

# Retiring Well



Strategies for Finding Balance,  
Setting Priorities, and Glorifying God

John Dunlop, MD

“Dr. Dunlop has a gift for understanding every season in life as an opportunity to glorify God. He shares this gift beautifully in *Retiring Well*, as he blends his experience as a geriatrician with his knowledge of Scripture to guide us into a richer walk with the Lord during retirement. Clear, biblical, and abounding in both wisdom and compassion, this book offers encouragement and practical advice to guide us toward a retirement rooted not in the diversions of the world but in the true rest of Christ. Return to this book again and again to dwell upon Dr. Dunlop’s words, grow from his insights, and praise the Lord that while our careers may end, our work for him never does.”

**Kathryn Butler, MD**, author, *Between Life and Death; Glimmers of Grace*; and *The Dream Keeper Saga*

“In *Retiring Well*, Dr. Dunlop has given us a clear, well-organized guide to retirement. He is unafraid of sensitive topics and applies Scripture thoughtfully, including familiar passages that come to life in the context of retiring. Dunlop provides common-sense ideas that I had not thought of. Once you read it, you may well find yourself writing a new to-do list—I did.

**David Wilson**, Staff Member, Cru Ireland

“While many people look forward to retirement, entering this season might feel as unsettling as traveling to a foreign country where you don’t know the language, customs, or terrain. Whether you’re looking forward to retirement or already there, *Retiring Well* is a retirement roadmap packed with practical strategies for determining when to retire, identifying our purpose, finding balance between rest and activity, and much more. Dr. Dunlop’s generous use of Scripture lays a foundation for the *why* of his counsel. This book will help readers sharpen their priorities for every area of life.”

**Sharon Betters**, coauthor, *Aging with Grace: Flourishing in an Anti-Aging Culture*

“*Retiring Well* is a practical, well-structured guide to living your life in retirement and an excellent resource to help all of us plan for and respect the closing chapters in our life’s story. It maps out logical, strategic steps so we can grow stronger in the one wellness that matters the most: our spiritual wellness. I can attest to the relevance of his wisdom to anyone anywhere in the world wishing to prepare for a rich and fruitful retirement in service to the Lord. The book is colored by Dr. Dunlop’s life experiences and stories and enriched with an abundance of biblical references, so read this book with your Bible nearby.

**John Povey**, Director, Here to Eternity, Johannesburg, Republic of South Africa

“As one who has just begun this phase of life’s journey, I am profoundly grateful for this book. The marriage of a comprehensive knowledge of Scripture, a lifetime of sober theological reflection, and decades of compassionate practice in general and geriatric medicine have made John a wise guide for those who need a mature voice to help us as we enter this chapter of our lives. John’s counsel is, on the one hand, eminently practical (practicing balance while brushing your teeth) and, on the other, desperately important (more freedom to pray and time to nurture fellowship with Jesus Christ). The ten strategies outlined in *Retiring Well* will serve the serious Christian as he or she seeks faithfulness through the years of retirement. As with John’s first three books, I not only enthusiastically recommend *Retiring Well*, but I will be using it!”

**Mike Malone**, Minister to Senior Adults, Independent Presbyterian Church, Memphis, Tennessee

“Similar to the Dunlops, we have recently made a huge change and ‘retired’ from what we did for more than forty years. John has synthesized wisdom drawn from his years of following Jesus, his gerontological practice, others’ research, and the word of God. John addressed many of the questions we considered as well as revealed others we still must. His gentle manner comes across in print as he challenges readers to look at retirement in a countercultural way, for the sake of God’s glory, which he affirms will prove to be for our good. This would be valuable reading for people approaching retirement as well as for those who love them!

**Jackson and Donna Crum**, Former Lead Pastor, Park Community Church, Chicago, Illinois; and his wife, Donna

“So many people stumble their way through retirement. They run out of time to put to use most of what they learn through trial and error. What a gift to have much of that experience gathered here in this wonderfully practical book by John Dunlop. Anyone retired or expecting to retire someday will be greatly blessed by reading it.”

