

# Honey I'm Home – Forever! Big Decisions – Retirement (20 March, 2011)



Retirement sneaks up on you faster than you might think.



First and foremost tonight, I plan to address those who are approaching or who are already in the retirement years – let's say 60 plus.

**But**, before many of you tune out – and before everyone under 30 wonders why they even bothered coming – let me say this – whether you are 55, 45 or 15 – if you are *not* preparing your life **now** for its sunset years – when you get there – it will not be a time of glory – it will be a time of regrets and too many pitfalls.

Retirement is big business.

Superannuation funds in Australia have \$1.4 trillion dollars in assets. In the US that figure is around \$40 trillion dollars. Worldwide the figure is believed to be around \$100 trillion dollars.

Once or twice a year – every worker and retiree in Australia gets an envelope from their superannuation fund. Many open that envelope with trepidation. In it – there is a figure – how much money you have to retire on.

People in their 20's and 30's barely glance at the figure. Those in their 50's and 60's do more than glance. They have a number in mind. The number they need to live comfortably in retirement for the rest of their lives.

I personally know many men who have reached that number in their 40's – and then they retired.

While retirement is big business today – we have to remember that the concept of retirement is relatively new.

Throughout most of world history – men worked as long as they could – in old age they cut back and did as much as they could – until finally they could no longer work and their children cared for them until death.

However, in 1883, Chancellor Otto Von Bismarck of Germany had a problem. The socialists were a rising threat. To help his countrymen resist their allure, Bismarck announced that he would pay a pension to any nonworking German over age 65. While this sounded generous, at the time few lived much past 65 – and the pension was not overly generous.

The concept of retirement was given further credence by the prominent physician William Osler in his 1905 valedictory address at the Johns Hopkins Hospital. Osler said it was a matter of fact that the years between 25 and 40 in a worker's career are the "15 golden years of plenty." He called that span "the anabolic or constructive period." Workers between ages 40 and 60 were merely uncreative and therefore tolerable. He hated to say it, because he was getting on, but after age 60 the average worker was "useless" and should be put out to pasture.

The concept of retirement was adopted with vigour in the West because older workers were seen as a hindrance to the places of younger, more productive men with families to support. The problem was the governments did not pay enough for the men to retire – so most refused to retire.

This rose to a head during the Great Depression. One way to provide jobs for younger men was to get the older ones to retire.

The US led the way. President Franklin D. Roosevelt knew the government could not fund this – so he proposed the Social Security Act of 1935, which made workers pay for their own old-age insurance.

It soon transpired that those who retired often missed work and had little to do. So the concept of retirement leisure grew.

Some states like Florida actively sought to attract retirees. Retirement activities became an industry. The number of golf courses in the United States tripled between 1921 and 1930. Subsequent technological developments like movies and television helped turn having nothing to do into a leisure time activity.

I did a little searching on various retirement sites. Most of them encouraged retirees to enjoy their hard earned leisure time in activities such as:

- **Travel** – See those parts of the world you always wanted to. Rent or buy a Winnebago – kiss the grandkids goodbye and head off around Australia for eighteen months.
- **Hobbies** – It is time for you. Take up the hobbies you always wanted to – Golf, lawn bowls, bingo.
- **Entertainment** – There is no longer a TV show you don't have time to watch or a game of Sudoku or bridge you have to miss out on.
- **Family** – Spoil the grandkids.

A couple of years ago the retirement industry hit on a slogan that became a real winner.

They encouraged retirees to go SKI –ing.



Spending the Kid's Inheritance.

You worked for it – why leave it to them. Spend it all now while you get a chance.

Raid the superannuation – if that runs out – take out a reverse mortgage – if you live long enough to spend all that – the government will fund your last few years. You worked hard – you deserve it.

We put all this together and here is the world's view of retirement.

Dads and mums – get out and work hard. Work extra hours. If your conscience whispers – spend time with your family – tell it – this is for the family.

Then having worked so hard you had no time for family, or ministry or anything else – one day – 60, 65, 69 – your superannuation statement will reach the magic figure. You work out how much per year you need to live on – divide by the years you have left – and when that number comes up – retire.

Then you travel, play golf, do crosswords, hug the grandkids and wait to die.

I want to suggest that no Christian should ever, ever buy into this view of retirement.

What is the Christian view of retirement?

First, the Bible does not speak of retirement. This does not mean it is wrong – to retire – just that it does not speak of retirement.

