

The HandBook Series

101 Retirement Challenges Spiritual Insights

An ADEL Publication

A Resource of the Regional Conference Retirement Plan

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This collection of challenges, selections from the Spirit of Prophecy, and Bible references were compiled by Delbert W. Baker, PhD.

101 Retirement Challenges: Spiritual Insights, The HandBook Series, an ADEL publication, is sponsored by the Regional Conference Retirement Plan. It is intended for inspiration, education and devotional purposes. All Bible principles and references were from the indicated Bible translations. Illuminating insights are direct quotations from the writings of Ellen G. White as indicated. Emphases in the quotations were added by the compiler.

The following Bible versions are used in these pages: Common English Bible (CEB), English Standard Version (ESV), King James Version (KJV), New International Version (NIV), New King James Version (NKJV), and New Living Translation (NLT).

Dedication

To the faithful retirees of the Seventh-day Adventist Church who have selflessly provided devoted service for the building and expansion of the Adventist work in the Regional Fields and beyond.



“The righteous flourish like the palm tree and grow like a cedar in Lebanon. They are planted in the house of the Lord; they flourish in the courts of our God. They shall still bring forth fruit in old age; they shall be fat and flourishing.”

Psalm 92:12-14



“The true minister (and worker) of Christ should make continual improvement (throughout their entire life). The afternoon sun of his life may be more mellow and productive of fruit than the morning sun. It may continue to increase in size and brightness until it drops behind the western hills.”

Ellen White, Review and Herald, April 6, 1886

Welcome

Dear Reader,

Greetings! The Association for Development, Enrichment and Lifelong Learning (ADEL) ministry is one of the significant components of RCRP. It supports the vision of providing our retirees with more than a check.

We sincerely hope *101 Retirement Challenges: Spiritual Insights*, will encourage all retirees to develop their potential and share their gifts and blessings with others.

This HandBook was created by Dr. Delbert Baker, RCRP Director of Research and Development. We believe this first of The HandBook Series will be a helpful retirement learning tool and a blessing to every person who reads it, whether they are a retiree or not.

Our prayer is that RCRP will fulfill the goal of providing meaningful services.

Sincerely,

William T. Cox, Sr., DMin
Executive Director
Regional Conference Retirement Plan

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Introduction

What do you think is the secret to a successful retirement? Are there effective strategies for navigating this third period of life? When you reach the third period, you have made it through the first third of your life, birth to 30 years, and the second or middle period, ages 31 to 59 years. Completion of these periods and arrival at 60 years and beyond is an achievement!

Successful completion of each life period requires good thinking, industry and persistence. Navigating each phase of life is the subject of books, podcasts, workshops and the domain of experts and sages. However, in this HandBook we are considering the third phase because it is the crucial last phase of life. Thinking clearly and decisively about the third period is important.

101 Retirement Challenges: Spiritual Insights, proposes that the secret that undergirds a successful retirement is simple: "seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you" (Matthew 6:33). Knowing what your priority and purpose are, with a plan based on principles from the Word of God, forms the bedrock for a Christian retirement strategy.

The challenges presented in these pages are predicated on the premise that if we make God first in our life and plans, He will lead us to industriously make progress with all other needed areas of retirement preparation—health, finance, family, purpose, etc.

The purpose of this book is to challenge thinking and action in this important period of life. At this life-juncture most of the development, improvements and changes a retiree makes must be self-motivated and personally initiated.

Each of the *101 Retirement Challenges* are divided into four parts:

1. **Personal Challenge:** the challenge statement is designed to motivate thinking or rethinking on the spiritual potential of your retirement.
2. **Illuminating Insight:** these quotations are taken from the writings of Ellen White, who is an inspiring model of a “retiree” who used her 22 years of life after her 65th birthday for effective service.
3. **Bible Principle:** selected Bible passages show the consistency of the Bible with the insight from the Spirit of Prophecy (SOP) and shows how the principle is based in the Word of God.
4. **Action Application:** an interactive feature that encourages the reader to envision, articulate and plan how to implement the challenge principle into everyday life.

Continue reading past the *101 Retirement Challenges*. You will find the Appendix has rich resources as well. See the Spiritual Success Principles, the 50 relevant Bible passages on retirement, and Solomon’s Life Lessons for retirees.

May you be enriched,

Delbert W. Baker, PhD

Director of Research & Development
Regional Conference Retirement Plan

Retirement Challenge #1

Adventure

Personal Challenge

View retirement as a period of adventure, continual growth, value and promise filled with opportunity.

Illuminating Insight

"The true minister (and worker) of Christ should make continual improvement (throughout their entire life). The afternoon sun of his life may be more mellow and productive of fruit than the morning sun. It may continue to increase in size and brightness until it drops behind the western hills."

Review and Herald, April 6, 1886

Bible Principle

"The righteous flourish like the palm tree and grow like a cedar in Lebanon. They are planted in the house of the Lord; they flourish in the courts of our God. They shall still bring forth fruit in old age; they shall be fat and flourishing."

Psalm 92:12-14, KJV

Action Application #1

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #2

Usefulness

Personal Challenge

Continuously discover your unlimited usefulness.

Illuminating Insight

"There is no limit to the usefulness of one who, by putting self aside, makes room for the working of the Holy Spirit upon his heart, and lives a life wholly consecrated to God."

Desire of Ages, 250

Bible Principle

"Whatever you do, work at it with all your heart, as working for the Lord, not for men."

Colossians 3:23, NIV

Action Application #2

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #3

Self-Assess

Personal Challenge

Diligently self-assess your standing before heaven every day.

Illuminating Insight

"How do you stand before God today? The question is not, how will you stand in the day of trouble, or at some future time? But how is it with your soul today?"

Review and Herald, March 4, 1889

Bible Principle

"Now, Israel, what does the Lord your God require of you, but to fear the Lord your God, to walk in all His ways to love Him, to serve the Lord your God with all your heart and with all your soul."

Deuteronomy 10:12, NKJV

Action Application #3

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #4

Trust

Personal Challenge

Challenge yourself to trust God more completely.

Illuminating Insight

"When we cease to worry about the future, and begin to believe that God loves us, and means to do us good, we shall trust him as a child trusts a loving parent. Then our troubles and torments will disappear, and our will be swallowed up in the will of God."

Youth's Instructor, January 6, 1898

Bible Principle

"For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future."

Jeremiah 29:11, NIV

Action Application #4

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #5

Devotion

Personal Challenge

Establish your 'back to the altar' devotion in your home.

Illuminating Insight

"In every family there should be a fixed time for morning and evening worship. How appropriate it is for parents to gather their children about them before the fast is broken, to thank the heavenly Father for His protection during the night, and to ask Him for His help and guidance and watch care during the day."

Child Guidance, 520

Bible Principle

"You shall therefore lay up these words of mine in your heart and in your soul, and you shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall teach them to your children, talking of them when you are sitting in your house, and when you are walking by the way, and when you lie down, and when you rise."

Deuteronomy 11:18-19, ESV

Action Application #5

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #6

Sanctification

Personal Challenge

Experience the liberation of sanctification.

Illuminating Insight

"The religion of Christ means more than the forgiveness of sin; it means taking away our sins, and filling the vacuum with the graces of the Holy Spirit. It means divine illumination, rejoicing in God. It means a heart emptied of self and blessed with the abiding presence of Christ. When Christ reigns in the soul, there is purity, freedom from sin."

Christ's Object Lessons, 419

Bible Principle

"Now may the God of peace himself sanctify you completely and may our whole spirit and soul and body be kept blameless at the coming of our Lord Jesus Christ."

1 Thessalonians 5:23, ESV

Action Application #6

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #7

Courtesy

Personal Challenge

Demonstrate the matchless courtesies of Christ.

Illuminating Insight

"What Christ was on this earth, the Christian worker should strive to be. He is our example, not only in His spotless purity, but in His patience, gentleness, and winsomeness of disposition. His life is an illustration of true courtesy."

Gospel Workers, 121

Bible Principle

"Jesus increased in wisdom and stature, and in favor with God and men."

Luke 2:52, NKJV

Action Application #7

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #8

Assurance

Personal Challenge

Experience the matchless peace of living in the righteousness of Christ.

Illuminating Insight

"The only defense against evil is the indwelling of Christ in the heart through faith in His righteousness. Unless we become vitally connected with God, we can never resist the unhallowed effects of self-love, self-indulgence, and temptation to sin."

Desire of Ages, 324

Bible Principle

"For in it the righteousness of God is revealed from faith for faith, as it is written, 'The righteous shall live by faith.'"

Romans 1:17, ESV

Action Application #8

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #9

Witness

Personal Challenge

Let the love of Christ be your best modus operandi for witnessing.

Illuminating Insight

"If the love of God will not induce the rebel to yield, the terrors of an eternal hell will not drive him to repentance. Besides, it does not seem a proper way to win souls to Jesus by appealing to one of the lowest attributes of the mind, abject fear. The love of Jesus attracts; it will subdue the hardest heart."

Life Sketches of Ellen G. White, 49

Bible Principle

"For the love of Christ compels us, because we judge thus: that if One died for all, then all died; and He died for all, that those who live should live no longer for themselves, but for Him who died for them and rose again."

2 Corinthians 5:14-15, NKJV

Action Application #9

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #10

Esteem

Personal Challenge

Let each generation highly esteem and value the preceding and succeeding generations.

Illuminating Insight

"The standard bearers are holding fast their banners. They are not loosening their hands on the banner of truth until they lay off the armor. One by one the old warriors' voices become silent. Their place is vacant. We see them no more, but they being dead yet speak, for their works do follow them. Let us treat very tenderly the few aged pilgrims remaining, esteeming them highly for their works' sake. As their powers are becoming worn and enfeebled, what they do say is of value. As precious testimony let their words be treasured."

2 Selected Messages, 223

Bible Principle

"You shall stand up before the gray head and honor the face of an old man, and you shall fear your God: I am the Lord."

Leviticus 19:32, ESV

Action Application #10

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #11

Providence

Personal Challenge

Seek to understand and discover more of the divine government.

Illuminating Insight

"The Bible shows us God in His high and holy place, not in a state of inactivity, not in silence and solitude, but surrounded by ten thousand times ten thousand and thousands of thousands of holy beings, all waiting to do His will."

Ministry of Healing, 417

Bible Principle

"But whatever gain I had, I counted as loss for the sake of Christ. Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ and be found in him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith..."

Philippians 3:7-9, ESV

Action Application #11

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #12

Study

Personal Challenge

Methodically unleash the power of a single Bible verse.

Illuminating Insight

"One passage studied until its significance is clear to the mind and its relation to the plan of salvation is evident, is of more value than the perusal of many chapters with no definite purpose in view and no positive instruction gained."

Steps to Christ, 90

Bible Principle

"Be diligent to present yourself approved to God, a worker who does not need to be ashamed, rightly dividing the word of truth."