**John F. Kilner**, Professor Emeritus, Bioethics and Contemporary Culture, Trinity International University; author, *Dignity and Destiny*

*Retiring Well*

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All of Life*

# Retiring Well

*Strategies for Finding Balance, Setting  
Priorities, and Glorifying God*

John Dunlop, MD

 **CROSSWAY®**  
WHEATON, ILLINOIS

*Retiring Well: Strategies for Finding Balance, Setting Priorities, and Glorifying God*

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*To my children, Jamie, Joan, Rob, and MyunHwa,  
and my grandchildren, CJ, Lucas, Carissa,  
Judson, Ambrose, John, and Howard.  
I pray that you live your lives with a passion for the glory of God.*



# Contents

Introduction: Your Opportunity to Start Fresh	<i>11</i>
Strategy 1: Determine Your Priorities	<i>23</i>
Strategy 2: Retire at the Right Time	<i>35</i>
Strategy 3: Retire in the Right Place	<i>49</i>
Strategy 4: Take Care of Yourself	<i>63</i>
Strategy 5: Love God	<i>73</i>
Strategy 6: Make Good Friends	<i>95</i>
Strategy 7: Enjoy and Strengthen Your Family	<i>105</i>
Strategy 8: Avoid Destructive Pitfalls	<i>121</i>
Strategy 9: Get Busy	<i>133</i>
Strategy 10: Be Flexible, Adaptable, and Resilient	<i>151</i>
Recommended Reading	<i>169</i>
General Index	<i>171</i>
Scripture Index	<i>177</i>



# Introduction

## *Your Opportunity to Start Fresh*

THINKING ABOUT RETIREMENT? Great! I have been too. My working years have been wonderful, but very busy. Now it's exhilarating to think of being freed from the incessant activity and weight of responsibility I've carried. At the same time, the thought of retirement is somewhat intimidating. Will life after work have as much pleasure and meaning? Will I be bored?

I suspect you've been dealing with these same questions—and my prayer is that reading this book will help you toward a great retirement.

As a geriatrician, I'm a physician who specializes in the care of seniors. I frequently hear complaints from working people—especially those who follow Jesus—about the lack of balance in their lives. You may be one of those. There's much you would love to do and feel God wants you to do, but work stands in the way. You want to spend more time each day communing with God and doing good for others.

The good news is that retirement gives you the opportunity to start fresh and accomplish these things. You'll finally be able to live according to your God-given priorities and find the balance you crave.

## Finding Balance in Rest and Activity

The Bible gives us two complementary emphases that are applicable to our lives in our later years: *rest* and *work*. Our challenge is to do both while keeping them in balance.

First is the privilege of rest:

Return, O my soul, to your rest;

for the LORD has dealt bountifully with you. (Ps. 116:7)

Be still, and know that I am God. (Ps. 46:10)

Come to me, all who labor and are heavy laden, and I will give you rest. Take my yoke upon you, and learn from me, for I am gentle and lowly in heart, and you will find rest for your souls. For my yoke is easy, and my burden is light. (Matt. 11:28–30)

Rest, in this context, is not sitting around doing nothing, but taking time to pull away from the busyness of life, come to Jesus, enjoy him, and be satisfied.

Second is our need to keep active:

Not that I have already obtained this or am already perfect, but I press on to make it my own, because Christ Jesus has made me his own. Brothers, I do not consider that I have made it 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. (Phil. 3:12–14)

Do you not know that in a race all the runners run, but only one receives the prize? So run that you may obtain it. Every

athlete exercises self-control in all things. They do it to receive a perishable wreath, but we an imperishable. So I do not run aimlessly; I do not box as one beating the air. But I discipline my body and keep it under control, lest after preaching to others I myself should be disqualified. (1 Cor. 9:24–27)

Let's think about these two options—resting in Jesus and straining to serve him. Which should we emphasize?

As I ask that question, I think of the two sisters Mary and Martha, who were friends of Jesus. You likely know the story.