The closest we can find is this instruction to the Levites in Numbers 8:23–26:

And the Lord spoke to Moses, saying, “This applies to the Levites: from twenty-five years old and upward they shall come to do duty in the service of the tent of meeting. And from the age of fifty years they shall withdraw from the duty of the service and serve no more. They minister to their brothers in the tent of meeting by keeping guard, but they shall do no service. Thus shall you do to the Levites in assigning their duties.”

This was a very specific instruction to those ministering in the Temple. It took time for the Levites to be prepared to serve – and then after fifty – they still assisted their brothers in their service to the Lord.

So while the Bible describes a time of slowing down – all the saints continue to serve in some way. And it is a selfless serving – serving others – not just pleasing self.

Consider Simeon old and approaching death – but still serving at the Temple.

Luke 2:25:

Now there was a man in Jerusalem, whose name was Simeon, and this man was righteous and devout, waiting for the consolation of Israel.

Second, the Bible has a very different view of age compared to the worldly picture of the couple spending their kids inheritance in frivolous ways – waiting to die.

Today we see older men and women as those who have reached their use by date – men and women just waiting for the end.

Scripture paints old age as a time where godly men and women are full of wisdom from the experiences of life and years of walking with the Lord.

Proverbs 16:31:

Gray hair is a crown of glory; it is gained in a righteous life.

Proverbs 20:29:

The glory of young men is their strength, but the splendor of old men is their gray hair.

This wisdom engenders a level of respect and honour.

Leviticus 19:32:

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.

Proverbs 23:22:

Listen to your father who gave you life, and do not despise your mother when she is old.

Ephesians 6:1–3:

Children, obey your parents in the Lord, for this is right. “Honor your father and mother” (this is the first commandment with a promise), “that it may go well with you and that you may live long in the land.”

The result was that old age was a time for those with wisdom to pass it on to the younger.

Deuteronomy 32:7:

Remember the days of old; consider the years of many generations; ask your father, and he will show you, your elders, and they will tell you.

Joel 1:2–3:

Hear this, you elders; give ear, all inhabitants of the land! Has such a thing happened in your days, or in the days of your fathers? Tell your children of it, and let your children tell their children, and their children to another generation.

Titus 2:3–5:

Older women likewise are to be reverent in behavior, not slanderers or slaves to much wine. They are to teach what is good, and so train the young women to love their husbands and children, to be self-controlled, pure, working at home, kind, and submissive to their own husbands, that the word of God may not be reviled.

The Bible makes it very clear that one of the great tasks of the retirement years is to pass on wisdom. To disciple and teach the younger men and women.

Go to homegroup. Volunteer at youth group. Invite the youth over. Find a way to get involved and teach them to love the Lord and their wives and their husbands and their children.

Let me say this – our society in general does not respect the grey head. Youth is in vogue.

But if you are a godly saint – the youth will come to you to learn from you.

We have all met those older saints who have an air of graciousness and a sense of eternity about them – the ones where we say to ourselves – when I am old – I am going to be like them.

The problem is that many older Christians are just old.

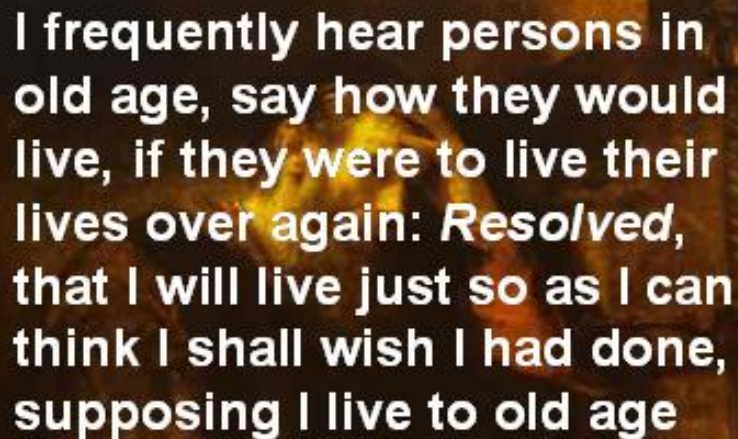
We have all met those older saints who have an air of gracelessness and a sense that they are just worn out in the world – just waiting to die and hopefully make it to heaven – the ones where we say to ourselves – when I am old – there is no way I am going to be like them.

