



Seasons In Time

ENCOUNTERING GOD FACE TO FACE...
IN OUR BRIEF JOURNEY THROUGH LIFE

Life Season V – My Later Years and God (Continued)

Retire?? On What??!!

I *f I could live my life over again...*” I said to myself when I turned 60, “*I would have started a retirement fund with my first job!*” But I couldn’t think that far ahead. Now I have “Zero” to live on...except Social Security, which isn’t enough to “live on.” In fact, nobody (*including my dad*) ever warned me what would happen if I had no retirement savings. I guess they thought this should be common sense. But now I know that Common Sense isn’t very “Common!” I really wish the college I attended had a Senior Capstone course entitled, “The Real World You Will Be Living In!” But they didn’t. *I don’t want to have to end up living with my children, but unless a miracle happens, I’ll either be homeless or a dependent of my kids!*

W *hen I entered in the ministry, my life was totally given to the Lord...not to gaining wealth.* I never even thought about how little the church paid me...or that they didn’t offer a 401(k)...or that I might one day stop working and need income. So, I just trusted God with my future. But here’s what I discovered when I turned 65: *I was naïve!* No, I wasn’t foolish to trust God, but I didn’t realize that God will not do for me what He expects me to do for myself! To add insult to injury, the church I pastored wasn’t part of a traditional denomination, so there wasn’t a retirement plan for aging pastors. *Then, when the Deacon Board told me they were hiring a younger pastor to replace me, I just stood there like a deer in headlights!*



The Bible doesn’t directly address planning for “Retirement Income,” but it does give principles to live by. As mentioned in a previous story, the concept of “retirement” never existed until the late 1800s and Social Security in America wasn’t established until 1935. However, God does require us to be good stewards over the money we make while we’re young. He uses the diligence of the little ant to illustrate that unless we prepare in advance for hard times; we will end up in poverty (*Prov. 6:6-11*). Even Jesus referred to the wisdom of “calculating costs” in life (*Luke 14:28-30*). And Paul reminded us that godly parents are expected to “save up” for their children and even their grandchildren (*2 Cor. 12:14; Prov. 13:22*). Obviously, we can’t forsake God in order to pursue wealth, but we must be faithful over how we use money (*Luke 16:10-13*). *So, what did these two people do to reverse their lack of future preparations? They encountered God and His wisdom working through others.*

S *ince I didn’t have retirement savings and couldn’t start life over, I decided to get help.* I signed up for Financial Stewardship classes taught by Christian professionals. The first thing I learned was to trust in God, not money (*1 Tim. 6:17*). Since God is the Owner of everything, I am a steward over the money He empowers me to make. That meant creating a realistic budget and keeping it balanced. It had to include two things I never did before...giving Tithes and creating Savings with a 401(k) and an IRA! I had to tear up all credit cards, except one for TRUE emergencies. I also learned that retirement does NOT mean stopping work! When the rigors of a 50 hour/week career end, I can still work part time. *Then they told me to get serious about my relationship with God. Without His saving grace, retirement income is totally meaningless!*

T *here are two extremes in ministry:* 1) Pastors who “fleece the flock” and live high while their members struggle; 2) Pastors who honestly care for others without any thought of provisions for themselves and their families. Neither are God’s righteous intentions. Years earlier, I tried to get my wife to quit her job in Corporate America and join me in the ministry. Now I realize why the Lord kept her there. She was His witness at work...plus she earned a pension with healthcare for us both! *I’m so glad she didn’t listen to me!* When our parents died, they left their homes to us, through which God provides rental income. With streams of income and less needs, we can make it in our later years. *Obviously, the Lord saw my heart and made future provisions...in spite of my lack of preparation. I now counsel younger pastors to Trust God AND Prepare for the Future.*

Next: More Stories from My Later Years - *Learning to Stop Parenting My Adult Children*