2 Timothy 2:15, NKJV

Action Application #12

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #13

Prayer

Personal Challenge

When you pray according to God's will and Word, you can claim the answer before you see the answer.

Illuminating Insight

"For the pardon of sin, for the Holy Spirit, for a Christlike temper, for wisdom and strength to do His work, for any gift He has promised, we may ask; then we are to believe that we receive, and return thanks to God that we have received."

Education, 428

Bible Principle

"And this is the confidence that we have toward him, that if we ask anything according to his will he hears us. And if we know that he hears us in whatever we ask, we know that we have the requests that we have asked of him."

1 John 5:14-15, KJV

Action Application #13

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #14

Church

Personal Challenge

Love, support and defend God's church, the body of Christ.

Illuminating Insight

"Through centuries of persecution, conflict, and darkness, God has sustained His church. Not one cloud has fallen upon it that He has not prepared for; not one opposing force has risen to counter His work, that He has not foreseen. All has taken place as He predicted. He has not left His church forsaken..."

Acts of the Apostles, 11

Bible Principle

"Then I saw another angel flying in the midst of heaven, having the everlasting gospel to preach to those who dwell on the earth—to every nation, tribe, tongue, and people—saying with a loud voice, 'Fear God and give glory to Him, for the hour of His judgment has come; and worship Him who made heaven and earth, the sea and springs of water.'"

Revelation 14:6-12, NKJV

Action Application #14

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #15

Practice

Personal Challenge

Let the truth you know, live and practice be current, persuasive and dynamic truth - not old and stale.

Illuminating Insight

"If we are firmly fixed upon the present truth, and have our hope, like an anchor of the soul, cast within the second veil, the various winds of false doctrine and error cannot move us."

Review and Herald, March 1, 1850

Bible Principle

"For the word of God is living and active, sharper than any two-edged sword, piercing to the division of soul and of spirit, of joints and of marrow, and discerning the thoughts and intentions of the heart."

Hebrews 4:12, ESV

Action Application #15

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #16

Holy Spirit

Personal Challenge

Seek out the true evidence of the Holy Spirit in your heart - do you see the fruit?

Illuminating Insight

"Christ is the source of every right impulse. He is the only one that can implant in the heart enmity against sin. Every desire for truth and purity, every conviction of our own sinfulness, is an evidence that His Spirit is moving upon our hearts."

Steps to Christ, 26

Bible Principle

"For no good tree bears bad fruit, nor again does a bad tree bear good fruit, for each tree is known by its own fruit. For figs are not gathered from thorn bushes, nor are grapes picked from a bramble bush. The good person out of the good treasure of his heart produces good, and the evil person out of his evil treasure produces evil, for out of the abundance of the heart his mouth speaks."

Luke 6:43-45, ESV

Action Application #16

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #17

Sabbath

Personal Challenge

Develop creative ways to make Sabbath the very best day of the week.

Illuminating Insight

"All who love God should do what they can to make the Sabbath a delight, holy and honorable. They cannot do this by seeking their own pleasure in sinful, forbidden amusements. They can do much to exalt the Sabbath in their families, and make it the most interesting day of the week."

Review and Herald, May 30, 1871

Bible Principle

"If you turn back your foot from the Sabbath, from doing your pleasure on my holy day, and call the Sabbath a delight and the holy day of the Lord honorable; if you honor it, not going your own ways, or seeking your own pleasure, or talking idly; then you shall take delight in the Lord, and I will make you ride on the heights of the earth; I will feed you with the heritage of Jacob your father, for the mouth of the Lord has spoken."

Isaiah 58:13-14, ESV

Action Application #17

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #18

Leadership

Personal Challenge

Give respect and cooperation to church leadership.

Illuminating Insight

"Those who hold responsible positions in the church may have their faults in common with other people, and may err in their decisions; but, notwithstanding this, the church of Christ on earth has given them an authority that cannot be lightly esteemed."

Review and Herald, February 2, 1880

Bible Principle

"Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God."

Romans 13:1, NIV

Action Application #18

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #19

Integrity

Personal Challenge

Be a person of integrity and courage.

Illuminating Insight

"The greatest want of the world is the want of men – men who will not be bought or sold, men who in their innermost souls are true and honest, men who do not fear to call sin by its right name, men whose conscience is as true to duty as the needle to the pole, men who will stand for the right though the heavens fall."

Education, 57

Bible Principle

"Keep your conduct among the Gentiles honorable, so that when they speak against you as evildoers, they may see your good deeds and glorify God on the day of visitation."

1 Peter 2:12, ESV

Action Application #19

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #20

Teamwork

Personal Challenge

There is power and beauty in the old and young working together matching their various strengths and experience.

Illuminating Insight

"God never leaves the world without men (and women) who can discern between good and evil, righteousness and unrighteousness. God has men whom He has appointed to stand in the forefront of the battle in times of emergency. In a crisis, He will raise up men as He did in ancient times. Young men will be bidden to link up with the aged standard-bearers, that they may be strengthened and taught by the experience of these faithful ones, who have passed through so many conflicts, and to whom, through the testimonies of His Spirit, God has so often spoken..."

Retirement Years, 32

Bible Principle

"Wisdom is with the aged and understanding in length of days."

Job 12:12, ESV

Action Application #20

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #21

Success

Personal Challenge

In your life, personally affirm how true success is achieved.

Illuminating Insight

"The greatest victories gained for the cause of God are not the result of labored argument, ample facilities, wide influence, or abundance of means; they are gained in the audience chamber with God, when with earnest, agonizing faith men lay hold upon the mighty arm of power."

Gospel Workers, 259

Bible Principle

"Then he said to me, 'This is the word of the Lord to Zerubbabel: Not by might, nor by power, but by my Spirit,' says the Lord of hosts."

Zechariah 4:6, ESV

Action Application #21

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #22

Incarnation

Personal Challenge

Contemplate the divine-human incarnation and what it means to the future of humankind.

Illuminating Insight

"Instead of directing the people to study men's theories about God, His word, or His works, He taught them to behold Him, as manifested in His works, in His word, and by His providences. He brought their minds in contact with the mind of the Infinite."

Education, 81

Bible Principle

"And the Word became flesh and dwelt among us, and we have seen His glory, glory as of the only Son from the Father, full of grace and truth."

John 1:14, ESV

Action Application #22

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #23

Warfare

Personal Challenge

Carefully study the 'Snares of Satan' chapter in the *Great Controversy* to be informed and equipped.

Illuminating Insight

"There is nothing that the great deceiver fears so much as that we shall become acquainted with his devices."

The Great Controversy, 516

Bible Principle

"Put on the whole armor of God, that you may be able to stand against the schemes of the devil. For we do not wrestle against flesh and blood, but against the rulers, against the authorities, against the cosmic powers over this present darkness, against the spiritual forces of evil in the heavenly places. Therefore, take up the whole armor of God that you may be able to withstand in the evil day, and having done all, to stand firm."

Ephesians 6:11-13, ESV

Action Application #23

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #24

Reconciliation

Personal Challenge

Mentally clarify the basis of forgiveness and divine reconciliation in the righteousness of Christ.

Illuminating Insight

"Forgiveness, reconciliation with God, comes to us, not as a reward for our works, it is not bestowed because of the merit of sinful men, but it is a gift unto us, having in the spotless righteousness of Christ its foundation for bestowal."

Thoughts from the Mount of Blessings, 115-116

Bible Principle

"Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. All this is from God, who through Christ reconciled us to himself and gave us the ministry of reconciliation; that is, in Christ God was reconciling the world to himself, not counting their trespasses against them, and entrusting to us the message of reconciliation."

2 Corinthians 5:17-21, ESV

Action Application #24

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #25

Goodness

Personal Challenge

Cultivate prayer and expect traits of goodness, patience, long-suffering, gentleness and love to flourish.

Illuminating Insight

"Those who do not cultivate the spirit and habit of prayer cannot expect to receive the golden oil of goodness, patience, long-suffering, gentleness, love."

Testimonies to Ministers and Gospel Workers, 511

Bible Principle

"First of all, then, I urge that supplications, prayers, intercessions, and thanksgivings be made for all people, for kings and all who are in high positions, that we may lead a peaceful and quiet life, godly and dignified in every way. This is good, and it is pleasing in the sight of God our Savior, who desires all people to be saved and to come to the knowledge of the truth. For there is one God, and there is one mediator between God and men, the man Christ Jesus."

1 Timothy 2:1-15, ESV

Action Application #25

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #26

Obedience

Personal Challenge

Test the principle: God-centered, forward movement in faith is a way-maker.

Illuminating Insight

"However great the obstacles, all who are determined to obey God will find the way opening as they go forward."

Testimonies to the Church, vol. 5, 183

Bible Principle

"Do you not know that if you present yourselves to anyone as obedient slaves, you are slaves of the one whom you obey, either of sin, which leads to death, or of obedience, which leads to righteousness?"

Romans 6:16, ESV

Action Application #26

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #27

Redemption

Personal Challenge

Contemplate, appreciate and enumerate Heavens' expenditures and be amazed.

Illuminating Insight

"Oh, let us contemplate the amazing sacrifice that has been made for us! Let us try to appreciate the labor and energy that Heaven is expending to reclaim the lost, and bring them back to the Father's house."

Steps to Christ, 21

Bible Principle

"Let this mind be in you which was also in Christ Jesus, who, being in the form of God, did not consider it robbery to be equal with God, but made Himself of no reputation, taking the form of a bondservant, and coming in the likeness of men. And being found in appearance as a man, He humbled Himself and became obedient to the point of death, even the death of the cross."

Philippians 2:5-8, NKJV

Action Application #27

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #28

Expectations

Personal Challenge

Pursue the deep movings of God - be discontent and dissatisfied with small expectations.

Illuminating Insight

"By resting content with small blessings, we disqualify ourselves for receiving the Spirit in its unlimited fullness. We are too easily satisfied with a ripple on the surface, when it is our privilege to expect the deep moving of the Spirit of God. Expecting little, we receive little."

In Heavenly Places, 335

Bible Principle

"Therefore, do not be unwise, but understand what the will of the Lord is. And do not be drunk with wine, in which is dissipation; but be filled with the Spirit, speaking to one another in psalms and hymns and spiritual songs, singing and making melody in your heart to the Lord, giving thanks always for all things to God the Father in the name of our Lord Jesus Christ, submitting to one another in the fear of God."

Ephesians 5:17-21, NKJV

Action Application #28

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #29

BHAG

Personal Challenge

Attempt a spiritual BHAG (Bold Heavenly Anointed Goal) for Christ.

Illuminating Insight

"Christ lived a life of perfect obedience to God's law, and in this He set an example for every human being. The life that He lived in this world we are to live through His power and under His instruction."

Ministry of Healing, 180

Bible Principle

"Not that I speak in regard to need, for I have learned in whatever state I am, to be content. I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me."