Let me say this – if you want to be a godly senior saint – then start living godly today. The grace of grey hair – comes from a lifetime preparing for heaven.

So if you are a teenager or a young couple or middle-aged – this is not a sermon to put in the – one day when I get there category. This is a sermon that should encourage you to live godly now – to set the habits now – so when the sunset years come – you will be the godly older man or woman everyone wants to be like.

When Jonathan Edwards was a very young man he began writing out a list of resolutions to live by. Most were written while he was a teenager. The last of his seventy resolutions was completed soon after his twentieth birthday.

I want to read out resolution # 52 which he wrote while still in his teens:



I frequently hear persons in old age, say how they would live, if they were to live their lives over again: *Resolved*, that I will live just so as I can think I shall wish I had done, supposing I live to old age

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To those not yet at retiring age – to those of any age who think they are still young – this resolution is important for us.

Live in such a way that when you are older you will have no regrets. Live in such a way that the glories of old age are yours.

We **are** to respect the hoary head – but Paul also knows that the hoary head – the older saint still has to *earn* respect.

Listen to Titus 2:2-5 where Paul says:

Teach the older men to be temperate, worthy of respect, self-controlled, and sound in faith, in love and in endurance.

Likewise, teach the older women to be reverent in the way they live, not to be slanderers or addicted to much wine, but to teach what is good. **Then** they can train the younger women to love their husbands and children, to be self-controlled and pure, to be busy at home, to be kind, and to be subject to their husbands, so that no one will malign the word of God.

Listen again. Teach the older men to be *worthy of respect* – by how they live – through temperance and self-control and faith and love and endurance.

Teach the older women to be reverent in the way they live – *then* they have earned the right to teach the younger women.

Your life earns you the right and opportunity to influence the young.

When I was at *Grace Community Church* in the US – in all of the younger groups – youth, singles, young married couples – every homegroup sought out an older couple to be what was called – Senior Staff.

The Senior Staff become disciplers, confidants, sounding boards, encouragers. They opened their homes, they counselled, they taught.

These couples spent their time with the younger people of the church.

The relationships became very close. I still get emails from the couples involved. When we go to the US we still see those couples we were involved with.

But what struck me was the fact that the younger people desperately wanted Senior Staff in their lives – and the Older Saints desperately wanted to be asked to be involved.

The senior staff lived lives that attracted the youth. It was a wonderful example of how the church should be.

Let me speak frankly for a moment. When I came back from the US – the biggest difference I saw in the Australian churches was in the older generation.

I have met many wonderful older Christians here – we have some incredible examples in this church.

Just not enough.

I am not sure what happened – but it was almost as if someone had said – church leadership is for the middle-aged. When you retire – you aren't needed.

Too many older Christians stopped being vitally involved in the church.

Some felt the young should come to them. Some felt they had little to offer. Some felt their task was done.

It is one of the great tragedies of the church in this country.

At *Grace Community Church* – the mindset was cultivated that retirement frees you to serve. You don't have the financial pressures – you don't have the work pressures – you don't have the family pressures.

What you have is experience and time. Retirement merely meant moving from serving the church a few hours a week to serving many, many hours a week.

The oldest fellowship group – saints in their 70's and up met every Monday morning to pray for the church. They were involved in the ministries – the crèches, the kitchen, the volunteer ministries were staffed by some very elderly folk – but they loved it. You needed babysitting – they would come. They wrote to the missionaries. They made lunches for the staff.



I was on the pastoral staff there. The message never came – where can we be used. They looked for the ministries and tasks that were slipping through the cracks and just got to work.

The church always seemed to have elderly folk there – seven days a week.

When the youth saw their heart, their devotion – they wanted to sit at their feet.

I have spoken to many pastors in this country. As a generalisation, we don't have a good history of older saints in the church. Setting an example of how to persevere and serve till the Lord takes you home.

Showing the generations how to keep growing in grace and godliness.

All too often retirement seems to mean retiring not just from secular work – but from serving the church. All too often there seems to be a stagnation in spiritual growth.

Our older folk should be the most mature, godly, Christlike members of our churches. They have made the mistakes and been shaped by trials. They have seen the goodness of Christ.

They should have so much to pass on.

But in church after church – the elders and deacons are mainly middle aged men – who are so busy at work and with families.

Where are our hoary heads? – our godly saints? – those whose lives have shaped them and moulded them?

Those with the experience, the godliness, and the time to serve.

