

**“STEWARDSHIP OF GOD’S GIFT OF RETIREMENT:
FINISHING WELL.”**

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First Christian Reformed Church

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Scripture Texts: Psalm 71:9, 17-18; 92:12-15; II Timothy 4:6-7

Prayer: Holy Father, grant us faith and understanding by your Spirit from your Word so that we may discern your will and live according to it to the praise and glory of your name. Amen.

Introduction.

Let me give you a little glimpse into how I approach sermon planning. I generally preach through books of the Bible or significant texts like the Ten Commandments or the Lord’s Prayer as we have been doing in the evenings and will resume this evening.

Throughout the year when am preaching a long series on a book of the Bible I will come across topics I think are important for us to consider, but don’t want to break up the flow. So I collect these topics in a Word document and save them for when I have a break.

The beginning of the year is often a natural time to take a break after our brief Advent series. And it is my practice to start the New Year with the two most important topics of Prayer and reading God’s Word. On my study leave I spent much of the time working on several more topics which I will start this morning.

Two things about these topics. I am grouping them under the general heading of the stewardship of God’s gifts. All that we have and are comes from God, God is the giver of every good thing that we have. These gifts are God’s grace to us, and He gives them to us with the expectation that we will be good stewards of His gifts; that we will not use them selfishly as if they are ours to do with whatever we please, but that we will use them for His glory and our benefit. These gifts He has given us include retirement, marriage, children, sex, money, and suffering.

But as happens with all of God’s good gifts, Satan and the world try to pollute or destroy them. Satan has been attacking Christianity for so long and we have become worn down and even given in and compromised on many points of truth along the way. Just think about how many Christians have caved in on the abortion issue or all manner of sexual immorality.

My responsibility as your pastor is to present the teaching of the Word of God as it confronts our world and our own hearts, and call us to submit to the conviction and leading of the Holy Spirit. I hope along the way we will be uncomfortable because all of us have been drinking from the cultural fire hydrant for so long we have lost our ability to discern where we have departed from Biblical Christianity.

As we come to this morning's topic of finishing well, I want to address a little rumor I am told has been floating around the church.

You have perhaps heard of the famous remark of Mark Twain when he addressed a crowd saying the rumors of my death are greatly exaggerated. Well the rumors of my retirement are greatly exaggerated.

I have not made any plan or decision to retire. I am leaving that in God's hands, He has always made very clear the timing of every other transition in my ministry, and I trust Him to show when I should step down from Senior Pastor to some other pastoral role.

The plan to call an Associate Pastor is just that, for the purpose of sharing the work of shepherd, and especially focused on the work Dan Houston did and more recently Mike Brummel.

This morning I want to take this opportunity to explore what Scripture says about retirement.

Worldly Retirement.

Before we look at what the Bible says about retirement, let's begin with our American view of retirement and how we got here. The negative before the positive.

We talk and think about retirement like it has been around forever. But that's not true. In the history of the world, it is a very new concept, and in much of the world it isn't a concept at all.

Retirement as we know it is a very recent invention. At the beginning of 1900 only about six companies offered pensions. We are barely a hundred years into this concept. Before that, the only pension plan was for Civil War veterans who needed assistance.

The Social Security Act was signed into existence by President Franklin Roosevelt January 1, 1937 and the first payments began January 1, 1940. The push behind it was to create a safety net after the Great Depression.

It was originally intended for those who could no longer work, not for those who wanted to stop working and kick back and enjoy life.

Before that there was no talk of retiring in our modern concept of the term. Most people worked on family farms or close to the soil where they sustained their lives. Extended families lived and worked together and took care of the elderly. As Americans moved to the cities and suburbs and life expectancy and standards of living increased and expectations change, retirement became what it is today, part of the American Dream, a right we are entitled to.

Retirement is not a Biblical concept, but a cultural concept, and as with most things, our culture has been out of sync with most biblical principles including working and retiring.

As our affluent, western, post-Christian culture increasingly moves away from our Biblical roots and heritage you would expect our thinking to be less about thinking God's thoughts and becoming more selfish and self-centered.

