

The title of this morning's sermon is, "*Retiring the Right Way.*"

We were in a series on covetousness and contentment. Now we're returning to Luke and I'd like to back up to **verse 13** to briefly review and get the context for the parable we'll be studying...

In **verses 1-12** Jesus was teaching on some very heavy topics:

- Being forgiven versus being unforgiven
- Going to hell versus going to heaven

Right in the middle of this, look at **verse 13** to see what happened...

Luke 12:13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

The man looks pretty bad b/c he interrupted Jesus AND told Him what to do.

Jesus turned this into a teaching moment...look at **verse 14**...

Luke 12:14 But he said to him, "Man, who made me a judge or arbitrator over you?" **15a** And he said to them, "Take care, and be on your guard against all covetousness,

It might look like Jesus didn't help the man, but He did!

- The man wanted Jesus to help him financially, but Jesus helped him spiritually by revealing the covetousness in his heart.
- If Jesus gave the man what he wanted, it would've hurt him, b/c it would've been feeding his covetousness.

Jesus said, "**Take care, and be on your guard against all covetousness.**" I think we took this warning seriously, b/c we had an entire series on covetousness and contentment!

After this warning Jesus said some important words that we haven't looked at yet, and they set up the parable we'll begin studying...

Luke 12:15b for one's life does not consist in the abundance of his possessions."

Which is to say this life doesn't consist in the abundance of the stuff we accumulate.

Basically, this life is not about the physical...and this brings us to Lesson 1...

LESSON 1: THIS LIFE IS ABOUT THE SPIRITUAL VERSUS THE PHYSICAL.

Jesus had such a strong warning in **verse 15**, b/c:

- It's easy to think this life **does consist in the abundance of [our] possessions.**
- For some people, they practically spring to life when they get a new car, house, set of clothes.

But Jesus was very clear in other places that this life is not about the physical. Consider these verses, just from Luke's Gospel...

Luke 4:4 Jesus [said], "It is written, 'Man shall not live by bread alone.'"

Don't live for the physical!

Luke 9:23 Life is more than food, and the body more than clothing.

This life is about **more than** the physical.

Luke 9:25 What does it profit a man if he gains the whole world and loses or forfeits [his soul]?

What does it matter if you get all the physical the world offers, but lose all the spiritual...eternal life?

Luke 12:33 Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. **34** For where your treasure is, there will your heart be also.

The spiritual is so much more important than the physical we can get rid of all of our physical possessions to focus on the spiritual.

Last one...

Rom 14:17 The kingdom of God is not a matter of eating and drinking but of righteousness and peace and joy in the Holy Spirit.

Eating and drinking are important, but that's not what life is about b/c these are physical. Instead, this life is about **righteousness and peace and joy in the Holy Spirit**, which is spiritual.

This sounds confusing, b/c we are physical!

- We eat physical food
- We need physical rest
- We get physically sick
- Someday our physical bodies will physically die

So why did Jesus say this?

B/c this life is coming to an end; therefore, we shouldn't live for it. We should live for the next life.

Even the physical we have in this life:

- Money
- Jobs

- Homes
- Cars
- Children
- Spouses
- Friends
- Health

We have for spiritual reasons...for Christ's kingdom. We should use all the physical for the spiritual, or for the next.

To drive this point home, Jesus teaches the following parable.

It's about a man who:

- Lived for this life
- Didn't live for the next life
- In other words:
 - He thought only about the physical
 - He didn't think about the spiritual

Take a look w/ me at **verse 16...**

Luke 12:16 And he told them a parable, saying, "The land of a rich man produced plentifully, 17 and he thought to himself, 'What shall I do, for I have nowhere to store my crops?'"

His harvest was so great he ran out of room. As a farmer, his crops are basically money, so it's like he has more money than he knows what to do w/ it.

How would you like to have a problem like this?

Believe it or not, this is going to be a big problem for him!

Let me get you to think about something that relates to this parable...

We shouldn't take credit for anything in this life. Anything we have, we should see as a gift from God...

1 Cor 4:7 For who sees anything different in you? What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?

Even though everything is from God, it's easier to see some things coming from God than others. For example:

- If you work hard to get a degree, it's harder to say, "God gave this to me," b/c it's easy to think you earned it.
- The same could be said if:
 - You worked hard for a promotion

- Practiced often and won a race
- Spent many hours learning an instrument, and became an accomplished musician
- Built your house, so it looks like it's done in your effort

But there are some other things in life, and it's much easier to see God's hand in it.

For example:

- Where and when you're born. You have nothing to do w/ that. I'm assuming most of us were born in the US, in the most fortunate place and time...but we had nothing to do w/ this.
- We had our 8th child the other week. You have to see God's hand in that, b/c we can't create life. There are many people who want to have children, are unable to, and they recognize that only when God provides can people have children.