Now as they went on their way, Jesus entered a village. And a woman named Martha welcomed him into her house. And she had a sister called Mary, who sat at the Lord's feet and listened to his teaching. But Martha was distracted with much serving. And she went up to him and said, "Lord, do you not care that my sister has left me to serve alone? Tell her then to help me." But the Lord answered her, "Martha, Martha, you are anxious and troubled about many things, but one thing is necessary. Mary has chosen the good portion, which will not be taken away from her." (Luke 10:38–42)

I suspect that both Mary and Martha loved Jesus and wanted to please him. Martha went the road of activity; Mary chose to rest as she sat quietly with Jesus, absorbing his teaching. Jesus doesn't accuse Martha of wrong priorities. In fact, he probably enjoyed the meal she prepared. But he did commend Mary for her choice.

Mary and Martha illustrate the same tension I feel in retirement. Do I prioritize rest and enjoyment of Jesus, or is my time and energy consumed in service to God and others? The answer clearly ought to be both. The challenge is to keep them in balance.

*Retiring Well* is all about setting our priorities in retirement, keeping them in balance, and living according to them.

Now that I'm retired, I'm still asking the same question I asked in grade school: What should I do when I grow up? My younger friends hear that with surprise, and ask what I mean. But people of my vintage know that we have a lot of growing yet to do. We have goals to reach, and we harbor character faults that need to be dealt with. But let's face it: time may be short. This may be our last chance to grow up.

We all have heroes whom we admire and want to be like. Joe and Jan are two of mine. They're a couple in their midseventies, married for fifty years. They've both been retired for three years. Up early every morning, they individually read and study the Scriptures as they enjoy spending time with the Lord. Then they have breakfast and pray together. Each day of the week they focus on a specific subject for prayer: on Monday, their family; Tuesday, local missions; Wednesday, neighbors; Thursday, government; Friday, their friends; Saturday, world evangelism; and Sunday, their church and its leaders.

After prayer—and weather permitting—it's off for their morning two-mile walk (often combined with their prayer time). By midmorning they get into their main activity for the day. Three days a week they're at the local homeless shelter preparing and serving lunch. The other days involve a more spontaneous service project of some kind, whether to their family, church, or community.

They usually pause during the early afternoon for their major meal of the day. Some days they eat out by themselves or with friends and take advantage of the lunch specials.

The later afternoons and evenings are typically spent reading or visiting with neighbors or friends. One night each week they

reserve for a date—a movie, concert, or play—and another night is spent with their home group from church. These are their closest friends, and they're diverse in age, ethnicity, education, and socioeconomic background.

Jan and Joe are spending their time well, living life in balance, impacting their worlds, bringing glory to God, and having a wonderful time doing it. You can see why they're my heroes.

### **My Sources**

At the time of this writing, I am seventy-three. I've been in medicine for fifty-one years, practicing geriatrics most of that time. I've learned about retirement from four principal sources.

First, I've spent years enjoying the study of the Bible. Here I've learned some of God's values and priorities. I'm determined to spend my retirement in a way that reflects these values. I'll quote a lot of Scripture throughout this book, and I trust they're not just proof-texts supporting my own thinking, but representative of "the whole counsel of God" (Acts 20:27). As you encounter the numerous Scripture passages on these pages, focus on these words from God more than on what I say. That will make your reading more valuable.

Second, I've watched many of my patients retire. I've seen some do it well; they're happy and have a sense of fulfillment about changing their worlds. Others have retired poorly; they're focused on themselves and their own happiness and comfort. They're miserable, and they make everyone around them miserable. Frankly, their retirement years are wasted. I've seen all this frequently enough that I know I must approach retirement cautiously. I include many stories in this book. Most are combinations of different people's experiences to illustrate my point; some are pure fiction.

Third, I've been reading as much as I can of both Christian and secular literature to prepare for my own retirement. I've learned considerable wisdom and practical tips that I'll share with you. Many of these books are listed in the back of this book.

Fourth, I've learned from my own failures, and I continue to learn. As you read some of what I've learned, you may get the impression that I have it all together. That's far from the truth. It's much easier to dish out good-sounding advice than it is to actually live it. I confess that some of my failures are due to ongoing sin in my life. For those, I ask God to forgive me and to "create in me a clean heart, . . . and renew a right spirit within me" (Ps. 51:10). Some of my failures are due to sins I don't even recognize, and I need to pray,

Search me, O God, and know my heart!

Try me and know my thoughts!