What I keep hearing is – they don't want to learn from me so I keep quiet. I leave it to the younger folk.

I say – who said your race is run – your time is done?

Who excused you from service?

Who says you have nothing to offer?

If you are a godly man or woman – they will beat your door down. I have seen it.

If your life is a fragrant aroma – younger Christians will want to learn from you and be like you.

The Bible also makes it clear that one of the great tasks of the older saint is prayer.

Luke 2:36–37:

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, worshipping with fasting and prayer night and day.

Older saints – in general you don't have as many responsibilities as you once did. Many of you are retired. You may or may not be able to do much at work days – but you can pray.

We have some great prayer warriors – but perhaps not enough.

When I returned from the States – I was thirty-one. I went looking for an older man to teach me to pray. I asked at pastor's fellowships and men's meetings.

Godly older prayer warriors are a rare beast. It should not be so.

I don't want this to sound wrong. But where are the older men and women at our prayer meetings? There are some there – but not the numbers I would expect from those who are freed up.

I know you can't make it to everything. But you do have the time to make it to some things. Prayer – private and public has to be one of them.

Become prayer warriors for the church and for the families of the church.

Another area to consider in retirement is missions – both short and long term.

You can spend your money on a Winnebago and two years around Australia – or you can go to the missionfield for a year or ten. You can fund your own missionary service.

You can teach English, teach at a school – use your skills.

I know several Christian doctors who retired and now spend six months a year relieving missionary doctors – all self-funded.

I know of several teachers who have 'retired' to the missionfield. I know of several businessmen who now administer mission hospitals and schools.

What an opportunity – you have the time, the godliness, the money to serve on the missionfield in ways others cannot.

And if not the missionfield – serve the church.

Visitation – we desperately need fold to visit and pray.

Helping young mums in the home, babysitting, imparting your wisdom.

Help around the church – maintenance, library, in the kitchen.

If you have the time – we can fill it.

Don't plan on retiring and simply pleasing yourself.

Charles Simeon, the pastor of Trinity Church, Cambridge, two hundred years ago learned a very painful lesson about God's attitude toward his "retirement." In 1807, after 25 years of ministry at Trinity Church, his health broke. He became weak and had to take an extended leave from his labour. Handley Moule recounts the fascinating story of what God was doing in Simeon's life:

The broken condition lasted with variations for thirteen years, till he was just sixty, and then it passed away quite suddenly and without any evident cause. He was on his last visit to Scotland ... in 1819, and found himself to his great surprise, just as he crossed the border, "almost as perceptibly renewed in strength as the woman was after she had touched the hem of our Lord's garment." He saw in this revival no miracle, in the common sense of the word, yet as a distinct providence.

He says that he had been promising himself, before he began to break down, a very active life up to sixty and then a Sabbath evening [retirement!]; and that now he seemed to hear his Master saying: "I laid you aside, because you entertained with satisfaction the thought of resting from your labour; but now you have arrived at the very period when you had promised yourself that satisfaction, and have determined instead to spend your strength for me to the latest hour of your life, I have doubled, trebled, quadrupled your strength, that you may execute your desire on a more extended plan."<sup>1</sup>

He had planned to retire from the ministry – God wanted to say – you don't retire.

When you retire from secular work – you still have work to do. You have children and grandchildren to encourage. You have neighbours to share with. You have younger Christians to disciple. You have a church to serve and pray for.

Listen to Paul. Philippians 1:21-24:

For to me, to live is Christ and to die is gain. If I am to go on living in the body, this will mean fruitful labour for me. Yet what shall I choose? I do not know! I am torn between the two: I desire to depart and be with Christ, which is better by far; but it is more necessary for you that I remain in the body.

He wanted to go home to be with the Lord – but he still had work to do – and while he lived – he would serve the Lord.

2 Timothy 4:6-7:

For I am already being poured out like a drink offering, and the time has come for my departure. I have fought the good fight, I have finished the race, I have kept the faith.

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<sup>1</sup> John Piper, *Let the Nations Be Glad*, 1993 Baker Books, Grand Rapids MI, p. 108.

As the time of his departure came – he could say – I never stopped serving, sharing, living for Christ. I fought the good fight, I finished the race, I kept the faith. I never stopped or slackened off for a moment.

That is a no regret life.

Reaching sixty and thinking you have done your work. Now you enjoy the fruits of your wealth – tour the world – spend the kid's inheritance – and wait to die.