Philippians 4:11-13, NKJV

Action Application #29

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #30

Communication

Personal Challenge

Be known as a person who speaks truth - but speaks with love and sensitivity.

Illuminating Insight

"Men are needed for this time who are not afraid to lift their voices for the right, whoever may oppose them. They should be of strong integrity and tried courage. The church calls for them, and God will work with their efforts to uphold all branches of the gospel ministry."

Testimonies for the Church vol. 4, 269, 270

Bible Principle

"Instead, speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ."

Ephesians 4:15, NIV

Action Application #30

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #31

Model

Personal Challenge

Be a model to family, friends, and foes - no grumbling or grouching, just be nice.

Illuminating Insight

"Let the followers of Christ make the word of God attractive to the youth. Let your own characters, softened and subdued by the beauties of holiness, be a daily, hourly sermon to the youth. Manifest no spirit of grumbling: but win them to holiness of life and obedience to God."

Review and Herald, February 21, 1878

Bible Principle

"Let no corrupt word proceed out of your mouth, but what is good for necessary edification, that it may impart grace to the hearers. And do not grieve the Holy Spirit of God, by whom you were sealed for the day of redemption. Let all bitterness, wrath, anger, clamor, and evil speaking be put away from you, with all malice. And be kind to one another, tenderhearted, forgiving one another, even as God in Christ forgave you."

Ephesians 4:29-32, NKJV

Action Application #31

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #32

Hopeful

Personal Challenge

Never believe your situation in life is hopeless. Jesus is always here to help.

Illuminating Insight

"No one need say that his case is hopeless, that he cannot live the life of a Christian. Ample provision is made by the death of Christ for every soul."

Testimonies for the Church, vol. 5, 215

Bible Principle

"Since then we have a great high priest who has passed through the heavens, Jesus, the Son of God, let us hold fast our confession. For we do not have a high priest who is unable to sympathize with our weaknesses, but one who in every respect has been tempted as we are, yet without sin. Let us then with confidence draw near to the throne of grace, that we may receive mercy and find grace to help in time of need."

Hebrews 4:14-16, ESV

Action Application #32

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #33

Contemplation

Personal Challenge

In the later years of life, look more closely at the cross to more carefully appreciate Jesus.

Illuminating Insight

"If sinners can be led to give one earnest look at the cross, if they can obtain a full view of the crucified Saviour, they will realize the depth of God's compassion and the sinfulness of sin."

Acts of the Apostles, 209

Bible Principle

"Through the LORD's mercies we are not consumed, because His compassions fail not. They are new every morning; great is Your faithfulness."

Lamentations 3:22-23, NKJV

Action Application #33

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #34

Savior

Personal Challenge

As a senior believer, be able to explain Christ's incarnation, resurrection and intercessory ministry.

Illuminating Insight

"Christ came as a personal Savior to the world. He represented a personal God. He ascended on high as a personal Savior, and will come again as He ascended to heaven - a personal Savior."

Manuscript 86, 1898

Bible Principle

"But when the kindness and love of God our Savior appeared, he saved us, not because of righteous things we had done, but because of his mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit, whom he poured out on us generously through Jesus Christ our Savior, so that, having been justified by his grace, we might become heirs having the hope of eternal life."

Titus 3:4-7, NIV

Action Application #34

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #35

Scholar

Personal Challenge

I will be my own Bible scholar by devouring the Word of God whenever, wherever possible.

Illuminating Insight

"Keep your Bible with you. As you have opportunity, read it; fix the texts in your memory. Even while you are walking the streets you may read a passage and meditate upon it, thus fixing it in the mind."

Steps to Christ, 90

Bible Principle

"And they overcame him by the blood of the Lamb and by the word of their testimony, and they did not love their lives to the death."

Revelation 12:11, NKJV

Action Application #35

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #36

Memory

Personal Challenge

When life is all around us, it's easy to forget God, but I will always remember God.

Illuminating Insight

"Oh! How easy for us to forget God, while he never forgets us; he visits us with his mercies every hour. We would feel that it was a calamity indeed to be forgotten of God. But our Redeemer says, 'I will not forget thee. I have graven thee upon the palms of my hands.'"

Review and Herald, February 26, 1880

Bible Principle

"Though he slay me, I will hope in him; yet I will argue my ways to his face."

Job 13:15, ESV

Action Application #36

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #37

Examination

Personal Challenge

Examine, investigate and assess how my life matches up with the divine standard.

Illuminating Insight

"Let every member of the church closely examine his heart and investigate his course of action to see if these are in harmony with the spirit and work of Jesus."

Review and Herald, April 24, 1913

Bible Principle

"I have considered my ways and have turned my steps to your statutes. I will hasten and not delay to obey your commands."

Psalms 119:59-60, NIV

Action Application #37

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #38

Christ

Personal Challenge

My motto: Christ for justification, Christ for sanctification, Christ for glorification!

Illuminating Insight

"Many have an idea that they must do some part of the work alone. They have trusted in Christ for the forgiveness of sin, but now they seek by their own efforts to live aright. But every such effort must fail."

Steps to Christ, 69

Bible Principle

"Here is a trustworthy saying that deserves full acceptance: Christ Jesus came into the world to save sinners—of whom I am the worst. But for that very reason I was shown mercy so that in me, the worst of sinners, Christ Jesus might display his immense patience as an example for those who would believe in him and receive eternal life. Now to the King eternal, immortal, invisible, the only God, be honor and glory for ever and ever. Amen."

1 Timothy 1:15-17, NIV

Action Application #38

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #39

Proof

Personal Challenge

Be proof of the power of the gospel by the goodness of your words and life.

Illuminating Insight

"The strongest argument in favor of the gospel is a loving and lovable Christian."

Ministry of Healing, 470

Bible Principle

"You are already full! You are already rich! You have reigned as kings without us—and indeed I could wish you did reign, that we also might reign with you! For I think that God has displayed us, the apostles, last, as men condemned to death; for we have been made a spectacle to the world, both to angels and to men."

1 Corinthians 4:8-9, NKJV

Action Application #39

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #40

Attitude

Personal Challenge

Tame stubborn resistant feelings, attitudes and actions and you will blossom.

Illuminating Insight

"The Lord has not forsaken you. He desires you to grow in grace, to increase in ability to help the people. But if you interest them, you must speak right to the point, and you must stop before you think you are half through. I cannot endure the thought of any of our aged believers decreasing in influence and efficiency. The Lord wants you to cooperate with Him in making all you can of yourself. If you will unite willingly with Him in this work, your last days will be your brightest and best."

Retirement Years, 43

Bible Principle

"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 ESV

Action Application #40

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #41

Outreach

Personal Challenge

Figure out how to position yourself to be a help, not a hindrance, to the church.

Illuminating Insight

"The church of Christ on earth was organized for missionary purposes, and the Lord desires to see the entire church devising ways and means whereby high and low, rich and poor, may hear the message of truth. Not all are called to personal labor in foreign fields, but all can do something by their prayers and their gifts to aid the missionary work."

Testimonies for the Church, vol. 6, 29

Bible Principle

"Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved."

Acts 2:46-47, NIV

Action Application #41

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #42

Connection

Personal Challenge

Be encouraged that the secret, the vital truth, is to stay in contact with Christ.

Illuminating Insight

"We may leave off many bad habits, for the time we may part company with Satan; but without a vital connection with God, through the surrender of ourselves to Him moment by moment, we shall be overcome."

Desire of Ages, 324

Bible Principle

"For to me, to live is Christ and to die is gain."

Philippians 1:21, NIV

Action Application #42

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #43

Provision

Personal Challenge

Do you believe the 'thousand ways promise'? Prove it by listing three of them.

Illuminating Insight

"Our heavenly Father has a thousand ways to provide for us, of which we know nothing. Those who accept the one principle of making the service and honor of God supreme will find perplexities vanish, and a plain path before their feet."

Desire of Ages, 330

Bible Principle

"The Lord is my shepherd, I lack nothing. He makes me lie down in green pastures, he leads me beside quiet waters, he refreshes my soul. Even though I walk through the darkest valley, I will fear no evil, for you are with me; your rod and your staff, they comfort me ... Surely your goodness and love will follow me all the days of my life, and I will dwell in the house of the Lord forever."

Psalms 23:1-4, 6 NIV

Action Application #43

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #44

Providence

Personal Challenge

A simple fact with profound meaning: God will keep you in every situation.

Illuminating Insight

"Whosoever abideth in him sinneth not. God has power to keep the soul who is in Christ, when that soul is under temptation."

Sons and Daughters of God, 297

Bible Principle

"Now unto him that is able to keep you from falling, and to present you faultless before the presence of his glory with exceeding joy, to the only wise God our Saviour, be glory and majesty, dominion and power, both now and ever. Amen."

Jude 1:24-25, KJV

Action Application #44

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #45

Love

Personal Challenge

Love often feels good, and can look good; but beyond all, love is a principle that can endure all things.

Illuminating Insight

"Love is a precious gift, which we receive from Jesus. Pure and holy affection is not a feeling, but a principle. Those who are actuated by true love are neither unreasonable nor blind."

Adventist Home, 50

Bible Principle

"Now these three remain: faith, hope and love. But the greatest of these is love."

1 Corinthians 13:13 NIV

Action Application #45

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #46

Confidence

Personal Challenge

Remind yourself right now, right here, in this place: the Holy Spirit is with me.

Illuminating Insight

"The influence of the Holy Spirit is the life of Christ in the soul. We do not now see Christ and speak to him, but his Holy Spirit is just as near us in one place as another. It works in and through every one who receives Christ. Those who know the indwelling of the Spirit reveal the fruits of the Spirit, -- 'love, joy, peace, longsuffering, gentleness, goodness, faith.'"

That I May Know Him, 57

Bible Principle

"For where two or three have gathered together in My name, I am there in their midst."

Matthew 18:20, KJV

Action Application #46

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #47

Repentance

Personal Challenge

Stop, think and assess: is there unrepented sin in your life? Repent and turn away from it right now.

Illuminating Insight

"Repentance includes sorrow for sin and a turning away from it. We shall not renounce sin unless we see its sinfulness; until we turn away from it in heart, there will be no real change in the life."

Steps to Christ, 23

Bible Principle

"No one who abides in him keeps on sinning; no one who keeps on sinning has either seen him or known him. Little children let no one deceive you. Whoever practices righteousness is righteous, as he is righteous."

1 John 3:6-7, KJV

Action Application #47

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #48

Friend

Personal Challenge

Repeat out loud: Jesus is my Savior, my Lord, Friend and Brother. I can count on Him!

Illuminating Insight

"Keep your wants, your joys, your sorrows, your cares, and your fears before God. You cannot burden Him; you cannot weary Him. He who numbers the hairs of your head is not indifferent to the wants of His children. 'The Lord is very pitiful, and of tender mercy'" (James 5:11).