And see if there be any grievous way in me,

and lead me in the way everlasting! (Ps. 139:23–24)

You'll find that this is a very personal book. I will be sharing from much of my own experience. God has richly blessed me. I was raised in a stable Christian home, and I enjoyed great privilege in my upbringing and education. God gave me a wonderful wife, and we've enjoyed almost fifty years of happy marriage. My two sons follow Jesus, have godly wives, and are raising their children well. My medical practice has blessed me with opportunities to serve as well as financial security. You may have been blessed differently throughout your life. Nevertheless, I trust that I'm not being arrogant in hoping that many of the strategies I present here are applicable regardless of your socio-economic, educational, marital, or financial background and

situation. I trust that reading these strategies will be worthwhile, whatever your life is like.

If I were to share only my own wisdom, it wouldn't be worth my time to write or your time to read. Having been given better sources than my own wisdom, I pray that God will bless you in applying these thoughts to your own life, with the guidance of the Holy Spirit.

I want this book to be practical. Therefore, I'm organizing each chapter around a specific strategy to implement. I hope you can turn them into action plans for your own retirement. Before I get into those specific strategies, let's look at three prerequisites for a good retirement.

The first is financial planning. Whether you're retiring with a comfortable nest egg that will provide your needs far beyond your life expectancy, or you're living month to month, paying off loans, and eagerly awaiting each month's Social Security check, you still must do careful planning. This is an area where others have far more expertise than I do. One of the best resources is Chris Cagle's *Reimagine Retirement: Planning and Living for the Glory of God*. (See the Recommend Reading section on page 169 for more excellent books about finances). Hopefully, you've already begun your financial planning, because the sooner you begin the better.

The second thing you must do is talk to other spiritually mature friends who have retired (especially those who have retired recently). Ask their advice about how to get started. What have they learned the hard way? What advice would they give you?

The third activity you must engage in long before you retire is prayer. As with all other ventures in life, when it comes to retirement, you must make a disciplined effort to seek God's wisdom and guidance. If you're married, you should be praying about this with your spouse. Pray that you'll learn what God values and what

his priorities are for you. Then begin to live by those values and priorities long before you retire.

### **Biblical Foundations**

Scripture says very little about retirement. In fact, retirement for the average worker was unknown in biblical times. People stayed at their job as long as possible, till they died. Priests were an exception, who, according to Numbers 8:25, were to stop doing the hard physical work of preparing sacrifices at age fifty. They were then assigned to less physically demanding guard duty.

But Scripture gives us many principles for coming to the end of life well. Successfully navigating this season of life requires careful attention to these. Allow me to summarize some of this teaching to prime your thinking. I'll develop these themes further in later chapters.

*God is with us to help us through our later years.*

Even to your old age I am he,  
 and to gray hairs I will carry you.  
 I have made, and I will bear;  
 I will carry and will save. (Isa. 46:4)

*Old age is the time to flourish and be productive.*

The righteous flourish like the palm tree  
 and grow like a cedar in Lebanon.  
 They are planted in the house of the LORD;  
 they flourish in the courts of our God.  
 They still bear fruit in old age;  
 they are ever full of sap and green. (Ps. 92:12–14)

*We should pursue and enjoy God at all stages of life.*

How lovely is your dwelling place,  
 O LORD of hosts!  
 My soul longs, yes, faints  
 for the courts of the LORD;  
 my heart and flesh sing for joy  
 to the living God. (Ps. 84:1–2)

*God has work for us to do for him during our senior years.*

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)

Older men are to be sober-minded, dignified, self-controlled, sound in faith, in love, and in steadfastness. 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. (Titus 2:2–5)

*Jesus himself stands at the finish line of life's race to welcome us home and reward us for a life well lived. This should motivate us to finish well.*

I am already being poured out as a drink offering, and the time of my departure has come. I have fought the good fight, I have

finished the race, I have kept the faith. Henceforth 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. (2 Tim. 4:6–8)

Since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us, looking to Jesus, the founder and perfecter of our faith, who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God. (Heb.12:1–2)

His master said to him, “Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.” (Matt. 25:21)

To summarize, the Bible presents us with a picture of seniors keeping active, flourishing, contributing, and setting an example for younger persons till the day God calls us to our eternal reward. These truths should encourage us to love Jesus more, and to use our retirement for his glory.

