**THE CHALLENGE OF TRANSITIONING INTO RETIREMENT**

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PURPOSE:

The purpose of this workshop is to present Biblical and practical considerations that help others process the journey into retirement from years of active service. While the Bible does not speak of “retirement” specifically, it offers many exhortations about preparing for the future and passing the torch of responsibility to others. May the Lord give each one wisdom in doing this well.

This workshop will address the following: Practical Considerations, Resource Considerations, Redeeming the Time, Passing the Torch, and Questions for Retirement Consideration.

1. PRACTICAL CONSIDERATIONS
2. MENTAL/EMOTIONAL READINESS
* Am I ready to let go?
* Will I regret making a retirement change?
* Do I still feel enjoyment, satisfaction challenge and fulfillment in my responsibilities?
* Have I thought through what this change would mean for my life and family?

1. FINANCIAL READINESS
* Have I adequately prepared financially for retirement?
* Can I survive without my employment income?
* Have I prepared a retirement budget?
* Do I have emergency funding available?
1. RELATIONAL READINESS
* Do I have meaningful relationships outside and apart from my work environment?
* Am I relationally healthy?
* Do I have the support of my family?
* Will retirement put me in a position of isolation and loneliness?
1. JOB RELATED CONSIDERATIONS
* Am I still needed?
* Have the job requirements become more difficult as I get older?
* Can I keep up with the changes and challenges of technology?
* Has the job outgrown my skills and abilities?
* Can I do what is expected of me?
1. PHYSICAL CONSIDERATIONS
* Do I have the strength and energy to do what is required?
* Do I have physical ailments that hinder my performance?
* Am I healthy?
1. LIFE ISSUES CONSIDERATIONS
* Are there other things I want to do that I have not been able to do?
* Is this the time to do those things?
* Are there family considerations that have gone unmet?
* What goals do I have apart from my job?

G. SPIRITUAL CONSIDERATIONS

* What is God saying to Me?
* How is the Holy Spirit leading Me?
* Is what God is saying to me being confirmed in other ways?
* Is God trying to get my attention?
* Am I listening?

A BIBLICAL ANECDOTE: DAVID’S WAKE-UP CALL

King David was a warrior! In his later years, he again led Israel into battle against the Philistines. The enemy still had their giants left over from the days of Goliath. One of the giants by the name of Ishbibenob went toe to toe with David in battle. But David was older and a step slower! Life for him had changed. The battle went on under the watchful eye of Abishai, David’s trusted younger friend and fellow warrior. Abishai recognized that David was in trouble. He stepped in and saved David’s life! Sometimes it is hard to admit that we are no longer able to do what we want to do and used to be able to do. Here is how the story ended: “Then the men of David swore to him saying, ‘you shall not go out again with us to battle that, so that you may not extinguish the lamp of Israel’” (2 Samuel 21:17, NASB).

David needed to make a change in his responsibilities, but he didn’t recognize that need by himself. Thank God for the people in your life who love you enough to give you needed input, advice, offer a change of responsibility, and/or help you think through the future—even if it is something you don’t want to hear. In David’s case, it saved his life.

1. RESOURCE CONSIDERATIONS: MANAGING THE RESOURCES FROM A BIBLICAL PERSPECTIVE
2. THE STEWARDSHIP FACTOR

In Exodus 4;2, God asked Moses “What is that in your hand?” It is a question we can all ask ourselves. What do I have that God can use to accomplish His purposes?

* What do I have to work with?
* Have I adequately prepared and covered all my bases for retirement?
* Can I continue to continue to worthy causes financially?
* How can I be a good steward of what I have left?
1. THE BIG BARN FACTOR

In Luke 12:16-21, the rich man continued to build more barns, but he mistakenly did not prepare for eternity. Is there a tomorrow I have not prepared for? (Have I taken into consideration the issues of health reversals, economic reversals, stock market “insecurities,” and life’s unexpected circumstances?)

1. THE JESUS FACTOR

The Scriptures exhort us to care about what God cares about. God cares about the poor, the needy, and those who find themselves in desperate circumstances. He identifies these people as the stranger, the hungry, the thirsty, the widow, the orphan, the sick, the naked, and the prisoner in Matthew 25:31-46. Then Jesus identifies Himself with these people. Do my resources allow me to meet the needs of others and care about the needy? They are important to God!

