

CONTEMPLATING CHRISTIAN RETIREMENT

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Can you define a Christian retirement? That might be tough. But when you do think about retirement, what do you think about? Travel? Fishing? Golf? Simply not working? The retirement decision is an important one – for many reasons.

In most areas of life, it can be easy to fall into an earthly agenda. After all, we're surrounded by worldly influence at every turn. And the relentless pressure to compromise the way we think can work its way into the way we're wired. We may not even see the error. From sex to spirituality to pleasure to raising children to work to sacrifice to finances, this world reworks most everything. The way we think about retirement is not exempt from faulty thinking. But in it, we can show the value of Jesus or showcase a self-centered disposition.

Retirement means different things to different people

Everyone uses the word retirement. But what does it really mean? Often it's seen as the time in life when we don't need to generate earned income. For some retirement is mainly about not working. Maybe the job is demanding, and they need to get away from it. Maybe they don't like what they do. Or, maybe they simply don't want to work anymore.

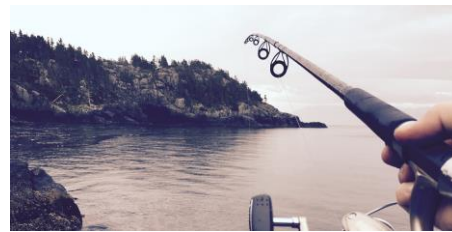
For others, retirement is more about what's next. So, yes, while it's about not working for someone else, it's also about doing something that's better aligned with our personal aspirations than with money. And if this *something* does generate income, it's usually less income than we were making before retirement.

Here's the thing - Right thinking about retirement is critical for both the worker and for the Kingdom. Hopefully, as a Christian, retirement comes at a point in life when Jesus has become more precious than anything else, and the gospel has penetrated every aspect of life, and we've seen idols fall and lives rescued. Hopefully, as we reach our 50s, 60s, and 70s, the pleasures of this world are insignificant compared to the joy we find in serving the King.

If that's true; how should we be thinking about retirement? What should retirement look like for those who value Jesus more than anything else? What might a Christian retirement look like? Just as is the case with almost everything, thinking about retirement rightly can put the value of Christ on display.

The Bible and retirement

Wouldn't it be great if the Bible had a section on retirement specifics? It certainly does have guidance on how we should live and function if we're going to exude the reality of our salvation. For example, we're always supposed to live lives of faith. We're to put others before ourselves and work for the Kingdom. But questions like, "How much should I save for retirement?" and "How should I invest my retirement funds?" are not immediately obvious.



The truth is, however, if we really follow what the Bible does give us, the answer to most questions falls into place.

Below I've listed five errors many make when contemplating retirement:

#1 – Thinking wrongly about work

One of the problems with the typical retirement mindset is that work is often understood to be a necessary evil. And while we may not hate our jobs, it's hard to see them as a calling for much more than making money or a social escape or a keep-the-mind-active tool. This is a core problem that can influence bad retirement thinking.

In God's calling us to work, he is doing us good and placing us where we are for a purpose. Surly earning money is a part of that, but there's much more in almost every situation. We should each see our jobs as from the Lord and in them an opportunity to joyfully display Christ to our

employer and to those we work with. For most, the work environment creates an opportunity to enter the lives of many that need Jesus. Prayer for those we work with, living as a disciple, and sharing the gospel is a God-ordained aspect of work life. While it's easy to focus on ourselves and our ambitions, God has placed us in a mission field:

Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ. – Colossians 3:23-24

It's not easy to consistently see our work as something to steward for the sake of Christ, but we should. When we don't think about our work the way we should, it's easy to think about retirement from the wrong perspective. It's critical that you follow God's heart in your work. Ministry in your work may impact how you consider retirement. Maybe you should work longer because God is using you there.

#2 – Fading away

The sad truth is that many Christians actually look forward to retirement as a time when they can, not only leave employment, but also leave ministry. Retirement can easily be a time when we're even more self-focused than usual. This happens over and over again, and in my experience, it almost seems to be the norm.