### **The Plan of This Book**

This book is organized around ten different strategies toward a retirement that brings glory to God. These strategies will set your agenda.

1. Determine your priorities.
2. Retire at the right time.
3. Retire in the right place.

4. Take care of yourself.
5. Love God.
6. Make good friends.
7. Enjoy and strengthen your family.
8. Avoid destructive pitfalls.
9. Get busy.
10. Be flexible, adaptable, and resilient.

Don't rush through your reading, but pause frequently, think carefully, and pray that the Holy Spirit will guide you. Planning to retire to the glory of God is not easy. The questions at the end of each strategy will help you evaluate where you are and what changes you need to make.

I trust this will allow you to see that retiring in a way that brings glory to God isn't something you'll be able to do on your own. You'll need God's wisdom and help. Pause for more extended prayer as you finish reading each strategy. I give you sample prayers, but take time to pray your own. Ask God to show you how to fulfill each strategy, and then write down your specific thoughts.

### **Questions to Ponder**

1. What gets you excited about retirement?
2. What makes you hesitant about retiring?
3. Who among your recently retired friends should you be asking about their experience and suggestions?
4. What specific prayer requests should you share with others?
5. What are you determined to do or to become in your retirement?

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PRAYER

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*Heavenly Father, you are good, you are wise, and you have blessed me in ways far beyond anything I deserve. Now you're freeing me from the daily need to work at my job. I'm grateful for my years of employment. While working, I've been living within my comfort zone, but I haven't been able to do many of the things you or I would want. Now I'm entering a whole new world that's uncomfortable, and I'm grateful I can face it together with you. Allow me to live my life in balance, loving you and loving others. Guide my dreams, plans, and decisions about how I spend my time. Teach me your priorities so that I may live in retirement the way that glorifies you most. In addition to giving you glory I know that will give me great joy and satisfaction. I pray this in Jesus's name. Amen.*

## STRATEGY 1

# Determine Your Priorities

SID LOVED SPORTS. His year had three seasons: baseball, football, and basketball. A widower, he was seventy-eight and retired, and he had some game to watch three or four times a week. When possible, he attended games at the local college. He loved to cheer his team, especially when they got near the playoffs. All these games were his highest priority. Sid valued sports more than anything else.

I wouldn't want to discredit the value of sports, but I do wonder how Sid will look back on his later days from the perspective of eternity.

Sid teaches us the important lesson that the success of our retirement depends on what we love and make our priority. Seventeenth-century Puritan Henry Scougal wrote, "The worth and excellency of a soul is to be measured by the object of its love."<sup>1</sup> We must ask what Sid's love for sports says about the excellency of his soul. When planning for retirement, we demonstrate not only our personal worth but also the worth we attribute to God.

<sup>1</sup> "Henry Scougal (1650–1678)," *A Puritan's Mind* website, accessed July 21, 2021, <https://www.apuritansmind.com/puritan-favorites/henry-scougal-1650-1678/>.

Setting the direction for retirement requires a clear understanding of our values, priorities, and goals. Remember the wise counsel of the great New York Yankees philosopher Yogi Berra: “If you don’t know where you’re going, you might not get there.”<sup>2</sup> The Scriptures speak a lot about our priorities. But we must be aware that scriptural values and priorities are not the default of our culture. Adopting them may require us to readjust our plans. But that’s okay, because living with God’s priorities is our only way to joy and fulfillment.

### Our Ultimate Priority

I love the concept conveyed in the Hebrew word *shalom*. It’s often translated into English as “peace,” but that misses some of the richness of the Hebrew. At root it means single focus, as well as oneness, totality, wholeness. Our lives are to have a single focus. Then we won’t spend our time scurrying in multiple directions, which leads to anything but peace. Rather, we have peace and shalom when we clearly understand our single goal and ultimate priority, and every part of our life centers on it. We can say with Paul, “One thing I do . . .” (Phil. 3:13).