I'm mentioning all this, b/c in **verse 16** there's another example of something that should be viewed as coming from God...

Notice the words **the ground yielded plentifully**. A great harvest!

Katie's father, Rick, is a farmer. She says she remembers growing up and her dad would stand at the kitchen window watching clouds come in after he just cut the alfalfa, b/c if it rained, it'd ruin his crop.

Over the years there have been times Jim asked for prayer for his crops, b/c he knew it was ultimately in God's hands.

I've never been a farmer, but I know this is one profession that greatly depends on circumstances that are outside our control:

- God has to provide the rain – and withhold it – at the right time.
- He has to warm the earth
- He has to make the seed grow

You can do all the right things, but if God doesn't bless your efforts, then the **ground [doesn't yield plentifully]**.

Considering this, look back at the question the man asked...

“What shall I do, for I have nowhere to store my crops?”

This is a good question, and there are lots of good answers, such as...

“Since God gave me such a great crop, I'll give back to Him:

- I'll give to the temple or the synagogue
- I'll give to the poor
- I'll give to widows or orphans

But he didn't come up w/ any good answers. Look at **verse 18**...

Luke 12:18 And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. **19** And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."

It's pretty obvious this guy feels good about himself!

But look how God feels about him...

Luke 12:20 But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'

This is the greedy person's worst nightmare: all your stuff being given to someone else.

This brings us to Lesson 2...

LESSON 2: WE CAN BE WISE IN THE WORLD'S EYES, BUT FOOLS TO GOD.

We're familiar w/ this parable. We know the man is called a fool.

But let's be honest...

Does he really look like a fool?

This is practically a trick question. You want to say, "Yes," b/c God called him a fool.

But he doesn't look like a fool!

He actually looks very smart:

- He was rich.
- He was a wise farmer
- He was a successful business man.
- He was able to accumulate more wealth than he knew what to do with.

If you took this man's story, made it into a present-day example, and published it in a business magazine – such as Forbes or Bloomberg – what would people say?

He's very wise!

It's ironic that a man could look so wise and be called a fool!

So let me make one of the important points from this parable very clear:

- People can look wise and successful in the world's eyes
- But they can be fools and failures in God's eyes.

1 Cor 3:18 Let no one deceive himself. If anyone among you thinks that he is wise in this age (as the Rich Fool did), **let him become a fool** (in other words, do what the world says is foolish, such as serve the Lord and give away some of what you have) **that he may become wise** (wise in God's eyes). **19 For the wisdom of this world is folly with God. For it is written, "He catches the wise in their craftiness,"**

The Rich Fool said, "I'm going to do this and that," but God caught him in his **craftiness!**

Since we want to make sure we look good in God's eyes – versus the world's eyes – we're going to spend this week and next week considering why God said this man was a fool to make sure God wouldn't say the same of us!

In **verse 19** notice the Rich Man said **you have ample goods laid up for many years; relax, eat, drink, be merry.**

He's congratulating himself on his success:

- He's going to take it easy, live selfishly, and pursue pleasure.
- He knows he has enough crops to last for the rest of his life without ever having to work again.

If you've ever wondered what the Bible says about retirement, this is one of the clearest places discussing it.

And this brings us to Lesson 3...

LESSON 3: THE RICH FOOL RETIRED WRONGLY.

Sadly, the Rich Fool's words - **relax, eat, drink, be merry** - capture what comes to mind for many people when they think of retiring.

My hope is to prevent any of us from making the same mistake!

I want to be clear that this lesson is not a criticism of retiring from a secular profession.

I want to invite you to think of retirement the same way you think of money: it is amoral, but what we do w/ it is moral or immoral. In other words:

- Just like people can use money morally and immorally
- People can use retirement morally and immorally.

The Rich Man wasn't a fool for retiring, but he was a fool for retiring the wrong way!

Before we jump into what it looks like to retire morally or immorally, I want to give you a little history lesson about our country's view of retirement. If we look at what the world does, it often gives us a good idea of what NOT to do...

Our country's view of retirement began as an inappropriate response to social issues. Before the Industrial Revolution people's jobs could change more easily as they got older:

- An aging farmer could let his sons do the harvesting while he performed less intensive chores.
- A businessman could hire out the more difficult work and act as a mentor to those under him.

When the Industrial Revolution took place, an obsession with productivity and economic growth arose. There were machine-based jobs that could do the work of multiple people at a faster pace and a cheaper price.

If you had to pinpoint the one moment in history when older employees became viewed as liabilities, this was it! Elderly people:

- Couldn't work as quickly as younger people
- They might make more mistakes

This slowed production, made it more expensive, and made older employees unattractive.

