

THEOLOGY OF WORK No. 10

“Retirement”

June 4, 2006

Read (with comment): Ecclesiastes 12:1-5

Tonight we complete our series on the Bible’s teaching about our working life. I will follow this with several Sunday evenings devoted to the Sabbath Day as the biblical counterpoise to our life of labor. Remember, our large point at the beginning was that Christians should be as distinctively, intentionally, and decisively Christian in their working lives as they are in every other dimension of their lives. That doesn’t mean, of course, that we can talk about our faith at any time and in any place, it doesn’t mean that we don’t have to be wise and thoughtful about how we identify our distinctively Christian viewpoint, and it doesn’t mean that in many situations we may have to be very careful so as not to give offense. I remember sitting in, a few years ago, on a Bible study that my brother was leading at his workplace on Maxwell AFB in Montgomery, Alabama. Everyone in the room was an Air Force general or colonel and the subject of how a Christian should operate in an overtly secular environment in which there were very definite complications posed by issues of rank and the chain of command was never far from the surface of the discussion. It is by no means an easy thing to know, in many working environments, how much one should say or do to bring one’s loyalty to Christ into the open for the sake of integrity or witness. But, then, no one said the Christian life was an easy thing. Nevertheless, it is clear enough in the Bible that when we are at our work we are to be believers in Christ and servants of God. This we have seen is the explicit teaching of the Word of God and it is a special insight of the Reformed faith, with its conviction that nothing in our lives and nothing in the world itself lies outside of God’s rule or God’s interest. *As Abraham Kuyper famously put it: “Not the breadth of a thumb exists in all of our life – and all of the universe – but Christ claims, ‘It is mine!’”* That company you work for is God’s, whether the owner knows it or not. The employees that you work beside are the Lord’s creatures, whether they know it or not. The way the company does business is a matter for the last judgment whether anyone at the firm realizes that or not.

But if that is true, how much more must the principle of *loyalty to God* apply to our working life, given that God made us to work, given that it takes so much of our time and energy, and is one of the principal means appointed by which we are to receive the blessings of God. What is more, it is in our working life that many Christians most directly encounter the unbelieving world and are, therefore, given opportunity both to demonstrate and adorn their faith and to bear witness to its truth. We have made the point that the Bible’s view is that Christians are to serve the Lord directly in the work they do and by the way that they do it. But it is worth saying at least once in this series that Christians at work ought to be one of the church’s principal evangelistic forces. It is there that they are face to face with unbelievers and in contexts that provide not only the opportunity for the force of an example to tell but for many conversations in which the truth of the gospel can be brought to bear. The number of people who have been brought to faith in Christ through the witness of a Christian fellow-worker is very large and will be larger still if we still more faithfully seize this opportunity.

There can be no doubt that one of the reasons why, in the modern period, the church has had to take such a programmatic approach to ministry – for example, developing various programs to encourage and train Christians to share their faith – is because Christians individually and collectively have not forthrightly lived out their faith, adorned it, recommended it, and proclaimed it by word and by deed in the market place. It is frankly hard to believe that Christians faithfully living as the followers of Christ at their jobs wouldn't be a more effective means both of evangelism and cultural transformation than the programs the church organizes and runs today.

One of the features of the late William Still's ministry in Aberdeen, Scotland – a ministry I was privileged to experience during the three years Florence and I attended that congregation in the mid-1970s – was a purposefully Spartan church program. They had services twice on Sunday, a Bible study Wednesday night, and a three-hour prayer meeting on Saturday night. They had little else in the way of church meetings. They didn't have a women's group or a men's group, a young people's group, or even what we would think of as a Sunday School. Mr. Still was against these things and efforts on the part of well-meaning church members to start them were quietly squelched. Now, I'm not saying that I agree with that or that the church didn't even suffer for the want of some of those ministries. But it is noteworthy that Mr. Still had a very definite philosophy of Christian ministry to which he appealed in justifying this very simple approach to church life.

He believed that the ministry of the church, by and large, was to be done *in the world*. Christians came together for worship, the hearing of the Word, and prayer and found strength from the Lord in those appointed activities. Then they carried the blessing and benefit of that with them out into the world where they met and ministered to believers and unbelievers alike. His fear was that churches that were heavy with internal ministries would be, in the nature of the case, inward-looking and not outward-looking, and the Christians in them would be less conscious of their calling to be salt and light in the world. The sense of being a Christian in the world would be absorbed in an over-concentration upon the Christian's life in the church. *Too many activities, in other words, can create a Christian sub-culture instead of a Christian counter-culture.* As I said, I did not agree with this strategy in its entirety, but I don't doubt that there is a real danger here and that there has been, at least partly as a result of highly developed church programs, a diminished sense of a Christian's calling *in the world*. I suspect that a good number of you would say that virtually all of your friends are Christians. When your leisure time is spent with others, it is usually spent with other Christians. Now that is not bad in itself, but it becomes a hindrance to the church's influence in and upon the world if it is not counteracted by a significant counterweight, especially the active, intentional, and self-conscious presence of Christians *as Christians* in the workplace. All of that in the way of summary and introduction.