And what is that one thing? It is God’s glory. Paul says, “Whether you eat or drink, or whatever you do, do all to the glory of God” (1 Cor. 10:31). It was for his glory that we were created. Through the prophet Isaiah, God describes his people as “everyone who is called by my name, / whom I created for my glory, / whom I formed and made” (Isa. 43:7). God’s glory must therefore be our greatest value, our highest priority, and the overriding goal of our lives. Everything else we value must be secondary, and a means to display God’s glory.

2 Yogi Berra, *When You Come to a Fork in the Road, Take It! Advice for Life from the Zenest Master of Them All* (New York: Hyperion, 2001), 53.

What is God's glory? It is his greatness, or more literally his weightiness. It isn't something we can give to God, as if we were the blazing sun giving off light and heat; we're more like the moon reflecting the sunlight. The glory of God shines into our lives, and we reflect it back to him, allowing others to see his greatness. We glorify God when we're fully satisfied with him and demonstrate that satisfaction to the people around us.

Living for God's glory makes further sense when we realize that life from start to finish isn't ultimately about us but about God. "For from him and through him and to him are all things. To him be glory forever. Amen" (Rom. 11:36). He is the origin, the means, and the goal of all things. Though our culture may tell us to find meaning in ourselves, our comfort, and our pleasure, none of these will ultimately satisfy. We can be satisfied only in the infinite resources of God. Living for God and his glory will allow us to fulfill his eternal purpose for us, to find our niche in life and be satisfied with it. This leads us to the abundant life Jesus promised: "I came that they may have life and have it abundantly" (John 10:10). Paul said much the same in teaching us to "take hold of that which is truly life" (1 Tim. 6:19). This singular focus becomes the basis for a successful, productive, and enjoyable retirement.

How do we begin to live with that as our ultimate priority? First, we must understand that our earthly bodies and lives are not our own—they belong to God: "Do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body" (1 Cor. 6:19–20).

We have our earthly lives only as a temporary loan from God, and we're to invest them doing things for him. Recall the story Jesus told about the rich man who went away on an extended trip

and entrusted different amounts of money to the care of three servants. They were to invest and care for what he loaned them. The first two servants worked hard, earned a nice profit for the master, and gave it to him when he returned. The third was lazy and didn't invest the money. Jesus commended and rewarded the first two, while he condemned the third. In our case, the Lord has entrusted us not only with money but with life itself, including our years in retirement. We demonstrate how much we value God by how we continue loving and serving him through those years.

But to live to God's glory, we must go further and actually "die" to ourselves, as we allow our passion for Jesus to transcend our love for the things of this world.

And he said to all, "If anyone would come after me, let him deny himself and take up his cross daily and follow me." (Luke 9:23)

I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me. (Gal. 2:20)

This self-denial, this dying to ourselves is particularly relevant in retirement now that we have more discretion over how we spend our time and energy. God has gifted us with these years, and he calls us to use them not for ourselves but for him. He wants us to do things that will count for eternity.

Moses, who started his life's work at age eighty and continued strong and productive for another forty years, wrote a psalm that focuses on aging. Psalm 90 ends with a prayer we should all pray each day:

Let the favor of the Lord our God be upon us,  
 and establish the work of our hands upon us;  
 yes, establish the work of our hands! (Ps. 90:17)

Moses's prayer is that God would take and establish what he does each day, to bring about results that will last through eternity.

If we're going to make the glory of God our highest priority, the implications are vast. Every decision we make will be affected in some way. The questions of when to retire, where to live in our retirement, and what to do in our retirement will all come down to one single question: How do we best bring glory to God? That's the question we'll think through for much of the rest of this book.

### **Secondary or Instrumental Priorities**

Once our ultimate purpose is clearly understood, we'll have many other priorities that will allow us to accomplish it. I'll speak of these as instrumental priorities. *Instrumental* is defined as a means by which we can pursue an aim. I propose that three instrumental priorities are fundamentally applicable to all of us.

The first two are clearly stated by Jesus. When asked to name God's greatest commandment for us, Jesus responded,

You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. (Matt. 22:37–39)

There we have it: Love God with our whole beings, and love our neighbors as we love ourselves. These may seem like two separate instrumental priorities, but in practice they commonly

come together, because our love for God is demonstrated as we love others, and our love for others demonstrates our love for God.