Now I understand that as we age, health and mental acumen can change. But this is not what I'm talking about. I'm talking about pursuing a self-centered life just when our faith should be deep, and our spiritual gifts should be powerful, and our prayer life should be robust, and our confession should be bold, and our service for the Kingdom should be life-giving. In our 50s and 60s and 70s, we should be fully given to God's work and be an example of what a Jesus-saturated life looks like. We should be like the Apostle Paul when he said:

Brothers, I do not consider that I have made [perfection] 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. – Philippians 3:13-14

And let us not grow weary of doing good, for in due season we will reap, if we do not give up. – Galatians 6:9

We should follow the Psalmist when he said, "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." (Psalm 71:18)

#3 – The earthly, "While I still can."

It's natural to think about our limited remaining time and declining health as we approach retirement. But our response to what we all know is coming is critical. Many who feel time slipping away will respond with *While I still have health, I want to spend my time doing...* So, what do you want to spend time doing?

With limited time here, we should have a desire to maximize the ministry God has entrusted to us. This was the Apostle Paul's thinking when he said:

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. – Acts 20:24

And in Paul's last letter we understand that Paul has realized his ambition when he says:

I have fought the good fight, I have finished the race, I have kept the faith. – 2 Timothy 4:7

Paul worked for the Kingdom until the end. Rather than fading away, his intensity intensified. But instead of this, many look forward to the time when they can focus more on themselves. This thinking would seem to fight against what the Spirit should be developing in our lives. The process of sanctification means we are continually becoming more like Jesus, not less. The longer we walk with

Christ, the more aligned we should be with Jesus' character and his mission, not less. Earthly enticements should fade, and Jesus should be everything. Less of me, more of Him.

As Paul thought about this, his response seemed to be, "I need to finish strong. I need to accomplish as much as I can for King and Kingdom while I can." He did not think a Christian retirement meant endless relaxation.

#4 – Greedy Accumulation

When Jesus illustrated the sin of living for self-centered earthly comforts rather than for the Kingdom, he used saving-for-retirement as the example:

And [Jesus] told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry." But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God." – Luke 12:16-21

This man was more interested in accumulating for himself than being rich toward God. It can be easy to focus on this man's guilt and ignore what Jesus is really saying to us. At least two things are clear here:

First – Jesus is warning against all greed when he said, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." (vs 15)

Second – You are a fool if your treasure is in earthly stuff instead of eternal wealth. (vs 21)

Because earthly wealth is so very important to us, we can easily find an escape from Jesus' words in

Luke 16:13, "So is the one who lays up treasure for himself and is not rich toward God." we can easily think that my wealth is okay if I'm also rich toward God. But this is not what Jesus was saying. You cannot focus on earthly stuff *and* be rich toward God. Jesus was warning against the greed found in being accumulation-focused. You cannot serve God and money.

I find this extremely challenging. We are bombarded with the reality of uncertainty in retirement. Health-care costs, inflation, disappointing investment returns, a long life, long-term care costs, and the list goes on and on. An earthly mind will conclude that if we're going to live well until the end, we can never have enough money in our retirement account. The responsible thing to do seems to be, save as much as possible for as long as possible. But being responsible from an earthly standpoint usually means that faith-based action doesn't exist. As Jesus sees it, this rich man was a fool.

#5 – The earthly dream can crush our mission

Retirement usually has many opportunities for us to refocus our efforts on the Kingdom. Sadly, serving self is often more important. Please consider the following words of Jesus:

And because lawlessness will be increased, the love of many will grow cold. But the one who endures to the end will be saved. And this gospel of the kingdom will be proclaimed throughout the whole world as a testimony to all nations, and then the end will come. – Matthew 24:12-14

As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful. – Matthew 13:22

God's heart for us is to hear the gospel and be saved. And to hear the gospel and become like Christ. God's heart is for us to selflessly bring God glory through proclaiming the gospel in its fullest sense. The gospel should be everything to everyone

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all of the time. The call to expand the Kingdom does not go away when we retire. People must hear the gospel to be saved.

The gospel should also be working in the hearts and minds of believers, creating those who would live faith-driven, Christ-exalting, mission-focused, prayer-saturated lives that fuel an expanding Kingdom. Retirement should be a time in life when those who are the most well equipped are serving the Kingdom wholeheartedly.