Steps to Christ, 100

Bible Principle

"God is our refuge and strength, an ever-present help in trouble. Therefore, we will not fear, though the earth give way and the mountains fall into the heart of the sea, though its waters roar and foam and the mountains quake with their surging."

Psalms 46:1-3, NIV

Action Application #48

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #49

Declaration

Personal Challenge

Through thick and thin, through the highs and lows of life, I know Christ is with me forever.

Illuminating Insight

"It was Satan's purpose to bring about an eternal separation between God and man; but in Christ we become more closely united to God than if we had never fallen. In taking our nature, the Saviour has bound Himself to humanity by a tie that is never to be broken."

Desire of Ages, 25

Bible Principle

"Be strong and courageous. Do not fear or be in dread of them, for it is the Lord your God who goes with you. He will not leave you or forsake you."

Deuteronomy 31:6, NIV

Action Application #49

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #50

Retirement

Personal Challenge

Study the Apostle John's contributions in his older years, a modern-day retirement model.

Illuminating Insight

"The history of John affords a striking illustration of the way in which God can use aged workers. When John was exiled to the Isle of Patmos, there were many who thought him to be past service, an old and broken reed, ready to fall at any time. But the Lord saw fit to use him still...And it was after John had grown old in the service of his Lord that he received more communications from heaven than he had received during all the former years of his life."

Acts of the Apostles, 573

Bible Principle

"And it shall come to pass afterward, that I will pour out my Spirit on all flesh; your sons and your daughters shall prophesy, your old men shall dream dreams, and your young men shall see visions."

Joel 2:28 ESV

Action Application #50

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #51

Speech

Personal Challenge

Here's a hard task: do a verbal evaluation - generally, does treasure or trash come out of your mouth?

Illuminating Insight

"If Christ is abiding in the soul there will come forth from the treasure house of the heart words which are pure and uplifting; if Christ is not abiding there, a satisfaction will be found in frivolity in jesting and joking, which is a hindrance to spiritual growth and a cause of grief to the angels of God."

Testimonies for the Church, vol. 6, 173

Bible Principle

"Be sober-minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour."

1 Peter 5:8 ESV

Action Application #51

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #52

Overcoming

Personal Challenge

Aging doesn't prevent temptation. With Christ, it provides one the opportunity to finally overcome it.

Illuminating Insight

"All are personally exposed to the temptations that Christ overcame, but strength is provided for them in the all-powerful name of the great Conqueror. And all must, for themselves, individually overcome. Many are assailed and fall under the very same temptations wherewith Satan assailed Christ."

Review and Herald, September 8, 1874

Bible Principle

"Therefore, we also, since we are surrounded by so great a cloud of witnesses, let us lay aside every weight, and the sin which so easily ensnares us, and let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God."

Hebrews 12:1-2, NKJV

Action Application #52

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #53

Atonement

Personal Challenge

Come to terms with the Cross as a comfort and a crucible - it can help or haunt you - you decide.

Illuminating Insight

"Without the cross, man could have no union with the Father. On it depends our every hope. From it shines the light of the Saviour's love, and when at the foot of the cross the sinner looks up to the One who died to save him, he may rejoice with fullness of joy, for his sins are pardoned."

Acts of the Apostles, 209, 210

Bible Principle

"Carrying his own cross, he went out to the place of the Skull (which in Aramaic is called Golgotha). There they crucified him, and with him two others—one on each side and Jesus in the middle."

John 19:17-19, NIV

Action Application #53

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #54

Change

Personal Challenge

Old age causes some people to say, "I've made it this far, why change now!" Instead you should say, "Now is the time!"

Illuminating Insight

"Not one of us will ever receive the seal of God while our characters have one spot or stain upon them. It is left with us to remedy the defects in our characters, to cleanse the soul temple of every defilement."

Maranatha, 240

Bible Principle

"In a word, what I'm saying is, grow up. You're kingdom subjects. Now live like it. Live out your God-created identity. Live generously and graciously toward others, the way God lives toward you."

Matthew 5:48, MSG

Action Application #54

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #55

Endurance

Personal Challenge

Secure it, say it, shout it, share it - mine is a living faith that will endure to the end.

Illuminating Insight

"Oh, for living, active faith! We need it; we must have it, or we shall faint and fail in the day of trial. The darkness that will then rest upon our path must not discourage us, or drive us to despair, it is the vail with which God covers his glory when he comes to impart rich blessings."

Testimony Treasures, vol. 2, 70.

Bible Principle

"For God has not given us a spirit of fear, but of power and of love and of a sound mind. Therefore do not be ashamed of the testimony of our Lord, nor of me His prisoner, but share with me in the sufferings for the gospel according to the power of God, who has saved us and called us with a holy calling, not according to our works, but according to His own purpose and grace which was given to us in Christ Jesus before time began."

2 Timothy 1:7-9, NKJV

Action Application #55

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #56

Solitude

Personal Challenge

Diligently use times of solitude or quiet to a noble purpose for the help of others and glory of God.

Illuminating Insight

"The long years amid desert solitudes were not lost. Not only was Moses gaining a preparation for the great work before him, but during this time, under the inspiration of the Holy Spirit, he wrote the book of Genesis and also the book of Job."

SDA Bible Commentary, p. 1140

Bible Principle

"There is a time for everything, and a season for every activity under the heavens: a time to be born and a time to die, a time to plant and a time to uproot, a time to kill and a time to heal, a time to tear down and a time to build, a time to weep and a time to laugh, a time to mourn and a time to dance...a time to tear and a time to mend, a time to be silent and a time to speak, a time to love and a time to hate, a time for war and a time for peace."

Ecclesiastes 3:1-8, NIV

Action Application #56

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #57

Disciplines

Personal Challenge

You may miss a dinner, a date, or a deadline, but don't shortchange doing spiritual disciplines.

Illuminating Insight

"If we neglect our spiritual interests, neglect to offer up spiritual sacrifices acceptable unto God, which is our reasonable duty, we become entangled with the trifling cares of this life."

Sermons and Talks, vol. 1, 7

Bible Principle

"So what makes us think we can escape if we ignore this great salvation that was first announced by the Lord Jesus himself and then delivered to us by those who heard him speak."

Hebrews 2:3, NLT

Action Application #57

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #58

Aspirations

Personal Challenge

Think of your highest aspiration to do good, then plan how to do it and go for it.

Illuminating Insight

"God's ideal for His children is higher than the highest human thought can reach."

Desire of Ages, 311

Bible Principle

"But seek first the kingdom of God and his righteousness, and all these things will be added to you."

Matthew 6:33, ESV

Action Application #58

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #59

Answers

Personal Challenge

Never tire of prayers and praying because they make a difference.

Illuminating Insight

"It is a part of God's plan to grant us, in answer to the prayer of faith, that which He did would not bestow did we not thus ask."

The Great Controversy, 525

Bible Principle

"Confess your trespasses to one another, and pray for one another, that you may be healed. The effective, fervent prayer of a righteous man avails much."

James 5:16, NKJV

Action Application #59

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #60

Maturation

Personal Challenge

As you mature in life and gain a reputation, be wise and sensitive about how you talk, walk and relate to others and God.

Illuminating Insight

"Those who are under the influence of the Spirit of God will not be fanatical, but calm and steadfast, free from extravagance in thought, word, or deed."

Gospel Workers, 289

Bible Principle

"Therefore, preparing your minds for action, and being sober-minded, set your hope fully on the grace that will be brought to you at the revelation of Jesus Christ."

1 Peter 1:13, NIV

Action Application #60

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #61

Omniscience

Personal Challenge

Be sure that Jesus fully knows everything about you and loves you deeply, completely.

Illuminating Insight

"Every soul is as fully known to Jesus as if he/she were the only one for whom the Savior died."

Desire of Ages, 480

Bible Principle

"Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? As it is written: "For Your sake we are killed all day long; We are accounted as sheep for the slaughter." Yet in all these things we are more than conquerors through Him who loved us. For I am persuaded that neither death nor life, nor angels nor principalities nor powers, nor things present nor things to come, nor height nor depth, nor any other created thing, shall be able to separate us from the love of God which is in Christ Jesus our Lord."

Romans 8:35-39, NKJV

Action Application #61

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #62

Potential

Personal Challenge

Have absolute confidence in your purpose and potential in God's plan.

Illuminating Insight

"God never leads His children otherwise than they would choose to be led, if they could see the end from the beginning, and discern the glory of the purpose which they are fulfilling as co-workers with Him."

Desire of Ages, 224

Bible Principle

"The Lord will fulfill his purpose for me; your steadfast love, O Lord, endures forever. Do not forsake the work of your hands."

Psalms 138:8, ESV

Action Application #62

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #63

Pain

Personal Challenge

Try the Pain Coping Plan: When in pain, consciously relax, have assurance of Jesus' love, then confidently do the right thing. Know He will help you.

Illuminating Insight

"Often your mind may be clouded because of pain. Then do not try to think. You know that Jesus loves you. He understands your weakness. You may do His will by simply resting in His arms."

Ministry of Healing, 251

Bible Principle

"I can do all things through Christ who strengthens me."

Philippians 4:13, NKJV

Action Application #63

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #64

Marriage

Personal Challenge

Deepen your love and prioritize your marriage more with each passing year.

Illuminating Insight

"Though difficulties, perplexities, and discouragements may arise, let neither husband or wife harbor the thought that their union is a mistake or a disappointment. Determine to be all that it is possible to be to each other. Continue the early attentions."

Ministry of Healing, 360

Bible Principle

"Set me as a seal upon your heart, As a seal upon your arm; For love is as strong as death, Jealousy as cruel as the grave; Its flames are flames of fire, A most vehement flame. Many waters cannot quench love, Nor can the floods drown it. If a man would give for love All the wealth of his house, It would be utterly despised."

Song of Solomon 8:6-7, NKJV

Action Application #64

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #65

History

Personal Challenge

Affirm God's past providences plus present truth principles. This is a fear busting formula.

Illuminating Insight

"We have nothing to fear for the future, except as we shall forget the way the Lord has led us, and His teaching in our past history."

Life Sketches of Ellen G. White, 196

Bible Principle

"In the same way, the Spirit helps us in our weakness. We do not know what we ought to pray for, but the Spirit himself intercedes for us through wordless groans. And he who searches our hearts knows the mind of the Spirit, because the Spirit intercedes for God's people in accordance with the will of God. And we know that in all things God works for the good of those who love him, who have been called according to his purpose."

Romans 8:26-28, NIV

Action Application #65

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #66

Eschatology

Personal Challenge

Master the basic truths in the Bible books of Daniel and Revelation, then share the truths with others.

Illuminating Insight

"The prophecies of Daniel and of John are to be understood. They interpret each other. They give to the world truths which everyone should understand."

Seventh-day Adventist Bible Commentary, vol. 7, 949

Bible Principle

"God blesses the one who reads the words of this prophecy to the church, and he blesses all who listen to its message and obey what it says, for the time is near." Revelation 1:3, NLT and "So when you see the abomination of desolation spoken of by the prophet Daniel, standing in the holy place (let the reader understand.)"