Loving God—our first instrumental priority—can take a variety of forms. It involves being quiet and delighting in his presence, hearing his voice through the Holy Spirit within us, allowing him to speak to us through the Bible as we ask him to teach and guide us through his word, and finding our joy and satisfaction in him. These are exactly the practices we may have skimmed on during our working days. In consequence, we've been left feeling drained and exhausted physically, emotionally, and spiritually. When we first retire, our love for God is perhaps our greatest lack that needs to be addressed.

The second instrumental priority is to love the people around us. They may be family, our brothers and sisters at church, or community members in need. Loving them will require us to slow down, learn their needs, develop long-term relationships, and discover the best way to help them in a sustainable way. We need to equip them to provide for themselves and not create a dependence on us that destroys their initiative, dignity, and self-respect. Our goal is not to feel good about what we're doing, but to glorify God.

The third instrumental priority critical for all of us is to take good care of our bodies by doing everything we can to preserve our health and prolong our ability to glorify God. As a geriatrician, I'm fully aware that many health issues will arise over which we have no control. Nevertheless, we need to do what we can to preserve our health. This includes a healthy diet, exercise, getting enough rest, and appropriate preventive medical care. In terms of rest, remember that retirement need not and should not be a time to keep pushing to do as many things as possible. That will only put your life out of balance again. Retirement should be a time to slow down, to smell the flowers, to enjoy God and other people, and to rest. Remember that after creating the world, God

rested, and he prescribed a Sabbath so that we would set aside one day in seven for God and for rest.

The word *recreation* holds within it a sense of re-creating. After working for many years, we may be worn out and in desperate need for being re-created. When we first retire, we're wise to take an extended time—several months to a year—to slow down, withdraw from the busyness of work, reprogram ourselves, and establish new life patterns for living according to our priorities. This is so important that I'll come back to it in strategy 5.

Being re-created in this sense isn't limited to physical activity, as we would customarily think of recreation. Rather, it means repairing, renewing, and reenergizing our whole beings to enable us to eventually get back into our lives and flourish. It includes creative activities, laughing, and having fun. Many people look forward to traveling in their retirement because it can provide essential re-creation. Travel provides a change of scenery that causes us to enjoy the beauty of God's creation, and also—particularly in international travel—the wealth of other cultures. If you do it early in retirement, traveling may allow a clear break from the stress of work. It's a way to press CTRL-ALT-DEL on your mind's computer, allowing you to start your retirement refreshed.

We all need these three high-tier instrumental priorities. In addition, each of us will have a list of our own instrumental priorities that will help us to accomplish the three big ones. We'll look at each of these in later strategies, but let me list some of mine to help jump-start your thinking.

1. Marriage
2. Family: children and grandchildren (our parents are with the Lord)
3. Church

4. Serving the community
5. Friends and neighbors
6. Learning

### **Balancing Priorities**

Looking at my list, you may realize how much your failure to attend to one or more of these areas has contributed to your working-life stress, and to your lack of balance in life. You may think of areas of life that aren't on my list, areas where you haven't placed enough emphasis. Retirement will allow you to make changes and recapture life's balance. In fact, this may be one of the primary advantages of retirement. If you don't recover that balance, you may not fulfill your goal of a good retirement that truly glorifies God. It will require God's help, careful planning, and a bit of stubbornness to make it work. In retirement, if your life continues out of balance, you won't be able to blame the job; it will be your own fault.

The first weeks to months of retirement are critical to recapturing that balance and setting the direction and pace for the coming years. Initially you'll have a lot of catching up to do. Your to-do list will be long, and it will take some time to get through it before you can begin to relax. Then you'll need to reprogram yourself to live at a slower, more relaxed pace.

Take your time, slow down, and don't rush to get back into activities you intend to take up long-term. This is the time to carefully think through your other priorities, to decide where they'll fit in your retirement, and to begin to live by them. If you do this well, it will pay great dividends both in this life and the next.

### **Models for Retirement**

We've been talking rather theoretically; now it's time to get practical. Here are several ways I've seen people retire. They've defined

their priorities and kept God and his glory as their ultimate priority, but they've fulfilled this in different ways.