1. THE MOTH FACTOR

In Matthew 6:19-21, Jesus teaches that earthly treasures are subject to the destruction of moths, rust, and thieves in this life. Jesus is teaching us the importance of thinking, planning, and investing in that which has eternal value. Have I invested in that which lasts forever?

1. REDEEMING THE TIME

“Therefore, be careful how you walk, not as unwise men but as wise, making the most of your time because the days are evil” (Ephesians 5:15-16, NASB). The word “evil” (“Ponos”), means that which is hard, laborious, sorrowful, and painful). In the context, the Apostle Paul is encouraging believers to be Holy Spirit controlled and aware, making the most of the time that God gives to each of us. How can we do this?

1. Live life with a joyful and thankful heart. (Ephesians. 5:17-21)
2. Evaluate what you have done with your life.
* Where have I been in my journey?
* What have I accomplished?
* Is what I have done significant?
* In whom or what have I invested my life?
* How is that investment paying off?
* Is what is important to God also important to me?

1. Evaluate and calculate what you have left regarding personal strength, skills, abilities, time, opportunities, and resources.
2. Create and implement a plan that is practical and fitting with the evaluation of your life that will help you make the most of the time that God gives to you.

As we grow older, our circumstances change, and life can become more difficult. Redeeming the time means that we plan with wisdom. It means preparing for the challenges of tomorrow. It means preparing today to make your tomorrows purposeful and meaningful by being thoughtful, caring, and encouraging to others. It means being involved and busy and not isolated and alone. It means being prepared for whatever is ahead.

1. PASSING THE TORCH AND FINISHING WELL

As we all know, there is a time to ‘let go!’ Moses passed the torch on to Joshua. Elijah passed the torch on to Elisha. Paul passed the torch on to Timothy, Titus, and others.

God graciously gives us relationships with those to whom we are privileged to pass on what He has allowed us to learn and have. We have so much to pass on:

* A time-tested faith!
* A time-tested hope!
* A time-tested life of loving others!
* Time-tested priorities and values!
* Time-tested procedures and processes!
* Time-tested tools and resources!

And when the torch has been passed—let go! Finish well by being an encourager and cheerleader for those who carry it the finish line.

“You therefore, my son, be strong in the grace that is in Christ Jesus. The things which you have heard from me in the presence of many witnesses, entrust to faithful men (and women) who will be able to teach others also” (2 Timothy 2:1- 2).

25 QUESTIONS FOR RETIREMENT CONSIDERATION

1. What is the hardest thing for you to hear when facing the facts about yourself?
2. When you have served in a position for a long period of time, what makes it hard for you to ‘let go’?
3. What does ‘having significance’ mean to you?
4. How do today’s cultural challenges affect you in your role and responsibility?
5. How has God prepared you for this moment in time to be a person of influence? How might this give you significance?
6. What influences do you presently have with people who are ‘products of our culture’?
7. How is God presently using your life to influence and impact others?
8. How have you managed your resources to prepared for the future?
9. What would your biggest concern be in moving from active income to retirement income?
10. Why is caring for the needy such an important matter to God? Is it important to you?
11. How do you personally balance the eternal with the temporal when it comes to resources?
12. If you could start all over again preparing for retirement, what would you do differently?
13. Do you need to reposition yourself in order to retire? What might this mean for you?
14. Why is tithing your resources so important to God, no matter what resources you may have?
15. What does redeeming the time mean to you at this point in your life?
16. In what ways have life become difficult for you? How have you had to adjust to manage this/these difficulties?
17. As you look back on your life, what are some of the highlights for which you can give praise to God?
18. How have your priorities in life changed since you have gotten older?
19. In evaluating and recalculating what you have left, (time, resources, strength etc.), are you encouraged or discouraged?
20. What is your personal plan and strategy for making the most of your life today and in the future?
21. What does it mean to you to ‘pass the torch’?
22. What do you have to pass on to those who follow after you?
23. Who are the people who invested in your life?
24. What does finishing well mean to you?
25. How will you know when it is time for you to retire?