In response, corporations pushed the government to enforce retirement to remove an aging workforce in favor of a younger one.

A very prominent man in all of this was Dr. William Osler. He was an expert in the field of gerontology, which is the scientific study of aging.

On February 22, 1905 he delivered a speech titled, "The Fixed Field." He said...

"The effective, moving, vitalizing work of the world is done between the ages of twenty-five and forty, when [people] are energetic and creative. Workers from age forty to sixty are tolerable. Workers over age sixty are useless."

He said people should be forced to retire. They should have one year to settle their affairs, and then be, *"peacefully extinguished by chloroform."* Osler's speech made headlines, with reports saying, *"Dr. Osler recommends chloroform at sixty."*

What I'd like you to notice is retirement came from a worldly – and even somewhat morbid – view of elderly people.

The Great Depression worsened the situation...

Younger men needed jobs to support their families, so eventually President Franklin Roosevelt developed social security. Workers could pay into a fund that they could draw on once they turned sixty, encouraging them to retire and leave employment for the younger generation.

To convince older people that retirement benefitted them as well as the nation, the government joined with labor interest groups to sell the idea that work was for the young, and the old “deserved” to relax

- Retirement became an expectation; it was something people felt – and still feel – entitled to have.
- Since the elderly were viewed as being useless, when they retired, they did nothing!

One-time Katie and I were part of a wedding reception that was going to take place at a golf course in a retirement community. We went there one morning and one of the rooms off the restaurant was filled w/ elderly people. They went there each morning to drink Bloody Marys for breakfast and then spend their day golfing and socializing.

To be clear, God doesn't prohibit retired people – or any people for that matter – from enjoying golf, social functions, or other pleasurable pursuits, but they shouldn't be the focus of our lives.

The Bible never discusses people reaching a point in life when they can stop working and start live selfishly.

It's tragic when older people who have run most of the race and now have more freedom to serve the Lord than they've ever had before, but they simply squander the time they have left.

So what should they do instead, or how should older people retire well?

I found three recommendations in Scripture, and as I was preparing my sermon, I noticed they all draw on verses in **1 Tim 5**. Please turn there. We won't turn back to **Luke 12**.

This brings us to lesson 4...

LESSON 4: OLDER PEOPLE CAN (PART I) MENTOR.

Retired people can serve well through mentoring. Look at **verse 1**...

1 Tim 5:1 Do not rebuke an older man but encourage him as you would a father, younger men as brothers, 2 older women as mothers, younger women as sisters, in all purity.

Consider this:

- Young men are supposed to look up to older men the way they look up to their fathers, so older men should see themselves as fathers to younger men
- Young ladies are supposed to look up to older women the way they look up to their mothers, so older women should see themselves as mothers to younger ladies

And what do fathers and mothers do?

They teach, train, and mentor!

We've all heard, "You should respect your elders," and according to Scripture that's true!

Some of the older people might be listening to this saying, "*Amen! Preach it! These younger people need to look up to us!*"

That's correct, but this also implies older people to take on teaching or mentoring roles.

Listen to this verse that makes it very clear...

Psa 71:18 So even to old age and gray hairs, O God, do not forsake me, until I proclaim your might to another generation, your power to all those to come.

This reveals the desire godly, elderly people should have: telling the younger generation about the Lord. Mentoring and instructing younger people is one of the primary ministries for older people.

One commentator said, "*Often it is these 'senior saints' who, after a lifetime of walking with God, are able to convey the truths of God's Word by relating how God has worked in their lives.*"

The next thing older people can do...

LESSON 4: OLDER PEOPLE CAN (PART II) PRAY.

Generations of people have been impacted by the faithful prayers of elderly people. Prayer is perhaps the most fruitful ministry outlet for those who have retired.

1 Tim 5:3 Honor widows who are truly widows. 4 But if a widow has children or grandchildren, let them first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God. 5 She who is truly a widow, left all alone, has set her hope on God and CONTINUES IN SUPPLICATIONS AND PRAYERS NIGHT AND DAY,

Paul says widows who have outlived their husbands can then commit themselves to prayer.

Anna the prophetess is a good example...

Luke 2:36 [Anna] was advanced in years, having lived with her husband...37 and then as a widow until she was eighty-four. She did not depart from the temple, worshiping WITH FASTING AND PRAYER NIGHT AND DAY.

It sounds like she lived at the temple fasting and praying!

The alternative to serving the Lord is serving self – like the Rich Fool wanted to do – and the next verse describes how God views this...

1 Tim 5:6 but she who is self-indulgent (or who lives for pleasure as it's translated in some Bibles) **is dead even while she lives.**

Why would Paul say this?

There are two possibilities...