1. *A new career.* Pauline was a successful junior executive in a national corporation and an active member in her church. She retired at sixty-five and joined her husband, ten years her senior, in his retirement. They moved together to the farm he grew up on to embark on a life of leisure. She soon became restless, realizing that she could be doing more. They moved back to the city where they'd lived while they were working, and she enrolled in a three-year master of divinity program at a local seminary. She loved it, and then—at age seventy—took a job on the staff of her church, where she could impact the lives of many of the congregants.

2. *The excellent grandparents.* Harry retired at seventy-one as a contractor. He and his wife, Hannah, who'd been a stay-at-home mom, had two children, ages thirty-seven and forty. Their older son was a devoted follower of Jesus and had remained single. Their daughter wasn't a believer, and she'd married a man who likewise wasn't a believer. They had three children, ages two through seven, one of whom had special needs. The daughter and her husband both had full-time jobs, but they were still struggling financially. Harry and Hannah volunteered to provide childcare for all three children for seven hours daily, five days a week. They made it clear to the parents that they would be teaching the children about Jesus and introducing them to the stories contained in the Bible. Their daughter and her husband were amazed by their generosity, and though they weren't thrilled about the spiritual requirement, they gratefully accepted the offer.

3. *The permanent vacation.* John and Jennie retired from careers when they were both fifty-eight, and they bought into a beautiful retirement community. Between three golf courses, a large lake for boating, running trails, a beautiful health club,

and an active social program, their lives were full. They were enjoying themselves to the max. There was an excellent church thirty minutes away, where they were able to attend Sunday services most of the time and join in senior activities when they weren't otherwise busy. Meanwhile they stayed faithful each day to read their Bibles and pray together. They also led an evangelistic community Bible study each week, with twenty or so neighbors regularly joining them. Several came to believe in Jesus over the years.

4. *Servants of the church.* Ruben and Sylvia were both nurses and took the early retirement package they were offered by their hospital when they were both fifty-two. They were committed Christians and had always regretted having to work so many weekends, which meant they were unable to be as active in their church as they would have liked. They were determined that this would change. In retirement they immediately jumped into a slew of activities: teaching in children's church, being assistant directors of the senior's program, and helping with maintenance on the church building. For the first seven years, they were thrilled. Then they began to experience burnout. They kept going and refused to slow down—that is, until Ruben at age sixty-five had a major heart attack, which led to chronic heart failure. His disability meant that Sylvia became a full-time caregiver, and they had to stop their other activities.

5. *Phasing out gradually.* Maude had been called to missions in her thirties and spent her life trekking through the mountains of central Asia. She followed a circuit every four months, visiting and teaching in fifteen separate villages. God kept her healthy, and she maintained this routine till she was seventy-five, taking a year-long break only twice over four decades. When she finally came home, she was exhausted. Nevertheless, she began

teaching women in her church and was able to continue that for another ten years. As her strength began to fail, she stayed in her home, where she frequently invited other women to meet and talk about the Scriptures and pray together. Various people from her church cared for her until she passed into the Lord's presence.

Clearly there are advantages and disadvantages to each of these five approaches. None of them would be altogether right or wrong for everyone, and they're not mutually exclusive. Each is consistent with the ultimate priority of glorifying God, while at the same time reflecting the individual's instrumental priorities.

### Questions to Ponder

1. Have your working years allowed you to place highest priority on God's glory?
2. List some instrumental priorities that have been neglected during your working years.
3. For the retirement years, what priorities of your own would you add to those I've mentioned?
4. Consider again the people mentioned in the five models of retirement given above. What priorities are they living by? Which aspects of their retirements would you like to incorporate into your retirement?
5. In light of the overall strategy we've discussed here for determining your priorities, what changes are you committed to make in your life?

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PRAYER

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*Heavenly Father, thank you for your great love that sent Jesus to live and die for me. Thank you for saving me and allowing me to know the presence of your Spirit within. You've kept me alive to this point and allowed me to reach the time to consider retirement. Guide me through this process. I want to think the way you think and value what you value, so that my life honors you. In your grace, allow me to live the rest of my life in ways that reflect your priorities and bring you glory. Amen.*