That is a waste of the very period of your life when you have experience and time to make a real difference.

You know you are getting closer to eternity – you have work to do.

If you can say with Paul – to live is Christ and to die is gain – if that is how you live your life – then you will reach your sunset years and you will not say – I have wasted it.

If you set yourself to love the LORD your God with all your heart and with all your soul and with all your strength – then you have lived a mighty life.

So I want to sum up the point of the message this way.

First, start planning your retirement now.

You don't retire and then become a godly man or woman that others want to learn from and be near. You don't suddenly turn into a servant overnight.

Start growing in godliness now – start serving the church now. Start discipling and praying – now.

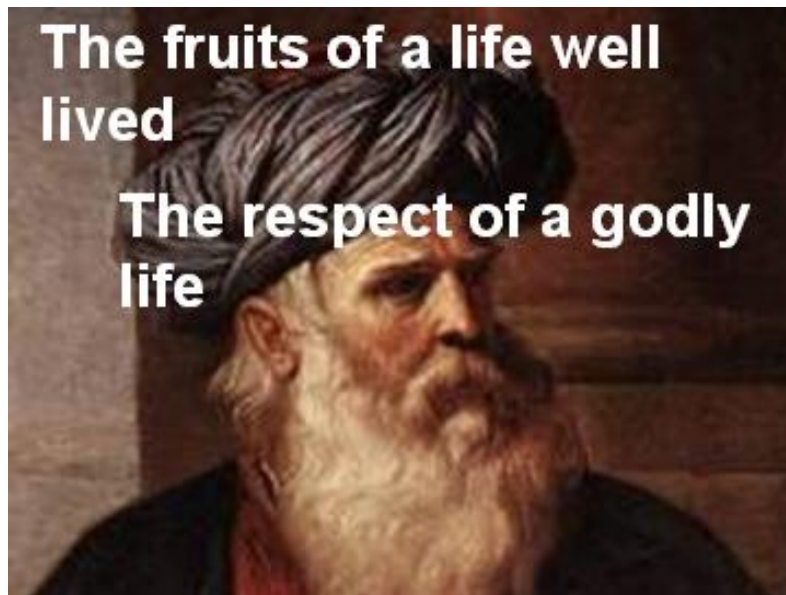
Then plan your retirement. What will you do with your time? Who will you serve? Where will you serve? How can you structure your finances and time to serve in this way?

When you do this – there is real fruit.

What are the fruits of a life well lived?

They are threefold.

**First, the respect of a godly life**



Proverbs 20:29 says:

The glory of young men is their strength, grey hair the splendour of the old.

When you have lived godly. Persevered. Grown in grace.

When you are known as a man or woman of character.

When your wisdom has earned respect.

**Then** you will enjoy the respect of those who matter.

Proverbs 31:28 says of a godly mother:

Her children arise and call her blessed.

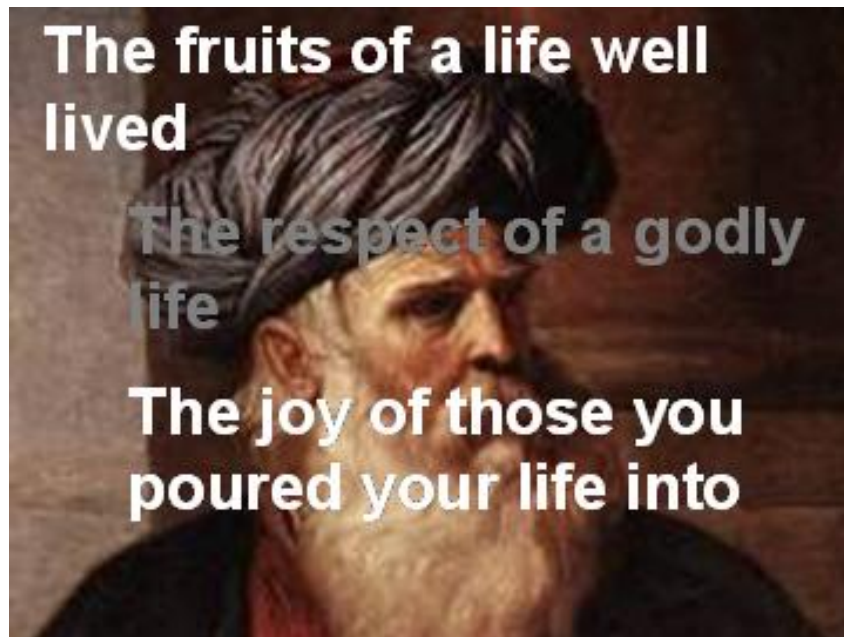
This is the glory of old age.