Matthew 24:15, ESV

Action Application #66

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #67

Affections

Personal Challenge

If you are not already, set out to become best friends with Jesus by treating Him with the highest regard.

Illuminating Insight

"If we have fellowship with Him, we must ever set the Lord before us, and treat Him as an honored Friend, giving Him the first place in our affections."

Sons and Daughters of God, 27

Bible Principle

"Greater love has no one than this: to lay down one's life for one's friends. You are my friends if you do what I command. I no longer call you servants, because a servant does not know his master's business. Instead, I have called you friends, for everything that I learned from my Father I have made known to you."

John 15:13-15, NIV

Action Application #67

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #68

Partnership

Personal Challenge

The most powerful partnership you can have to cope with any challenge is with the Holy Spirit.

Illuminating Insight

"Circumstances may separate us from every earthly friend; but no circumstance, no distance can separate us from the heavenly Comforter. Wherever we are, wherever we may go, He is always at our right hand to support, sustain, uphold, and cheer."

Desire of Ages, 670

Bible Principle

"These things I have spoken to you while being present with you. But the Helper, the Holy Spirit, whom the Father will send in My name, He will teach you all things, and bring to your remembrance all things that I said to you. Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid."

John 14:25-27, NKJV

Action Application #68

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #69

Service

Personal Challenge

Remember your job status may change in retirement but you always remain a worker in God's cause.

Illuminating Insight

"Every true disciple is born into the kingdom of God as a missionary. No sooner does he come to know the Saviour than he desires to make others acquainted with Him. The saving and sanctifying truth cannot be shut up in his heart. He who drinks of the living water becomes a fountain of life."

Ministry of Heaven, 102

Bible Principle

"I charge you therefore before God and the Lord Jesus Christ, who will judge the living and the dead at His appearing and His kingdom: Preach the word! Be ready in season and out of season. Convince, rebuke, exhort, with all longsuffering and teaching."

2 Timothy 4:1-2, NKJV

Action Application #69

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #70

Needed

Personal Challenge

As long as you live, you are always needed by God!

Illuminating Insight

"There is no limit to the usefulness of one who, by putting self aside, makes room for the working of the Holy Spirit upon His heart, and lives a life wholly committed to God."

Selected Messages, vol. 1, 382

Bible Principle

"So whether you eat or drink or whatever you do, do it all for the glory of God. Do not cause anyone to stumble, whether Jews, Greeks or the church of God—even as I try to please everyone in every way. For I am not seeking my own good but the good of many, so that they may be saved."

1 Corinthians 10:31-33, NIV

Action Application #70

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #71

Thoughts

Personal Challenge

Train your thoughts away from the common and trivial to the high and heavenly - but it takes discipline.

Illuminating Insight

"The thoughts must be bound about, restricted, withdrawn from branching out and contemplating things that will only weaken and defile the soul. The thoughts must be pure, the meditations of the heart must be clean....We give our time and thought to the trivial and commonplace things of the world, and neglect the great interests that pertain to eternal life. The noble powers of the mind are dwarfed and enfeebled by lack of exercise on themes that are worthy of their concentration."

Sons and Daughters of God, 107

Bible Principle

"Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ."

2 Corinthians 10:5, KJV

Action Application #71

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #72

Grace

Personal Challenge

Adorn your thoughts, words, and appearance with grace - let grace look good because of you.

Illuminating Insight

"We owe everything to grace, free grace, sovereign grace. Grace in the covenant ordained our adoption. Grace in the Saviour effected our redemption, our regeneration, and our adoption to heirship with Christ."

Testimonies for the Church, vol. 6, 268

Bible Principle

"He has saved us and called us to a holy life—not because of anything we have done but because of his own purpose and grace. This grace was given us in Christ Jesus before the beginning of time."

2 Timothy 1:9, NIV

Action Application #72

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #73

Visualize

Personal Challenge

Visualize the Man and God, Christ Jesus, now interceding for you in heaven. Be thrilled.

Illuminating Insight

"Christ came as a personal Saviour to the world. He represented a personal God. He ascended on high as a personal Saviour, and will come again as He ascended to heaven – a personal Saviour."

Manuscript 86, 1898

Bible Principle

"Therefore, He is also able to save to the uttermost those who come to God through Him, since He always lives to make intercession for them. For such a High Priest was fitting for us, who is holy, harmless, undefiled, separate from sinners, and has become higher than the heavens."

Hebrews 7:25-26, NKJV

Action Application #73

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #74

Neighbor

Personal Challenge

Renew your efforts to help a neighbor; that is, some person in need within your sphere of influence.

Illuminating Insight

"Christ has shown that our neighbor does not mean merely one of the church or faith to which we belong. It has no reference to race, color, or class distinction. Our neighbor is every person who needs our help. Our neighbor is every soul who is wounded and bruised by the adversary. Our neighbor is everyone who is the property of God."

Desire of Ages, 503

Bible Principle

"Instead of each person watching out for their own good, watch out for what is better for others."

Philippians 2:4, CEB

Action Application #74

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #75

Ability

Personal Challenge

As we mature, let us increasingly develop our ability to more closely copy Jesus our pattern.

Illuminating Insight

"All should copy the pattern as closely as possible. While they cannot possess the consciousness of power which Jesus had, they can so connect with the source of strength that Jesus can abide in them and they in Him, and so His spirit and His power will be revealed in them."

Testimonies for the Church, vol. 5, 254

Bible Principle

"I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect."

Romans 12:1-2, ESV

Action Application #75

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #76

Character

Personal Challenge

Right character = Lifetime work + Prayerful meditation + Grand purpose

Illuminating Insight

"The formation of a right character is the work of a lifetime, and is the outgrowth of prayerful meditation united with a grand purpose."

Review and Herald, August 26, 1884

Bible Principle

"Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. Through Him we have also obtained access by faith into this grace in which we stand, and we rejoice in hope of the glory of God. More than that, we rejoice in our sufferings, knowing that suffering produces endurance, and endurance produces character, and character produces hope, and hope does not put us to shame, because God's love has been poured into our hearts through the Holy Spirit who has been given to us."

Romans 5:1-5, ESV

Action Application #76

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #77

Humility

Personal Challenge

Shun the incessant talking about ourselves, what we've done and what we have - it's just not attractive.

Illuminating Insight

"Every man (woman) who praises himself (herself) brushes the luster from their efforts."

Testimonies for the Church, 607

Bible Principle

"But when you are invited, take the lowest place, so that when your host comes, he will say to you, 'Friend, move up to a better place.' Then you will be honored in the presence of all the other guests. For all those who exalt themselves will be humbled, and those who humble themselves will be exalted."

Luke 14:10-11, NIV

Action Application #77

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #78

Peace

Personal Challenge

Find ways to practice the five-minute rule of laying pride and selfishness aside to achieve peace.

Illuminating Insight

"Conversation has been protracted for hours between the parties concerned, and not only has their time been wasted, but the servants of God are held to listen to them, when the hearts of both parties are unsubdued by grace. If pride and selfishness were laid aside, five minutes would remove most difficulties."

Early Writings, 119

Bible Principle

"Therefore, as the elect of God, holy and beloved, put on tender mercies, kindness, humility, meekness, longsuffering; bearing with one another, and forgiving one another, if anyone has a complaint against another; even as Christ forgave you, so you also must do."

Colossians 3:12-13, NKJV

Action Application #78

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #79

Unity

Personal Challenge

Experience the power and productiveness of facilitating unity in the church to accomplish its mission.

Illuminating Insight

"As all the different members of the human system unite to form the entire body, and each performs its office in obedience to the intelligence that governs the whole, so the members of the church of Christ should be united in one symmetrical body, subject to the sanctified intelligence of the whole."

Review and Herald, June 16, 1885

Bible Principle

"Finally, brothers and sisters, rejoice! Strive for full restoration, encourage one another, be of one mind, live in peace. And the God of love and peace will be with you."

2 Corinthians 13:11, NIV

Action Application #79

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #80

Association

Personal Challenge

Opportunities for the old and young to associate together are providential mutually learning occasions.

Illuminating Insight

"God has especially enjoined tender respect toward the aged. He says, 'The hoary head is a crown of glory, if it be found in the way of righteousness' (Proverbs 16:31)...Help the children to think of this, and they will smooth the path of the aged by their courtesy and respect, and will bring grace and beauty into their young lives as they heed the command to 'rise up before the hoary head, and honor the face of the old man' (Leviticus 19:32)."

Education, 244

Bible Principle

"So even to old age and gray hairs, O God, do not forsake me, until I proclaim your might to another generation, your power to all those to come."

Psalms 71:18, ESV

Action Application #80

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #81

Consecration

Personal Challenge

After, perhaps decades of praying, ensure your daily prayer life includes inviting God to partner with you.

Illuminating Insight

"Consecrate yourself to God in the morning; make this your very first work. Let your prayer be, 'Take me, O Lord, as wholly Thine. I lay all my plans at Thy feet. Use me today in Thy service. Abide with me, and let all my work be wrought in Thee.' This is a daily matter. Each morning consecrate yourself to God for that day. Surrender all your plans to Him, to be carried out or given up as His providence shall indicate. Thus day by day you may be giving your life into the hands of God, and thus your life will be molded more and more after the life of Christ."

Steps to Christ, 70

Bible Principle

"One day Jesus was praying in a certain place. When he finished, one of his disciples said to him, 'Lord, teach us to pray.'"

Luke 11:1, NIV

Action Application #81

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #82

Missional

Personal Challenge

Let the missionary spirit characterize your retirement years.

Illuminating Insight

"The spirit of Christ is a missionary spirit. The very first impulse of the renewed heart is to bring others also to the Savior."

The Great Controversy, 70

Bible Principle

"Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. Through Him we have also obtained access by faith into this grace in which we stand, and we rejoice in hope of the glory of God. More than that, we rejoice in our sufferings, knowing that suffering produces endurance, and endurance produces character, and character produces hope, and hope does not put us to shame, because God's love has been poured into our hearts through the Holy Spirit who has been given to us."

Romans 5:1-5, ESV

Action Application #82

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #83

Health

Personal Challenge

Let your motto be: Health, Wholeness and Holiness

Illuminating Insight

"The God of heaven has given us reasoning powers and intellect, and He wants us to use them. He has given us this body which He wishes us to preserve in perfect health so that we can give Him perfect service."

The Upward Look, 192

Bible Principle

"Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul."

3 John 1:2, ESV

Action Application #83

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #84

Emotions

Personal Challenge

Through the abiding strength of God, deliberately choose to control and nurture your will to do good.

Illuminating Insight

"You cannot control your impulses, your emotions, as you may desire; but you can control the will, and you can make an entire change in your life. By yielding up your will to Christ, your life will be hid with Christ in God and allied to the power which is above all principalities and powers."