I want to conclude this series tonight with one last 'case of conscience' or existential question touching the life of work, viz. *retirement*. We can put this case of conscience in various ways.

1. If Christians were created to work, if work is their calling in this world, is it right for them to retire from their jobs?

2. If God has appointed work as the means by which he provides his blessing in our lives, can it be safe to retire? We have all heard of people of otherwise good health who die soon after retirement. Is this God's judgment for disobedience to the command to work?
3. If our work is a divine calling for which the Lord has especially equipped us, is retirement an act of rebellion, a laying down of the charge God has given us?

It is certainly fair to say that it is not obvious in the Bible that it is our Heavenly Father's intention that we should work until we are 62 or 65 years of age and spend the remainder of our years touring the United States in our RV (that is, if we had a defined benefit retirement plan that has not gone bankrupt and we can afford the gasoline!).

Let me begin with some *preliminary observations* which will help us keep our Biblical reflection in context,

First, retirement as we know it is a very recent phenomenon. It is the "achievement" of 20th century industrialized society. Before our own day workers did not systematically leave the workforce solely because of age. Before our own day – that is, before the lifetime of the older ones in this sanctuary tonight – retirement was effectively simply the diminished level of working activity brought on by infirmities or the declining strength and stamina of old age.

In a major study of retirement as a social phenomenon published in 1979, several reasons for the institutionalization of retirement in our culture were listed. [R.A. Ward cited in *Baker Dictionary of Psychology*, 1012-1013]

1. It is a demographic development: people are living longer and there are more older people in the population. This, together with increased productivity and modernization of machinery has meant that there is greater competition for available jobs, resulting in older workers being enticed from the work force to make room for younger. I remember asking my brother about the wisdom of an Air Force policy in which the most experienced fighter pilots are required to move on to other jobs when, one would think, they would be at the height of their effectiveness at their chosen profession. His reply was, like it or not, there are only so many pilot slots and the Air Force could not afford to let them be held for some years by a select group of experienced pilots. In order to ensure that there will be an adequate supply of pilots, new ones have to be able to enter the pipeline every year. But new ones cannot enter if older ones don't leave. Many of you could very well imagine the havoc that would be caused in your company or industry if you were to be told that there would be no or very few advancements for the next ten years because all the positions at the top were filled by people who had no intention of moving on.
2. Related to this is a steep decline in the size of the agricultural workforce – a part of the workforce that traditionally did not retire in the modern sense of the term.
3. What is more, in the modern economy there is an increasing need for changing and adapting skills, a transition often much more difficult for older workers, making them expendable and sometimes leading to corporate practices that encourage, if not demand, the retirement of older workers.

4. Social Security and pensions have made retirement a possibility for many. It is worth noting, all the more today as the insecurity of retirement plans has cast doubt upon the plans that many people have had to retire, that even in our day when people are expected to retire, if a person hasn't the income, he or she does not retire!
5. Perhaps it is difficult to know precisely which came first – changes in our view of work and the lack of satisfaction of many in their work or the expectation of retirement – but, in any case, a different view of work in the modern world has certainly made the prospect of retirement more attractive to modern workers.
6. Finally, retirement has virtually completely lost any stigma it may once have had and has, on the contrary, become a positive and desirable goal. At the gym where I exercise I read magazines on the stationary bike – if I don't read I would die of boredom – and among those are *Kiplinger's* and *Forbes* and *Smart Money*. I've noticed that virtually every number of every one of these magazines includes some article about saving for retirement, or how to retire early, or how to build the largest retirement nest egg, or what to do if you are already retired and your income is not keeping pace with your expenses. This past week I read an article – this is how boring the stationary bike really is – recommending that governments adopt tax structures that make it possible for homeowners to defer property tax payments until retirement. Retirement is a fact of life in American society and, therefore, has become a matter of real importance to the American economy.

And the result is that most American adults expect to retire and most eventually do. This has vast social and economic consequences. Our government programs providing for the retired segment of the American population have many trillions of unfunded liabilities and there is not a politician in Washington who knows what to do about this. One thing they all know is that tampering with Social Security benefits is political suicide. We are, at this moment, observing the European governments who have the same problem in an even more immediate and acute form – having made extravagant promises to fund their population's retirement years that they cannot afford to keep – and they have no idea what to do. But retirement has changed the face of America and it is hard to imagine going back. It has produced vast population relocations, from the North and East to Florida and the Southwest. Our Florida presbyteries in the Presbyterian Church in America have a sizeable number of our largest churches, but the difference in their attendance from February to July is often extreme: a church that will have a thousand worshippers in February will have 110 in July. The difference is the "snowbirds," the retirees who live in Florida during the winter and back home in the North during the summer.

