



WORLDVIEW MADE PRACTICAL
Volume 16 Number 45
December 1, 2021

When Is it Time to Retire?

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Recently I had the opportunity to play a round of golf with some friends that I had not had a chance to see in many years. We really had a great time. A couple of the guys are already retired, and one of them lives in a planned community with a golf course – and he has become a member of that course.

As we played and caught up, he told us that he normally plays golf five days a week. That's the way he has decided to spend his retirement.

Well when he shared that, there was another, younger, person nearby who was not a part of our group, but who heard the comment and interjected himself into the conversation. He said, "That's exactly what I want to do. I want to make enough money so I can retire while I am still rather young and spend all my time playing golf."

Now there is certainly nothing inherently wrong with doing that. And if that is his life goal, then I guess he can go for it. Personally, I really enjoy golf, but I'm not sure I would like to do it five days a week. There are other things that energize my passion. But it did make me think about how I would like to spend the rest of my life.

Shortly after that experience, my wife came across an article on social media that made me think about the topic of retirement once again. In this article, the writer quoted a 2018 study in the New England Journal of Medicine that did a survey on people's most productive ages. It was truly an eye-opening article. Here are the results of that study:

- The most productive age in human life is between the years of 60-70 years of age.
- The second most productive age is from 70-80 years of age.
- The third most productive age range is from 50-60 years of age.
- The average age of Nobel Prize winners is 62.
- The average age of presidents of prominent companies is 63.
- The average age of the pastors of the 100 largest churches is 71.

Note that the last three are averages. That means half of the people in those categories are younger than the average age. The kicker is, though, a full half are older.

While people of a more advanced age in many cultures around the world are highly esteemed and recognized as the ones with the most wisdom and knowledge, that is frequently not the case in America where older people are often seen as "past their prime," and efforts are made to "put them out to pasture." Still, even with that kind of attitude being very prominent, we still have the fact of the statistics above. Maybe there's something not quite right with American culture's attitude toward older people.

Biblical Worldview Perspective on Retirement

But for Christians, that is not even the right thing to focus on. Rather than focusing on how long to work until we retire, and on how to spend our "twilight years," maybe we should think a little more deeply about what God wants us to do with our lives (regardless of our age). Let's take a quick look at what the Bible says about that.

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God's Priorities Are Primary - His priority is our relationship with Him. So we should be seeking to accomplish that in our own lives and share it with others.

Matthew 6:19-21

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.

Acts 20:24 - Here Paul opines about how his life is not his own. But I do not consider my life of any account as dear to myself, so that I may finish my course and the ministry which I received from the Lord Jesus, to testify solemnly of the gospel of the grace of God.

1 Corinthians 6:19-20

Or do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that you are not your own? 20 For you have been bought with a price: therefore glorify God in your body.

Colossians 4:17

Say to Archippus, "Take heed to the ministry which you have received in the Lord, that you may fulfill it."

1 Timothy 6:17-19

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. 18 Instruct them to do good, to be rich in good works, to be generous and ready to share, 19 storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Old Age Is Not a Time to Just Cop out of Purposeful Living

Psalms 92:12-14

12 The righteous man will flourish like the palm tree, He will grow like a cedar in Lebanon. 13 Planted in the house of the Lord, They will flourish in the courts of our God. 14 They will still yield fruit in old age; They shall be full of sap and very green,

God Continues to Work in Us Throughout Our Entire Lives

Philippians 1:6

For I am confident of this very thing, that He who began a good work in you will perfect it until the day of Christ Jesus.

God Intends That Our Work Be Enjoyable

Ecclesiastes 3:13

Moreover, that every man who eats and drinks sees good in all his labor — it is the gift of God.

What Can We Deduce from This?

Well, as we look at what the Bible teaches, there are several conclusions that we can draw as it relates to the idea of retirement.

Vocation vs. Calling

The first conclusion is that we need to make a distinction between a person's vocation and their calling.

A person's vocation is the occupation they take on in order to make a living out in the world. As physical creatures, there are material resources that human beings need to acquire just in order to physically survive. In particular, there are needs for food, clothing, and shelter, and we need some way to acquire these resources. For most people, the means for acquiring those resources is through one's vocation.

A person's calling, on the other hand, implies that there is some higher purpose than merely acquiring resources — something that accomplishes an out-

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come that goes beyond a mere temporal result. A calling, then, must be derived from a different place. In fact, the very notion of a calling implies that there is some higher, personal source that has a purpose, who somehow communicates to individuals the need for them to follow it.

It is actually possible to retire from a vocation. When people accumulate enough resources so that they have enough to cover the expenses needed for personal survival for the future, it is no longer actually necessary to continue in one's vocation in order to survive.

For Christians, our calling does not involve mere survival. Rather, it involves accomplishing a purpose that God reveals to us and challenges us to do. This calling is not something that is designed to accomplish a personal goal, but to accomplish God's purpose. As such, we never retire from God's calling. According to Scripture, God's purpose never ends, thus his challenge to us to work to accomplish his purpose also doesn't end. We are not able to retire from that. We can refuse to accept it, or quit serving Him for the purpose of accomplishing His challenge to us, but the calling itself never goes away. We can't retire from it.

God's Purpose Is the Priority

A second conclusion we can derive from the verses above is that it is essential to put God's priorities first in our lives – above our own personal priorities. Our reason for our very existence is not for us to find the greatest personal fulfillment we can manage in this life. There is, of course, nothing wrong with doing things that give us personal fulfillment. But doing that fits into a larger context. That larger context is God's will for our lives.

God's purpose is for us to live in intimate relationship with Him, and to live our lives in the world with a focus

on accomplishing his purpose for the world. That purpose does not end when a person gets old enough to retire from their vocation. Thus, our personal efforts to allow God to fulfill His purpose in our lives continues on as long as we are alive on this earth.

Christians Must Consciously Discern God's Calling

A third implication from these verses is that it is essential for individual Christians to consciously understand God's calling on their lives. God has a specific way He wants to use each individual believer to accomplish His purpose in the world. As such, it is important for believers to discern what that looks like. Within the relationship we have with Him, God is actively working to reveal to us how we should be serving Him. We need to tune our spiritual antenna to His revelation and come to a conscious awareness of what that is.

Christians Must Build Their Lives Around God's Calling

A final implication is that individual believers need to create a deliberate plan for carrying out God's calling on their lives. Once we discern what His plan is for us, we need to be intentional in carrying it out. This plan may change over time as we age and as our life situation changes throughout our lives, but it never goes away. Whatever situation we find ourselves in, we need to ask ourselves what God wants us to do, and figure out the most effective way of carrying it out.

So, When Is it Time to Retire?

Well, as we have seen, the answer to the question of when to retire is a little more complex for Christians than for other people. When it comes to retiring from your vocation, there is no biblical answer to that question. Each individual will have to seek God's direction on how to deal with that. However, when it comes to our calling, there is no such thing as retirement.

God has called us to enter a relationship with Him. Everyone who has invited Christ into their life has answered that call. Living in that calling means making a continual effort to engage our relationship with God. But it also means that we are constantly seeking to walk with God and allow Him to use us as instruments to accomplish His purpose in the world – which is to bring the entirety of humanity into relationship with Him. Every Christian should be constantly and continually seeking God's face to discern how to implement that part of the calling in daily life. We should do it until we die.

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