It is a good habit to read the Bible every day. For many years, my wife and I have made it our habit to read the Bible from Genesis to Revelation. When we get to the end, we start again. This is to gain an impression of the whole of God's Word. We supplement this with other daily Scripture readings, sometimes accompanied by commentaries. When I was involved in "Sunday School" work, we sung the following chorus in rounds. I believe it gets the message across very simply as to the value of reading the Bible.

*Read your Bible, Read your Bible.
Read it daily, Read it daily.
It's a lamp, It's a lamp
And a light to your pathway.*

Knowing the Scriptures is the basis from which all Christian service commences. We need the knowledge of God's word to be in our hearts and minds in order to speak to others. We cannot be effective servants of the Lord if the Bible is an unknown book.

Let us remember that every moment spent occupied in service for our Lord Jesus Christ is well spent. Whereas every moment that is wasted is lost forever!

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