The worldly view of retirement is leisure, playing, traveling, ease, do nothing you don't want to. Why? Non-Christians don't believe in heaven, they don't believe in life after death, they don't believe there is a glorious rest and glorious inheritance beyond the grave. Retirement is their substitute for heaven. They have nothing beyond the grave to look forward to, so retirement is their only reward for working all their life.

Biblical retirement.

In order to talk about retirement from a Biblical perspective we need to say something about the Biblical view of *work*. Before we can change our views about retirement, we have to change our views about work. Here again our culture has a grip on us.

We have been drinking from the fire hydrant of the world for so long, we can't even imagine there is another way of thinking about work than what the world says. We have lost any Biblical notion of work.

The sad reality in our modern world is that work is a necessary drudgery that must be done to make money and we live for the weekend. Work is the necessary evil we hurry through so we can get off work or get to our leisure.

We need a Biblical view of work which is a positive view of work, and we need to fight against Satan's lies and temptations.

What does God tell us in His Word? We are created by God in the image of God. God is creative, God makes things, God does things, and so we are created to make things and do things.

Work is God's idea. It started in the garden. Work is God's grace and gift to us, a means of bringing Him glory as we fill, subdue, take dominion, order and recreate the earth. Work is not what we do in order to live, but what we live to do.

God gives each of us a unique set of skills, gifts, talents, abilities and interests to do what He has given into our hands to do. God has uniquely ordered our lives and the circumstances and opportunities for each of us for the work He has planned for us to do.

Part of Satan's lie is that secular work is not as important. Secular work is sacred because work is sacred. We all serve God in all the work we do, it is an act of divine creation.

What is Christian work? Being a pastor or missionary or working for a Christian ministry? What is Christian work? Christian work is any work that is done well, done with integrity, done up to whatever the standard of excellence there is for that work.

Christian work is good work well done. Showing up on time, working hard, doing what you are asked and doing what you say you will do. You know what I am talking about.

I have told the story of a pastor who praised a carpenter who was working in his house, and the carpenter thanked him, but said he wasn't doing it for the pastor, he was doing it for God. It is done to the glory of God and for the good of the soul.

Christian work is any work that earns the best performance review you could ever have, "Well, done thou good and faithful servant."

Ecclesiastes 2:24 There is nothing better for a person than that he should eat and drink and find enjoyment in his toil. This also, I saw, is from the hand of God.

All our work is good, because it has worth, and there is joy in doing it well, and in exercising my God-given skills and abilities. Do your work as unto the Lord and let that be your joy.

We are created to work, to be productive, to do something. God gives us work to do and God gives us rest.

God understands the need for rest and to slow down and to make changes. Remember God rested on the seventh day from His creation work. God created the Sabbath and called it holy. God created life with a rhythm of work and rest. Heaven is going to be a glorious eternal Sabbath rest.

About retirement:

There is one text in Scripture that speaks directly about retirement and it is instructive.

Numbers 8:25-26 From the age of fifty years they [Levites] shall withdraw from the duty of the service and serve no more. 26 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.

The Levites were given the responsibility of doing all the physically demanding work associated with the tabernacle and tabernacle sacrifices, taking it down, carrying it in the wilderness, setting it up, cleaning it, carrying wood and water for the sacrifices, slaying the animals for the daily and festal sacrifices of the congregation. Their work was hard, demanding bodily strength.

God is gracious and tender toward His children. He recognizes the need to adjust our work as we get older. At the age of 50 the Levites moved into a role of assisting, guarding, advising, consulting. Into a role suited for their strength, age, maturity and wisdom.

God continued to have a place and a purpose for them, to serve the community. They didn't cease from all labor and exclusively devote themselves to selfish leisure.

The wife of a newly retired husband asked him, "What are you going to do today?" He said, "Nothing." She said, "But that's what you did yesterday." He said, "I know, but I'm not finished yet."

Idleness and sloth are not biblical, not what we were created for, don't fall into the spiritual danger of unbiblical patterns of thinking and behaving.

As we approach retirement age let's change our way of thinking about it. Don't just think about retiring from something but retiring to something. Change your vocabulary from retiring to repurposing or redeploying.

God's purposes and plans for your life don't end at 65. The spiritual gifts imparted to you by the Holy Spirit for the sake of the body don't time out at 65. They remain until you die.