Testimonies for the Church, vol. 5, 514

Bible Principle

"So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

Isaiah 41:10, NIV

Action Application #84

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #85

Intellect

Personal Challenge

Brain games have their place but the best way to strengthen the intellect is through consistent Bible study.

Illuminating Insight

"There is nothing more calculated to strengthen the intellect than the study of the Scriptures. No other book is so potent to elevate the thoughts, to give vigor to the faculties, as the broad, ennobling truths of the Bible. If God's word were studied as it should be, men would have a breadth of mind, a nobility of character, and a stability of purpose rarely seen in these times."

Steps to Christ, 90

Bible Principle

"The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding."

Proverbs 9:10, NIV

Action Application #85

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #86

Companionship

Personal Challenge

Aim to incorporate the Enoch Model - daily walk, talk and practice the presence of Jesus.

Illuminating Insight

"And he may, if he will, have fellowship with God. He may walk and talk with God as did Enoch. This holy companionship is denied to none who will believe on Christ as their personal Saviour."

Signs of Times, August 26, 1897

Bible Principle

"So all the days of Enoch were three hundred and sixty-five years. And Enoch walked with God; and he was not, for God took him."

Genesis 5:23-24, NKJV

Action Application #86

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #87

Angels

Personal Challenge

Cooperate with angels in overcoming objectionable traits of character.

Illuminating Insight

"Angels are ever present where they are most needed, with those who have the hardest battles with self to fight, and whose surroundings are the most discouraging. Weak and trembling souls who have many objectionable traits of character are their special charge...With almost impatient eagerness the angels wait for our cooperation; for man must be the channel to communicate with man. And when we give ourselves to Christ in whole-hearted devotion, angels rejoice that they may speak through our voices to reveal God's love."

Radiant Religion, 212

Bible Principle

"Are not all angels ministering spirits sent to serve those who will inherit salvation?"

Hebrews 1:14, NIV

Action Application #87

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #88

Choices

Personal Challenge

There are two classes. Carefully note the implications, then choose the class you want to be in.

Illuminating Insight

"All society is ranging into two great classes, the obedient and the disobedient. Among which class shall we be found?"

Manuscript Release, vol. 1, 296

Bible Principle

"But if serving the Lord seems undesirable to you, then choose for yourselves this day whom you will serve, whether the gods your ancestors served beyond the Euphrates, or the gods of the Amorites, in whose land you are living. But as for me and my household, we will serve the Lord."

Joshua 24:15, NIV

Action Application #88

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #89

Opportunity

Personal Challenge

Retirement years offer the choice opportunity to deeply experience the fullness of the Holy Spirit.

Illuminating Insight

"The Lord did not lock the reservoir of heaven after pouring his Spirit upon the early disciples. We, also, may receive of the fullness of his blessing."

Review and Herald, June 4, 1889

Bible Principle

"For this reason we also, since the day we heard it, do not cease to pray for you, and to ask that you may be filled with the knowledge of His will in all wisdom and spiritual understanding."

Colossians 1:9, NKJV

Action Application #89

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #90

Growth

Personal Challenge

In the senior years the challenge is always the same: growth, progress and ever forward.

Illuminating Insight

"I have heard those who have been in the faith for years, say that they used to be able to endure trial and difficulty, but since the infirmities of age began to press upon them, they had been greatly distressed when brought under discipline...Does it mean that when you are old and gray-headed, you are privileged to display unholy passion?...You should use your reasoning powers in this matter...You should deny self, and make your service to God the first business of your life."

Retirement Years, 67

Bible Principle

"Even youths grow tired and weary, and young men stumble and fall; but those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."

Isaiah 40:30-31, NIV

Action Application #90

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #91

Cares

Personal Challenge

The Divine Prayer Net includes whatever burdens, cares and concerns are in your life.

Illuminating Insight

"Keep your wants, your joys, your sorrows, your cares, and your fears before God. You cannot burden Him; you cannot weary Him. He who numbers the hairs of your head is not indifferent to the wants of His children...His heart of love is touched by our sorrows and even by our utterances of them. Take to Him everything that perplexes the mind. Nothing is too great for Him to bear, for He holds up worlds, He rules over all the affairs of the universe."

Steps to Christ, 100

Bible Principle

"Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus."

Philippians 4:6-7, NKJV

Action Application #91

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #92

Theater

Personal Challenge

Always stay in and close to God's church; He loves it and it remains the theater of His grace.

Illuminating Insight

"Enfeebled and defective as it may appear, the church is the one object upon which God bestows in a special sense His supreme regard. It is the theater of His grace, in which He delights to reveal His power to transform hearts."

Acts of the Apostles, 12

Bible Principle

"Pay careful attention to yourselves and to all the flock, in which the Holy Spirit has made you overseers, to care for the church of God, which he obtained with his own blood."

Acts 20:28, ESV

Action Application #92

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #93

Discipline

Personal Challenge

Work on ways to be meek, to overcome the centrality of self.

Illuminating Insight

"The greatest burden we have to bear in this life is self. Unless we learn in the school of Christ to be meek and lowly, we shall miss precious opportunities and privileges for becoming acquainted with Jesus. Self is the most difficult thing we have to manage. In laying off burdens, let us not forget to lay self at the feet of Christ."

Manuscript Releases, vol. 21, 302

Bible Principle

"Everyone who competes for the prize is temperate in all things. Now they do it to obtain a perishable crown, but we for an imperishable crown. Therefore, I run thus: not with uncertainty. Thus I fight: not as one who beats the air. But I discipline my body and bring it into subjection, lest, when I have preached to others, I myself should become disqualified."

1 Corinthians 9:25-27, NKJV

Action Application #93

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #94

Advent

Personal Challenge

When times and conditions get tough and seem unberable, trust God and hold onto His hand.

Illuminating Insight

"We are in a most trying position, waiting, watching for our Lord's appearing....It is ever God's purpose to bring light out of darkness, joy out of sorrow, and rest out of weariness, for the waiting, longing soul."

Testimonies for the Church, vol. 5, 216

Bible Principle

"The Lord is a refuge for the oppressed, a stronghold in times of trouble. Those who know your name trust in you, for you, Lord, have never forsaken those who seek you."

Psalm 9:9-19, NIV

Action Application #94

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #95

Revival

Personal Challenge

Kindle or rekindle the fire of revival in your heart and in the hearts of others.

Illuminating Insight

"A revival of true godliness among us is the greatest and most urgent of all our needs. To seek this should be our first work...The old standard bearers knew what it was to wrestle with God in prayer, and to enjoy the outpouring of His Spirit. But these are passing off from the stage of action; and who are coming up to fill their places?"

Selected Messages, vol. 1, 121-122

Bible Principle

"Will You not revive us again, that Your people may rejoice in You?"

Psalm 85:6, NKJV

Action Application #95

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #96

Encouragement

Personal Challenge

Tenaciously keep in touch with the body of Christ, in person, by phone, online, or any means possible.

Illuminating Insight

"Those who are of the household of faith should never neglect the assembling of themselves together; for this is God's appointed means of leading His children into unity, in order that in Christian love and fellowship they may help, strengthen, and encourage one another.... let us refresh our minds by communion with one another and with God..."

Our High Calling, 166

Bible Principle

"Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching."

Hebrews 1:23-25, NIV

Action Application #96

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #97

Attentive

Personal Challenge

Wake up! Be alert, attentive, watchful and mindful of whatever you need to be conscious of.

Illuminating Insight

"I saw that we must wake up, wake, and cry earnestly for the arm of the Lord to be revealed. It is fatal to sleep now. Time is almost finished."

Spalding and Magan Unpublished Manuscript Testimony of Ellen White, 11.

Bible Principle

"Be careful, or your hearts will be weighed down with carousing, drunkenness and the anxieties of life, and that day will close on you suddenly like a trap. For it will come on all those who live on the face of the whole earth. Be always on the watch, and pray that you may be able to escape all that is about to happen, and that you may be able to stand before the Son of Man."

Luke 21:34-36, NIV

Action Application #97

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #98

Influence

Personal Challenge

Use your godly influence to help build your extended family circle into all that it can be.

Illuminating Insight

"One well-ordered, well-disciplined family tells more in behalf of Christianity than all the sermons that can be preached. Such a family gives evidence that the parents have been successful in following God's directions, and that their children will serve Him in the church."

Adventist Home, 32

Bible Principle

"Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory."

Colossians 3:1-4, NIV

Action Application #98

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #99

Purpose

Personal Challenge

Everyday seek a regenerated mind and noble purpose; there is no better mindset to strive for.

Illuminating Insight

"To have a new heart is to have a new mind, new purposes, new motives. What is the sign of a new heart? – a changed life. There is a daily, hourly dying to selfishness and pride."

God's Amazing Grace, 100

Bible Principle

"Create in me a clean heart, O God, and renew a steadfast spirit within me."

Psalms 51:10, NKJV

Action Application #99

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #100

Contentment

Personal Challenge

Develop the spirit of contentment, rest in God - manage your mind so that it doesn't get away from you.

Illuminating Insight

"In the night I seemed to be conversing with you, and saying, the lesson you need to learn is to be restful in the Lord. If you encourage a spirit of uneasiness and discontent, you will mar your religious experience... I wish to say to you, be content where you are. Gain the mastery over your own minds. The uneasiness that you allow yourselves to have disqualifies you to be a blessing where you are."

Retirement Years, 51

Bible Principle

"I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want."

Philippians 4:11-12, NIV

Action Application #100

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

Retirement Challenge #101

Heaven

Personal Challenge

After all is said and done, let us focus on the future promised inheritance that awaits the faithful.

Illuminating Insight

"Talk of heavenly things. Talk of Jesus, His loveliness and glory, and of His undying love for you, and let your heart flow out in love and gratitude to Him, who died to save you. Those who are ready will soon receive an unfading crown of life, and will dwell forever in the kingdom of God, with Christ, with angels, and with those who have been redeemed by the precious blood of Christ...It is the waiting ones who are to be crowned with glory, honor, and immortality."

Heaven, 56

Bible Principle

"As it is written: 'What no eye has seen, what no ear has heard, and what no human mind has conceived' the things God has prepared for those who love him—these are the things God has revealed to us by his Spirit. The Spirit searches all things, even the deep things of God."

1 Corinthians 2:9-10, NIV

Action Application #101

How can I act on this challenge?

List a benefit of this challenge.

Share this challenge with someone.

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Retirement Success Principles

A. Many **Accomplish** very little because they attempt little (COL 331).

- Retirees may repurpose and attempt big things for God and others.

B. Having done the **Best** we can, we are to leave all results with God (TM 184).

- We doubtlessly face unique challenges as we age but they all can be overcome.

C. Master **Circumstances**, and do not allow circumstances to master you (3T 47).

- Whatever the retirement conditions, see them as a challenge to be mastered.