One very interesting aspect of the issue is that given the ever lengthening lifespan for men and women, the large numbers of them who now do not begin their working lives in earnest until they have graduated from college and, in many cases, graduate school, and the presence of large numbers of programs enabling early retirement, it is possible for a significant number of American workers to spend thirty years or less at regular employment before retirement and to live a very substantial portion of life as a retiree. One of my very first pastoral calls on coming to the pastorate here in 1978 was on a man who was then one of, if not our eldest member. Some of you will remember Frank Lawrence. He was perhaps 90 years of age when I met him. But what I discovered as we began to talk was that he had lived *my entire life* in retirement. It was

1978 when I met him and he had retired from the Great Northern Railroad in 1950, the year that I was born.

Retirement has been with us long enough now as a social institution to provide social scientists with abundant grist for their research mills. As usually the case with psychological/sociological studies, the results can hardly be considered definitive and usually contradictory studies can be found. For example, in a number of studies of the psychology of retirement, retired individuals in large numbers reported being unable to fill the void created by the absence of the work to which they had given so many of their years. They felt useless, or, at least, less satisfied with their lives than when they were working. At the same time many others reported that the transition to retirement was not difficult and that their feelings of self-worth and satisfaction had always rested on more than their job and had not departed them upon their retirement from it.

No doubt it is what you would expect. Those with healthy personal lives and solid family relationships as well as adequate income adjust to retirement much better than those who are ill, who haven't enough money to maintain their former lifestyle, are alone, or were forced out of work instead of leaving it voluntarily.

Now, as you will not be surprised to learn, the Scripture does not directly address the phenomenon of institutionalized retirement or retirement as a cultural and economic phenomenon such as it has come to be only in our own era. In interrogating Holy Scripture to seek light and direction for ourselves for such an issue as this we are seeking, rather than specific instruction or commandment, principles which bear on the matter and to which we must do justice if we are to answer such a question correctly and have the mind of Christ.

I. First, we will and must begin by restating the fundamental principles with which we began our study.

I mean principles such as these: 1) we were created to be workers and are commanded in God's law to work. "Six days you shall labor and do all your work..." 2) Work is holy and a major dimension of our Christian living in the world. It is one of the primary spheres in which we are to love and serve the Lord.

So much is this true, that it is entirely natural to find the Scripture explicitly saying that God's blessing of his faithful people will make them fruitful even in their old age. 'They will still bear fruit in old age; they will stay fresh and green.' [Ps 92:14]

These are principles of overarching importance and obviously must be given their due by anyone contemplating retirement. No believer is free to consider himself or herself somehow exempt from the requirements of obedience to God or somehow detached from the realities of life in God's covenant by which he has determined to bless his people. A Christian, of all people, may well be able to contribute in many ways far into old age. Our calling as Christians most assuredly is not for 30 years of our lives, or 50, or 65. We are to be God's servants, doing his will, all our lives long.

II. Second, however, the Bible certainly prepares us to recognize that those principles bear on people in different ways at different times of their lives.

For example, we do not take the biblical statement “If a man will not work, he shall not eat” as applicable to little children or to the infirm or to the aged. We recognize that the commandment assumes that the person is capable of working and ought to be working, all things being equal. We wouldn’t apply it either to someone who was without work through no fault of his own.

Well, in the same way, we would never apply the general principle of the obligation of work to older folk who cannot work as they once did. We read earlier, for example, in Ecclesiastes 12:1-5 a very poignant and realistic description of the onslaught of old age and its various consequences. In 1 Timothy 5:4 Paul says,

“...if a widow has children or grandchildren, these should learn first of all to put their religion into practice by caring for their own family and so repaying their parents and grandparents, for this is pleasing to God.”

There is an assumption here of the reality of the stages of life and the changes that come with those stages. Or think of the various co-regencies of Israelite kings, when a father remained king but rule had effectively passed to his son. It was this practice of co-regency that was one reason why the chronology of the kings of Israel and Judah was, for so long, a vexing problem. The numbers did not add up precisely because a king’s reign was being computed from the time he began to rule, not from the date his father died. In any case, this is an excellent example of the consequences of advancing years bearing on the working life of a man when he became old. Or think of the stipulation of Numbers 8:25-26 that Levites must retire at 50 years of age. They couldn’t begin work at the temple until they were 25 and had to retire at 50. That did not necessarily mean that they stopped all work at 50, surely, but one particular job was denied them after that age. There is the Bible’s own testimony that there may be reasons why people must leave certain jobs at certain ages. We have such work laws still today, as, for example, with mandatory retirement ages for airline pilots.

