



“Go to the ant, thou sluggard; consider her ways, and be wise: which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest” (Proverbs 6:6-8).

Should I Plan for Retirement?

Central Truth: Good stewardship includes planning for retirement.

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Topic: Stewardship: Of Money; Money: Possession of.

Retirement — what a luxury! Only in the twentieth century has anyone but the very rich enjoyed it. Automatic retirement at a certain age, or after a certain number of years of work, is a new thing in the working class. There is no biblical requirement which says a person must retire or that he should not retire.

You may choose to retire from your chosen profession. Do not plan to retire from one area of activity, however. Never plan to retire from the blessed opportunity of serving God. I plan to never retire from the gospel ministry. I may change types of ministry, but to quit the ministry is unthinkable. Even if health fails and I can no longer preach or write, I will continue to serve God in prayer support of those who are strong in body and spirit and to be active in His service when I am no longer able to do the work personally. The work is too essential and the harvest is too wonderful for it to be left so long as one can serve in any way. But because health may fail, it is wise to plan for that eventuality.

Planning Prevents Hardships

There are certain needs which must be met. We need food, clothing, shelter, and medical care. It is important to prepare for the provision of those things while we still have health and income which make it possible. Proverbs 6:6-8 points us to the ant. We see no organization in the anthill; yet

they gather supplies in the summer to feed their colony through the winter. In contrast to the industry of the ant, God sets the person who takes no thought of what may be in the tomorrow. He warns, *“So shall thy poverty come as one that travelleth (like a prowler), and thy want as an armed man”* (Proverbs 6:11). The person who makes no plans for the future will find himself as if an armed robber had taken his resources and he was left destitute. Careful planning will prevent that hardship for you in days to come. But there must be some self-discipline now to make those provisions.

Even with the most diligent preparation, there is no way you can be sure you have enough to provide for all the needs you will have in the future. (Remember that one extended stay in the hospital can amount to many thousands of dollars.) Therefore, you must have faith in God to provide beyond what you are able to plan for your retirement. Jesus told us in His great Sermon on the Mount that God knows all the things we need (Matthew 6:25-34). He is faithful to supply our needs without our frettings and fears. But He expects us to be good stewards of all we possess.

Planning Follows Bible Principles

Wise planning for the future is illustrated in nature. Read Proverbs 6:6 11 again. The ant is an example of industry and planning for the future. God put something in the little creature by nature which makes it gather its food in the summer and store it for the winter when no food is otherwise available. The ant does not have a calendar to note the date. It does not have a leader to plan the program. It has only the natural instinct to store food when the harvest is ripe.

Isn't it strange that man, who is so much more intelligent than the ant, does not have that same instinct? Perhaps God put it in us, but we overrule it by our desire to spend all we receive on present desires. In a lifetime the typical person handles thousands of dollars. A little wisdom can reserve some of it for the future. Saving for the future is no indication of lack of faith in God. It is following the instinct which God put in His creatures.

Planning rescues a person from laziness. To have a goal and to work for it inspires consistent work. The wise writer of Proverbs recorded this wisdom: *“Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread”* (Proverbs 20:13). Laziness and lack of preparation can lead to poverty. You have seen that in people you know, haven't you? The important thing is that it not happen to you. Follow biblical stewardship principles as you make money, spend money, give money, and save money.

Planning Protects the Family

Adequate planning protects the marriage partner left behind. The typical woman will outlive her husband by quite a few years. If they have been diligent in their planning, she will have some reserve of finances or some plan for income to provide for her. If not, she is in trouble. A lady told me, "When my husband died with a heart attack at the age of forty-three, I had \$2.47, four children, and no job." Planning should start as early in life as possible, for we do not know when death will come. One way a man can show love for his wife is to plan for her welfare when he is no longer able to provide for her. It is almost impossible to save all the money your partner will ever need, but you must do the best you can to prepare.

Adequate planning protects the children. With the increasing life span, there is a growing problem of what the children will do for a parent who is no longer productive but still living. It would be wonderful if the aged parent could be taken into the home and cared for, as was once the case. But that is rarely the case today. What will happen when the parent can no longer maintain the family home? That is a major problem in our generation. It would be wonderful if the parent already had made provision so the children would not face that difficult decision.

"A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Proverbs 13:22). That is the ideal, of course, but the ideal is not our common experience. The apostle Paul has written, *"I will not be burdensome to you: for I seek not your's, but you: for the children ought not to lay up for the parents, but the parents for the children"* (II Corinthians 12:14). Where circumstances demand that the children take the financial responsibility for their parents, they should do so with grace and love. But the better way is for the parent to provide for his/her own welfare when the time of retirement has come. Wouldn't it be wonderful if the ideal was the common experience of us all?

Planning Permits Balance

Advance planning keeps attention on God's providence. It is a mistake to plan for your future without recognition that it is by God's choice that you live or die. You must always have the spirit which says, *"If the Lord will, we shall live, and do this, or that"* (James 4:15). Since our times are in God's hand (Psalm 31:15), we must trust Him in all decisions we make concerning the present and the future.

Advance planning places emphasis on present stewardship. The rich farmer of whom Jesus spoke (Luke 12:16-21) realized that his present income must be protected for future use. His fault was not that he was rich, or that he made plans for preserving his increase. His fault was that he left God out of his plans. Do not make that same mistake. Advance planning prohibits centering on the present only. A fool is destroyed by present prosperity (Proverbs 1:32) because he does not give thought to the future. There is a danger that one may become so centered on present income that he forgets the Lord and his stewardship responsibility (Deuteronomy 6:10-21). That is a most serious mistake. All of life must be lived with the idea that one day we will account to God for what we did with what we have. Look to the future, not just to the present, and plan for what is ahead—retirement or death.

A steward is a “house manager,” the manager of things that belong to another. God has entrusted you with a part of His possessions. He intends for them to be used to meet your needs, to help meet the needs of others, and to be invested in His kingdom work. Be sure you have balance in your stewardship between the secular and the sacred, the present and the future. Thus you will be a good steward.

Questions for discussion

1. Why should the Christian never retire from serving the Lord?
2. What can an elderly or infirm Christian do in God's service?
3. How does planning for the future help prevent hardships?
4. How does God demonstrate in nature the wisdom of planning for the future?
5. How can you make your retirement years productive for God?