D. If you make a mistake, turn your **Defeat** into victory (7T 244).

- By God's grace, nothing, absolutely nothing, will keep me down.

E. There is no **Excellence** without great labor (SD 333).

- Like in your former life, accomplishments only happen with great effort.

F. Talk **Faith**. Keep on God's side of the line (5T 514).

- Don't let retirement blues get you down, be optimistic—talk faith and walk faith.

G. God speaks clearly, **Go** forward (GW 262).

- You can always know that God wants you to progress, to move forward.

H. Your **Health** should be as sacredly guarded as the character (CG 343).

- Regardless of your health habits before retirement, you can always improve now.

I. Education is preparation of the physical, **Intellectual**, and moral powers for life's duties (4T 498).

- Always invest in the wholistic development; never stop being better and better.

J. Consistency is a **Jewel** (5T 98).

- Right focusing on steadiness AND reliability are values that bring endless goodness.

K. Better than all other **Knowledge** is an understanding of the Word of God (4T 27).

- The Bible is the ultimate source of wisdom and guidance at every stage of life.

L. An aimless life is a **Living** death (CH 51; 4T 417).

- Focus, attentiveness and direction are the twins that nurture purpose and fulfillment.

M. The final **Movements** will be rapid ones (9T 11).

- This is true in theology but it can have equal impact in our lives; so always be ready.

N. The highest evidence of **Nobility** is self-control (DA 301).

- This can effectively be modeled in the retirement phase of life.

O. God gives **Opportunities**; success depends upon the use made of them (MYP 148).

- Success in retirement years depends on how you maximize your opportunities.

P. **Pray** and work, and work and pray (2SM 390).

- Prayer is so powerful, even more so in our senior years; use this agency.

Q. His children will be brought to fill the very place for which they are **Qualified** (PP 639).

- This principle of providential placement continues in retirement years.

R. Real success can be secured only by faithful adherence to the eternal principles of **Righteousness** (7T 164).

- The principles of the Bible will lead the seeker along the paths of righteousness.

S. It is in a life of **Service** only that true happiness is found (SD 272).

- Find an avenue of service that satisfies, fulfills and brings contentment.

T. The waste of **Time** is a waste of intellect (3T 146).

- In the senior years, time is one of the most valuable commodities.

U. No other influence has such power as an **Unselfish** life (MH 470).

- Above all love, be nice and unselfishly serve others.

V. Doubt, drugs, overeating, lustful passions, and overwork wear away your **Vital force** (3BC 1146; 2SM 281; CG 388; 2T 472; CH 99).

- Start strong, be strong, remain strong and you'll end strong.

W. If you are **Willing** to be made willing, God will accomplish the work for you (MB 142).

- You don't have all the answers but if you are willing and obedient, you will know the right.

X. The story of **Xerxes** I and Esther is an example of courage for today (PK 598-602).

- Whatever the challenge, be brave and do your task and duty.

Y. **Yesterday** is beyond our amendment or control (6T 149).

- Be a pragmatist, accept that the past is the past and positively move forward.

Z. Let your **Zeal** in labor be tempered with reason (7T 298).

- When resources are limited, use all your wisdom to do the right thing at the right time.

Materials in this section have been paraphrased from the writing of Ellen G. White in the sources referred to. Bulleted comments have been added for direct connection to the retirement period of life. Standard abbreviations have been used (dwb).

50 Selected Bible Passages on Retirement Themes

The following are Bible passages that, directly or indirectly, indicate how retirement can be a time of development, enrichment, sanctification and lifelong learning. With the help of the Holy Spirit, and the right attitude, actions and associates, there is no end to the good a retiree can accomplish in the retirement chapter of life.

Review the following categories, let your mind expand as to how God can partner with you to make this a period of growth, maturation, productivity and fulfillment.

A Time for Assessment

- Genesis 15:15 As for you [Abram], you shall go to your fathers in peace; you shall be buried in a good old age. Deuteronomy 34:7 Moses was 120 years old when he died, yet his eyesight was clear, and he was as strong as ever.
- Numbers 8:24-26 "Now regarding a descendant of Levi who is 25 years and above, he is to enter work in the service at the appointed place of meeting, but starting at 50 years of age, he is to retire from service and is no longer to work. He may minister to his brothers at the Tent of Meeting by keeping watch, but he is not to engage in service. This is how you are to act with respect to the obligations of the descendants of Levi."
- Psalm 71:9 And now, in my old age, don't set me aside. Don't forsake me now when my strength is failing.
- Isaiah 46:4 And I will still be carrying you when you are old. Your hair will turn gray, and I will still carry you. I made you, and I will carry you to safety.
- Philemon 1:9 I prefer to make my appeal on the basis of love. I, Paul, as an old man and now a prisoner of the Messiah Jesus.

A Time for Commitment

- Ruth 4:15 He will renew your life and sustain you in your old age. For your daughter-in-law, who loves you and who is better to you than seven sons, has given him birth.”
- Psalm 23:4 Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me.
- Proverbs 16:3 Commit your actions to the LORD, and your plans will succeed.
- Romans 12:2 Do not be conformed to this world, but continuously be transformed by the renewing of your minds so that you may be able to determine what God’s will is—what is proper, pleasing, and perfect.
- Titus 2:2-3 Older men are to be sober, serious, sensible, and sound in faith, love, and endurance. Likewise, older women are to show their reverence for God by their behavior. They are not to be gossips or addicted to alcohol, but to be examples of goodness.

A Time for Exploits

- Genesis 21:1-3 Now the LORD was gracious to Sarah as he had said, and the LORD did for Sarah what he had promised. Sarah became pregnant and bore a son to Abraham in his old age, at the very time God had promised him. Abraham gave the name Isaac to the son Sarah bore him.
- Exodus 7:6-9 So Moses and Aaron did just as the LORD had commanded them. Moses was eighty years old, and Aaron was eighty-three when they made their demands to Pharaoh. Then the LORD said to Moses and Aaron, “Pharaoh will demand, ‘Show me a miracle.’ When he does this, say to Aaron, ‘Take your staff and throw it down in front of Pharaoh, and it will become a serpent.’”
- Joshua 13:1-3a When Joshua had grown old, having lived many years, the Lord told him, “You are old and have lived many years, but much of the land still remains to be possessed. This territory remains: all of the Philistine regions, including all Geshurite holdings from the Shihor east of Egypt as far as the border of Ekron on the north (which is considered part of Canaan).

- Joshua 14:6-12 Then the people of Judah came to Joshua at Gilgal. And Caleb the son of Jephunneh the Kenizzite said to him, “You know what the LORD said to Moses the man of God in Kadesh-barnea concerning you and me. I was forty years old when Moses the servant of the LORD sent me from Kadesh-barnea to spy out the land, and I brought him word again as it was in my heart. But my brothers who went up with me made the heart of the people melt; yet I wholly followed the LORD my God. And Moses swore on that day, saying, ‘Surely the land on which your foot has trodden shall be an inheritance for you and your children forever, because you have wholly followed the LORD my God.’ And now, behold, the LORD has kept me alive, just as he said, these forty-five years since the time that the LORD spoke this word to Moses, while Israel walked in the wilderness. And now, behold, I am this day eighty-five years old. I am still as strong today as I was in the day that Moses sent me; my strength now is as my strength was then, for war and for going and coming. So now give me this hill country of which the LORD spoke on that day, for you heard on that day how the Anakim were there, with great fortified cities. It may be that the LORD will be with me, and I shall drive them out just as the LORD said.”
- Joel 2:28 “And it shall come to pass afterward, that I will pour out my Spirit on all flesh; your sons and your daughters shall prophesy, your old men shall dream dreams, and your young men shall see visions.

A Time for Faith

- Joshua 1:9 Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the LORD your God will be with you wherever you go.”
- Psalm 37:25 I have been young, and now am old, yet I have not seen the righteous forsaken or his children begging for bread.

- Luke 2:25-32 Now there was a man in Jerusalem, whose name was Simeon, and this man was righteous and devout, waiting for the consolation of Israel, and the Holy Spirit was upon him. And it had been revealed to him by the Holy Spirit that he would not see death before he had seen the Lord's Christ. And he came in the Spirit into the temple, and when the parents brought in the child Jesus, to do for him according to the custom of the Law, he took him up in his arms and blessed God and said, "Lord, now you are letting your servant depart in peace, according to your word; for my eyes have seen your salvation that you have prepared in the presence of all peoples, a light for revelation to the Gentiles, and for glory to your people Israel." Luke 2:36-38 And there was a prophetess, Anna, the daughter of Phanuel, of the tribe of Asher. She was advanced in years, having lived with her husband seven years from when she was a virgin, and then as a widow until she was eighty-four. She did not depart from the temple, worshiping with fasting and prayer night and day. And coming up at that very hour she began to give thanks to God and to speak of him to all who were waiting for the redemption of Jerusalem.
- 1 Corinthians 1:8-9 He will also strengthen you to the end, so that you will be blameless on the day of our Lord Jesus Christ. God is faithful, by whom you were called into fellowship with his son, Jesus Christ our Lord.
- Philippians 1:6 For I am sure of this very thing, that the one who began a good work in you will perfect it until the day of Christ Jesus.

A Time for Partnership

- Genesis 28:15 I am with you and will watch over you wherever you go, and I will bring you back to this land. I will not leave you until I have done what I have promised you."
- Job 32:4 Because Elihu was the youngest one there, he had waited until everyone finished speaking.

- Psalm 71:5-9 For you are my hope, Lord God, my security since I was young. I depended on you since birth, when you brought me from my mother's womb; I praise you continuously. I have become an example to many that you are my strong refuge. My mouth is filled with your praise and your splendor daily. Don't throw me away when I am old; do not abandon me when my strength fails. Psalm 71:16-19 Lord God, I will come in the power of your mighty acts, remembering your righteousness—yours alone. God, you taught me from my youth, so I am still declaring your awesome deeds. Also, when I reach old age and have gray hair, God, do not forsake me, until I have declared your power to this generation and your might to the next one. Your many righteous deeds, God, are great. O God who is like you?
- Isaiah 46:4-5 Even until your old age, I am the one, and I'll carry you even until your gray hairs come. It is I who have created, and I who will carry, and it is I who will bear and save. "To whom will you compare me, count me equal, or liken me, so that I may be compared?"
- Luke 1:5-7, 11-13, 67-68 In the days of Herod, king of Judea, there was a priest named Zechariah, of the division of Abijah. And he had a wife from the daughters of Aaron, and her name was Elizabeth. And they were both righteous before God, walking blamelessly in all the commandments and statutes of the Lord. But they had no child, because Elizabeth was barren, and both were advanced in years... And there appeared to him an angel of the Lord standing on the right side of the altar of incense. And Zechariah was troubled when he saw him, and fear fell upon him. But the angel said to him, "Do not be afraid, Zechariah, for your prayer has been heard, and your wife Elizabeth will bear you a son, and you shall call his name John... And his father Zechariah was filled with the Holy Spirit and prophesied, saying, "Blessed be the Lord God of Israel, for he has visited and redeemed his people.