I am so thankful for my mother. My kids have often said to me – we are so blessed to have such a godly grandma. She is a real example of service and sacrifice and unconditional love.

With her diabetes and problems she could sit back and wait for eternity. She works so hard at serving and hospitality. She is so gracious.

She has earned our respect. She is a real example. My kids respect her, Dena and I respect her – not just for her age – but for who she is.

There is a **second** fruit of a life well lived:



### **The joy of those you poured your life into**

Psalm 71:18:

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.

When all is said and done only one thing matters in this life – those you have poured your life into. Nothing else lasts.

Your house, your car, your stock portfolio, your job – gone. All trace of you – forgotten in two generations.

But those you led to Christ will live for eternity.

Your children and grandchildren. Proverbs 17:6:

Children's children are a crown to the aged.

You were entrusted with children to share with them the glories of Christ. To teach them to live for eternity. It is a glory of old age to know that your children know the Lord and will worship the Lord shoulder to shoulder with you for all eternity.

But it is not just flesh and blood children and grandchildren.

In 1 Thessalonians 2:19-20 Paul says:

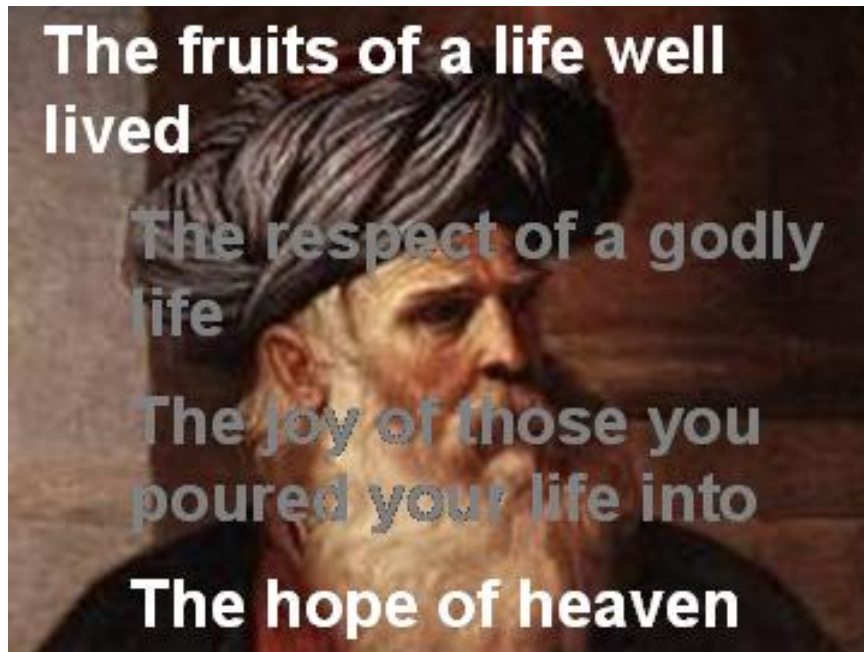
For what is our hope, our joy, or the crown in which we will glory in the presence of our Lord Jesus when he comes? Is it not you? Indeed, you are our glory and joy.

Those you have led to the Lord. Those you have discipled. They are what will last. They are what will sustain you in your twilight years.

Make sure you are building up this fruit.

Dying surrounded by family and loved ones who you will spend eternity with – this is a legacy of a life well lived.

Finally, there is a **third** fruit of a life well lived:



### **The hope of heaven**

When you have walked with the Lord throughout your life – he will be there at your death.

Listen again to 2 Timothy 4 – this time I will read verses 6-8:

For I am already being poured out like a drink offering, and the time has come for my departure. I have fought the good fight, I have finished the race, I have kept the faith. **Now** there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day—and not only to me, but also to all who have longed for his appearing.

When you have lived well – you will die well. To live is Christ – to die is gain.

When you have lived well, you know that you will hear the words – well done good and faithful servant.

This is the glory of older age. This is the glory of a life well lived. This is why we are here.

We age in this world merely to enter our real home where we will never age again.

Old age merely brings us closer to home.

May this be the reward of every one of us.