There is something very commonsensical about the admission that older people may very well not have the strength or stamina they once had, that while they may have the accumulated wisdom of many years, that wisdom may be of much less value to an employer because, at the same time, they don’t think on their feet as well as they once did, they don’t hear office conversations as well, and they don’t see as well. It may be that 65 is only a generalization regarding the age at which the years are beginning to take their toll on one’s working performance. It may not, for all I know even be a very accurate generalization. But few will dispute that at some point an employer begins to receive diminishing returns for the wages he is paying a worker.

We can think of unending examples of this from our own experience. There came a time when Harry Marshall, missionary to Peru and Nathaniel Gutierrez’ grandfather, couldn’t climb Andes peaks with a film projector and generator on his back as he once did! Joe DiMaggio and Lou Gehrig gave up playing baseball because they knew they couldn’t play as they had played before for the same paycheck. Steve Carlton, on the other hand, was something of an embarrassment to

several teams who didn't want to dump a future hall-of-famer but who couldn't afford his slow fastballs and hanging curves.

I can supply any number of illustrations from my own profession. Alexander Whyte attempted to retire from the pastorate of Free St. George's in Edinburgh because he was concerned that he had grown too old to do well all the congregation needed from its minister. The congregation wouldn't receive his resignation, however. A few years later, however, he resigned again and insisted upon the congregation's acquiescence. He knew he could not meet the demands of ministry to his congregation and that she needed a fresh mind and heart to guide her through the perplexities and challenges of a new day, or, as he put it "I feel it to be my best duty to the congregation to leave the work to a younger and a fitter man." [Barbour, *Alexander Whyte*, 485] His eventual retirement, at 80 years of age and after 45 years in the pastorate of Free St. George's, was made because he felt he could not longer do justice to his work or the needs of his people and that he was standing in the way of his younger colleague!

Mr Still, whose first Sunday in Gilcomston South was the Sunday after VE day in 1945 and who has been there ever since, has taken the church through several very different stages. He was vigorous and very much in command of his pulpit well into his eighties, open to new ideas and new plans, able to relate to younger people. Yet, it must be admitted that there were those who felt he held on a few years longer than was really wise.

On the other hand, I could tell you stories of churches harmed and left weak and splintered because a pastor would not let go and kept on long after the years of his fruitful service were plainly past. If it should be God's will that I be your minister until I am old, I very much hope that the elders will be firm and courageous enough to tell me if my age, the inflexibility of spirit which often goes with old age, and the physical weakness are interfering with the best interests of the congregation's life and ministry. The Bible says they will sooner or later. There is no sin in retiring a man or a woman who can no longer do the work well which he or she once did. Indeed, it is right to do so; there is a certain dishonesty, even cowardice ordinarily in a failure to do so.

So, let me draw from the above a few conclusions by way of application:

1. Retirement to play is, in my thinking, difficult to justify biblically. Our purpose here is not to have a good time; recreation is to be only the spice of life, not the meat!
2. Retirement from one job to do another is a very different thing. Bruce Kennedy, the Christian chairman of Alaska Airlines, retired some years ago to do missionary work in New Guinea, I think it was. My father retired from the presidency of Covenant Seminary, as he felt he should at that age, but kept teaching at the seminary and in overseas schools. His schedule relaxed somewhat but he kept working. Or take, for example, former President Carter's work in his retirement with Habitat for Humanity.
3. Retirement for reasons of the weakness of age seems to me to be not only justifiable, but in many cases demanded by Christian ethics.
4. On the other hand, I don't see why companies should require retirement if workers are still able and willing to perform acceptably in their posts. The Bible generally takes the view that the experience that comes from the accumulation of years is a very valuable

commodity. But if retirement is anticipated in an individual Christian's case – he or she works for a company in which retirement is expected or required, at least retirement from one's primary occupation – one should certainly do what one can to prepare himself for it both financially and by thinking carefully about how he or she can use the time retirement provides to the Lord's full advantage.

Let's remember that until infirmity cripples our usefulness, our lives should be full of purposeful activity. We are the Lord's servants and there is always something valuable to do, some fruitful way to spend our time. Old age is often a great opportunity. Martyn Lloyd Jones published the first of the scores of books he would eventually publish when he was 59 years of age. It was not until her mid-60s that Laura Ingalls Wilder began to write the stories of her childhood. Encouraged by her daughter, Laura began work on her first "Little House" book, *Little House in the Big Woods*, when she was 64. She published *Little House on the Prairie* when she was 68. *Little Town on the Prairie* was published when she was 74 and *Those Happy Golden Years* when she was 76.

One of the most important effects of a Christian's thoughtful, intentional approach to his or her working life is the building of momentum by which the greatest use will be made of the last years of our lives, when, God-willing, we should have the most valuable things to contribute to the kingdom of God and to the world.