A Time for Providence

- Genesis 24:1 Abraham was now a very old man, and the LORD had blessed him in every way.

- Genesis 25:7-8 Abraham lived for 175 years, and he died at a ripe old age, having lived a long and satisfying life. He breathed his last and joined his ancestors in death.
- Jeremiah 29:11 For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.
- Romans 8:28-30 And we know that all things work together for good to those who love God, to those who are the called according to His purpose. For whom He foreknew, He also predestined to be conformed to the image of His Son, that He might be the firstborn among many brethren. Moreover whom He predestined, these He also called; whom He called, these He also justified; and whom He justified, these He also glorified.
- Philippians 1:6 And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ.

A Time for Respect

- Leviticus 19:32 "Rise in the presence of the aged and honor the elderly face-to-face. "Fear your God. I am the LORD.
- Proverbs 16:31 Gray hair is a crown of glory; it is gained in a righteous life.
- Proverbs 20:28-29A king will remain in power as long as his rule is honest, just, and fair. We admire the strength of youth and respect the gray hair of age.
- Proverbs 17:6 Grandchildren are the crown of the aged, and the glory of children is their fathers.
- Psalm 71:18-19 Now that I am old and my hair is gray, don't leave me, God. I must tell the next generation about your power and greatness. God, your goodness reaches far above the skies. You have done wonderful things. God, there is no one like you.

A Time for Service

- Psalm 92:12-14 But the godly will flourish like palm trees and grow strong like the cedars of Lebanon. For they are transplanted to the LORD's own house. They flourish in the courts of our God. Even in old age they will still produce fruit; they will remain vital and green. They will declare, "The LORD is just! He is my rock! There is no evil in him!"

- Acts 20:24 But I do not account my life of any value nor as precious to myself, if only I may finish my course and the ministry that I received from the Lord Jesus, to testify to the gospel of the grace of God.
- Galatians 6:9-10 Let's not get tired of doing what is good, for at the right time we will reap a harvest—if we do not give up. So then, whenever we have the opportunity, let's practice doing good to everyone, especially to the family of faith.
- Philippians 3:13-14 Brothers, I do not consider that I have made it my own. But one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus.
- 1 Timothy 6:11-12 But you, man of God, must flee from all these things. Instead, you must pursue righteousness, godliness, faithfulness, love, endurance, and gentleness. Fight the good fight for the faith. Keep holding on to eternal life, to which you were called and about which you gave a good testimony in front of many witnesses.

A Time for Thanksgiving

- Psalm 71:18-19 Even when I am old and gray, do not abandon me, O God. Let me live to tell the people of this age what your strength has accomplished, to tell about your power to all who will come. Your righteousness reaches to the heavens, O God. You have done great things. O God, who is like you?
- Psalm 148:7, 11-12 Praise the Lord from the earth, you great sea creatures and all deeps... Kings of the earth and all peoples, princes and all rulers of the earth! Young men and maidens together, old men and children!
- Isaiah 40:31 but those who keep waiting for the LORD will renew their strength. Then they'll soar on wings like eagles; they'll run and not grow weary; they'll walk and not grow tired."
- Isaiah 46:4-5 Even when you're old, I'll take care of you. Even when your hair turns gray, I'll support you. I made you and will continue to care for you. I'll support you and save you. To whom will you compare me and make me equal? To whom will you compare me so that we can be alike?

- 2 Corinthians 4:16-17 That is why we are not discouraged. Though outwardly we are wearing out, inwardly we are renewed day by day. Our suffering is light and temporary and is producing for us an eternal glory that is greater than anything we can imagine.

A Time for Wisdom

- 1 Kings 12:6 There were some older men who had helped Solomon make decisions when he was alive. So King Rehoboam asked these men what he should do. He said, “How do you think I should answer the people?”
- Job 12:12-13 Is not wisdom found among the aged? Does not long life bring understanding? “To God belong wisdom and power; counsel and understanding are his.
- Job 32:7 I thought, ‘Those who are older should speak, for wisdom comes with age.’
- Ecclesiastes 7:10 Never ask “Why does the past seem so much better than now?” because this question does not come from wisdom.
- Ecclesiastes 12:1-7 Remember also your Creator in the days of your youth, before the evil days come and the years draw near of which you will say, “I have no pleasure in them”; before the sun and the light and the moon and the stars are darkened and the clouds return after the rain, in the day when the keepers of the house tremble, and the strong men are bent, and the grinders cease because they are few, and those who look through the windows are dimmed, and the doors on the street are shut—when the sound of the grinding is low, and one rises up at the sound of a bird, and all the daughters of song are brought low— they are afraid also of what is high, and terrors are in the way; the almond tree blossoms, the grasshopper drags itself along, and desire fails, because man is going to his eternal home, and the mourners go about the streets— before the silver cord is snapped, or the golden bowl is broken, or the pitcher is shattered at the fountain, or the wheel broken at the cistern, and the dust returns to the earth as it was, and the spirit returns to God who gave it. Vanity of vanities, says the Preacher; all is vanity...

Solomon's Sobering Lessons to Retirees

Solomon's Weakness a Beacon of Warning: Of Solomon the inspired record says, "His wives turned away his heart after other gods: and his heart was not perfect with the Lord his God."

Lesson 1: Nurturing the Forbidden Short-Circuits Character Development

This is no theme to be treated with a smile. The heart that loves Jesus will not desire the unlawful affections of another. Every want is supplied in Christ. This superficial affection is of the same character as that exalted enjoyment which Satan promised Eve. It is coveting that which God has forbidden. When it is too late hundreds can warn others not to venture upon the precipice. Intellect, position, wealth can never, never take the place of moral qualities. Clean hands, a pure heart, and noble, earnest devotion to God and the truth the Lord esteems above the golden wedge of Ophir.

Lesson 2: Tolerating Evil Tarnishes One's Legacy

An evil influence has a perpetuating power. I wish I could set this matter before God's commandment-keeping people just as it has been shown me. Let the sad memory of Solomon's apostasy warn every soul to shun the same precipice. His weakness and sin are handed down from generation to generation.

Lesson 3: Uncontrolled Passions Overwhelm Principle

The greatest king that ever wielded a scepter, of whom it had been said that he was the beloved of God, through misplaced affection became contaminated and was miserably forsaken of his God. The mightiest ruler of the earth had failed to rule his own passions. Solomon may have been saved "as by fire," yet his repentance could not efface those high places, nor demolish those stones, which remained as evidences of his crimes. He dishonored God, choosing rather to be controlled by lust than to be a partaker of the divine nature.

What a legacy Solomon's life has committed to those who would use his example to cover their own base actions. We must either transmit a heritage of good or evil. Shall our lives and our example be a blessing or a curse? Shall people look at our graves and say, "He ruined me", or "He saved me"? ...

Lesson 4: Delayed Maturation Comes at a Cost

The lesson to be learned from the life of Solomon has a special moral bearing upon the life of the aged, of those who are no longer climbing the mountain but are descending and facing the western sun. We expect to see defects in the characters of youth who are not controlled by love and faith in Jesus Christ. We see youth wavering between right and wrong, vacillating between fixed principle and the almost overpowering current of evil that is bearing them off their feet to ruin. But of those of mature age we expect better things. We look for the character to be established, for principles to be rooted, and for them to be beyond the danger of pollution.

Lesson 5: Pride Causes Capitulation to Temptation

But the case of Solomon is before us as a beacon of warning. When thou, aged pilgrim who hast fought the battles of life, thinkest that thou standest, take heed lest thou fall. How, in Solomon's case, was weak, vacillating character, naturally bold, firm, and determined, shaken like a reed in the wind under the tempter's power! How was an old gnarled cedar of Lebanon, a sturdy oak of Bashan, bent before the blast of temptation! What a lesson for all who desire to save their souls to watch unto prayer continually! What a warning to keep the grace of Christ ever in their heart, to battle with inward corruptions and outward temptations!—The S.D.A. Bible Commentary 2:1031, 1032.

Lesson 6: Crippling Compromise for Earthly Success

Worldly Renown versus Godly Integrity: It has been said of men of gray hairs that there is no danger of their shrinking from their post of duty; but in the case of Solomon, when he became old, we learn that he lost his connection with God. And why?—Because he sought after the renown, honor, and riches of this world; because he took wives from among the idolatrous nations, and became allied with those nations. It is true that by this alliance he brought gold from Ophir and silver from Tarshish; but it was at the expense of virtue, of principle, of integrity of character.

All through the history of the Jewish nation we see that the people of God, whether old or young, had to keep themselves distinct and separate from the idolatrous nations around them. God has a people today; and it is just as necessary now as anciently that His people should keep themselves distinct and separate, pure and unspotted from the world, its spirit, and its influences, because the world sets up a standard opposed to the standard of truth and righteousness.—The Review and Herald, January 4, 1887.

Lesson 7: Repentance May Happen but Evil Lives On

Influence for Good or for Ill Solomon's repentance was sincere; but the harm that his example of evil-doing had wrought, could not be undone. During his apostasy, there were in the kingdom men who remained true to their trust, maintaining their purity and loyalty. But many were led astray; and the forces of evil set in operation by the introduction of idolatry and worldly practices, could not easily be stayed by the penitent king.

His influence for good was greatly weakened. Many hesitated to place full confidence in his leadership. Though the king confessed his sin, and wrote out, for the benefit of after-generations, a record of his folly and repentance, he could never hope entirely to destroy the baleful influence of his wrong deeds. Emboldened by his apostasy, many continued to do evil, and evil only. And in the downward course of many of the rulers who followed him, may be traced the sad influence of the prostitution of his God-given powers....

Conclusion: Influence is a Power for Good or Evil

Among the many lessons taught by Solomon's life, none is more strongly emphasized than the power of influence for good or for ill. However, contracted may be our sphere, we still exert an influence for weal or woe. Beyond our knowledge or control, it tells upon others in blessing or cursing. It may be heavy with the gloom of discontent and selfishness, or poisonous with the deadly taint of some cherished sin; or it may be charged with the life-giving power of faith, courage, and hope, and sweet with the fragrance of love. But potent for good or for ill it will surely be.—Prophets and Kings, 84, 85. 18

Ellen White, The Retirement Years, pages 178-184 (Italicized sentences supplied by editor)

We need to follow more closely God's plan of life. To do our best in the work that lies nearest, to commit our ways to God, and to watch for the indications of His Providence....

Ellen G. White



101 Retirement Challenges: Spiritual Insights is filled with diverse and interesting insights that will help you to rethink, refocus, repurpose and to refine your perspectives on how to successfully navigate retirement.

This HandBook will map out fresh perspective on the potential and possibilities of the retirement phase of life. Be inspired as you discover new purpose for a successful retirement.

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