1. First, it is as though she's already dead, because she's not doing anything productive. It's almost like God says, "Since she isn't serving me, she might as well be dead."
2. The other possibility is she's spiritually dead. She lives such a selfish lifestyle it's evidence she's unsaved.

I know this is about widows, but I don't think it's a stretch to say if this is how God views widows who live for pleasure, this is how He views anyone who lives for pleasure. Not sure why widows would be viewed harsher than anyone else.

The final thing older people can do...

LESSON 4: OLDER PEOPLE CAN (PART III) ASSIST.

Look at **verse 9**...

1 Tim 5:9 Let a widow be enrolled (this means supported by the church) **if she is not less than sixty years of age, having been the wife of one husband, 10 and having a reputation for good works: if she has brought up children, has shown hospitality, has washed the feet of the saints, has cared for the afflicted, and has devoted herself to every good work.**

Paul said older women could be supported by the church – receiving something like a pension – but there were three requirements:

1. First, they had no family to support them, which was the point of **verses 4 and 5**.
2. Second, they had to be at least 60.
3. Third, they had to serve the Lord and other believers.

These verses reveal not just the possibility of older people serving the Lord, but the expectation that they do so. God doesn't prohibit Christians from living off pensions – or even living off support from the church – but they must meet the above requirements.

I want you to look at one more place in Scripture. Please turn to **Num 8**.

The Bible always does things better than the world, and there is a description of retirement in the Old Testament...

Num 8:23 The Lord spoke to Moses, saying, 24 "This applies to the Levites: from twenty-five years old and upward they shall come to do duty in the service of the tent of meeting. 25 And from the age of fifty years they shall withdraw from the duty of the service and serve no more.

Levites started working in the tabernacle and later the temple, when they were 25. At the age of 50 they retired from regular service b/c of the physical demands. Then the strenuous work could be given to younger men.

So you say, “Did they stop working altogether?”

No, they didn't, listen to what they did after...

Num 8:26 They minister to their brothers in the tent of meeting by keeping guard, but they shall do no service.”

Notice it says **keeping guard**. This made me think of Jack Wilson, the 70 year-old-man who was **keeping guard** of his church last week and quickly stopped the shooter before he could murder who-knows-how-many-other-people.

So if you're older, one way you can assist is by guarding the church...we just hope you have a steady hand and good vision 😊.

I like the ESV, but I don't like how it words this verse:

- The NIV and NASB say **they may assist their brothers in performing their duties**.
- The NLT says **After retirement they may assist their fellow Levites by serving as guards at the Tabernacle**.

When the older Levites retired, they assisted the younger Levites, but they never stopped working completely or lived only for themselves. They continued to serve, but in a way that was appropriate for their age.

It would be impossible to provide an exhaustive list of the different ways retired people can assist, but I will say if they want to help, it shouldn't be too difficult to find ways:

- Older women can help younger women w/ their children. My mom takes one of our kids during the week for reading.
- Older men can find younger men to help w/ trades and skills
- There's:
 - Bringing meals...
 - Sending cards...
 - Volunteering to lead ministries...

We have good examples in our church, and I'll mention one – since they're not here to try to stop me – and that was Keith and Sandy Bjorkman. I'd clone them if I could. Despite some physical complications both of them were experiencing, they came here and jumped right into serving and blessing,

Take your minds back to the Rich Fool's words one more time...

Luke 12:19 I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”

Christians don't say this!

If you're retired, this parable shouldn't cause you to feel bad about retiring, but it should cause you to ask...

“HOW am I retiring? Am I retiring the right or wrong way?”

One reason this is so important is b/c if you've been able to retire, then God has blessed you and as **Luke 12:48** says **to whom much is given, much is required.**

Are you being a good steward of that blessing?

If God lets you retire, He simply gave you more time to serve Him!

Let me conclude w/ this...

We might retire from secular professions, but we never retire from serving Christ:

- God changes the address of our workplace, and He changes our role, but He doesn't change our need to serve Him.
- As we get older the way we serve Him changes – we might slow down and not have as much strength or energy – but we should still be as committed to using the strength and energy He's given us for His glory.

If God lets you retire, retire into serving Christ.

Consider this quote from John Piper...

“Finishing life to the glory of Christ means resolutely resisting the typical American dream of retirement. It means being so satisfied with all that God promises to be for us in Christ that we are set free from the cravings that create so much emptiness and uselessness in retirement. Instead, knowing that we have an infinitely satisfying and everlasting inheritance in God just over the horizon of life makes us zealous in our few remaining years here to spend ourselves in the sacrifices of love, not the accumulation of comforts.”

Retiring for the glory of Christ doesn't happen naturally, but the power of the Gospel at work in our lives enables us to finish well.

Let's pray.