Your career changes, but your calling doesn't. Someone has said your career is what you are paid to do, your calling is what you are made to do. Romans 11:29 says, "The gifts and the calling of God are irrevocable."

This gives life incredible value. Our purpose and sense of importance continues until the day we die. It makes every day we live important. Slow down, yes, change contexts, transition as needed, but don't stop doing what God has called you to do. Having been blessed, don't stop being a blessing.

Your life is not your own, your strength and resources are all from God and for God. So *don't waste the life* He has given you, don't plan on a twenty-year vacation. Don't throw your life away chasing the American Dream. Live for something worth living and dying for.

This doesn't mean you don't enjoy more leisure time, trips and travels, times of rest and ease. This means that isn't all you do, that your time and money aren't all about you.

We all get one life to live before we stand before our Creator and maker, the One in whose image we are made, the One who has given us His Spirit and His gifts and His purposes for our lives. And we get one chance to write the last chapter of that life in retirement, one last gift from Him to use for Him. What do we want to show for it, what do we want to show Him?

[Seashell collection illustration.]

Don't let retirement be Satan's trap to take you out of service before your time is over, his trap to take you out of the good fight, to eat the bread of idleness.

What is more important, the world or Jesus? Our selfish plans or Christ's kingdom? Retire in a way that reflects what is most important, what will last for eternity. Don't waste it.

If the Lord gives you breath, it is because He still has work for you to do. You are not done until you are done. Be encouraged by Scripture and the examples of great saints, and the saints in our flock.

Make Psalm 71 and 92 your prayer.

Psalm 92:14 They still bear fruit in old age; they are ever full of sap and green,

Decide when you retire to still bear fruit, to be fruitful, productive, a blessing, to serve, to give. Plan on doing something useful, productive, spiritual fruitful, kingdom advancing. Change, yes, but do something for the glory of God and not just for yourself.

Finishing well to the glory of God. God often saves the best for last. Rather than feeling useless and tossed off and passed by, turn to God in faith and with patience seek what He now has in store.

Hebrews 13:16 Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.

When you can't work, you can put your money to work for the glory of God and not just self.

And at the very end, what should we do? I see *two seasons of retirement*, the season I have spoken of up to now, when you have strength of body and mind to still do something good.

But the time will come when we shift from being a Martha to a Mary. There will come a time when you can't be active and you become passive. Sit at Jesus' feet, prepare for being with Him in heaven.

Do you wonder why God keeps some of us around so long? We underestimate what God plans for us in old age. We serve God just as effectively with our hearts as with our hands. He delights in our worship and praise and prayers. This is what the Psalmist prays for.

Don't complain about what you can't do, ask God to show you what He now wants you to do. Could it be that God is lengthening some of our days so we can see some answer to some prayer? What prayer would you pray that you desire to see answered more than anything else? (Simeon).

“They also serve who but stand and wait.” There is a kind of waiting, preparing, anticipating that is holy work. A longing for the Lord's coming, or our going to Him.

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

At the end you can believe, and that is huge. There are many who don't, who are faithless in the end, or even curse God and die. Believe him. Trust him. Rest in him. Don't let Satan win this battle to destroy your faith. Fight him with faith all the way to the end.

Romans 5:1-2 Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. 2 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.

Finish the race by keeping the faith, by standing firm, proclaiming the goodness of God and the truth of the Gospel of Jesus Christ.

When Paul says he is being poured out as a drink offering he is referring to the Jewish sacrifices. Wine accompanied every OT sacrificial offering and the offering was not complete until the wine was poured out. Paul knows his ministry, his service, his sacrifice is done and he is about to be poured out. Notice there is no fear, anxiety, for him it is a sign of competition, victory.

II Timothy 4:8 There is laid up 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 loved his appearing.

May we be set free from fear, anxiety, worry, set free by faith, trust, hope, confidence in our God. May we be set free from uselessness, aimlessness, boredom, selfishness/self-centeredness.

Retirement is not the finish line, death is the finish line. So keep going, keep living, keep giving, keep serving all the way to the end in the strength God supplies. If you are alive you have a God-given, God-ordained purpose.

Finish well, finish for the glory of God.