

A RETIREMENT REFORMATION DEVOTIONAL

FAITHFUL



FOR A LIFETIME

WRITTEN BY

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# FOR FAITH



## Hebrews 11:1

**“Now faith is confidence in what we hope for and assurance about what we do not see.”**

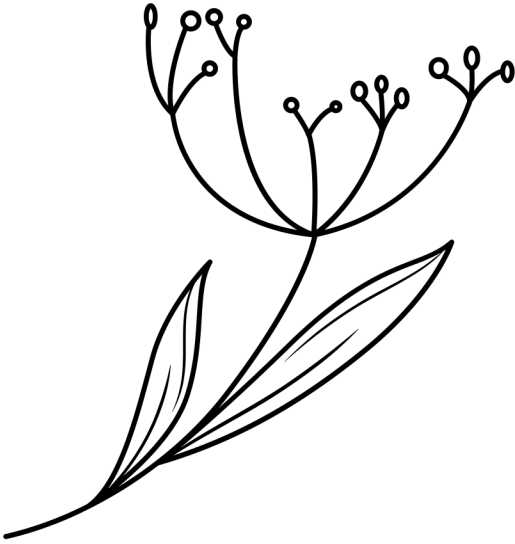
Being released from the constraints of a 9-5 job or the intensity of raising small children can seem like a significant step towards personal freedom. After all, when others are not depending on us as they were, we are free to pursue our own interests. With this logic coursing through our veins, we tend to think about retirement as “Freedom from...” and then you fill in the blank. We tout all the ways we are freed up from the obligations and responsibilities of professional, social and family life. But once we are free from everything, what is left? The answer is “nothing”! The author of Hebrews took a different tack. Instead of being free from everything, he painted a picture of being free to respond to God in faith. What a difference that is. While others in retirement are focused on their freedom from work, we have the opportunity to be free to trust God for a whole new season of life. And if we are free to have faith, that gives us a confidence and a boldness that doesn’t come from simply taking responsibilities away. It only comes when we are putting our trust in something much bigger than ourselves and anticipating what He will do was with have the faith to fly.

### Questions for Discussion

1. What are the things I have told myself that retirement will free me from?
2. How can I trust God for a future that I do not yet fully understand?

## PRAY

Dear God, give me a vision that is bigger than a “freedom from.”  
Help me to see what I am free to do in You. I pray that your vision of my retirement years will lead to my faith blossoming in new ways that give me the confidence to trust you more. Amen.



# BE STILL



## Psalm 46:10

**“He says, “Be still, and know that I am God; I will be exalted among the nations, I will be exalted in the earth.”**

When the word “retirement” is mentioned in the conversation, the temperature in the room seems to go up quickly. Retirement triggers guilt for not planning more, concerns about changes in daily routines, frustrations with how the system works and overall anxiety about losing meaning and purpose in life.

But God’s pulse does not race when he thinks about your retirement. He is in control. He knows your needs. He cares deeply for you. And as a result, He has amazing things in store for the various phases of retirement.

The first step is to “STOP” and recognize that he is guiding your life. As the verse in Psalm says, once you have done that, you are able to know God in a deeper way and gain wisdom into how He operates in your life, in the nations around you, and in the world.

It all starts with that command to “Be still.” Until you take that step, you cannot expect the knowledge, assurance, and strength to walk into retirement with God’s wisdom and direction.

### Questions for Discussion

1. What is keeping you from being still today? Say it out loud to someone else and discuss how to address it as you try to obey God’s directive.
2. How much time do you devote to being still each day? Like anything it is a discipline. What are ways for you to strengthen that discipline?

## PRAY

Dear God, I am so bad at being still. I need your help to slow down enough to hear your voice and know you my God. Give me that ability today so that I can be blessed by your wisdom and direction as I walk through my retirement years. Amen



# SO MANY SEASONS



## Ecclesiastes 3:1-2

**“For everything there is a season, a time for every activity under heaven. A time to be born and a time to die. A time to plant and a time to harvest.”**

I often talk about the potential 30 years of retirement as long enough to be a problem and an opportunity. What do I mean by this? 30 years is a long time to do nothing but an amazing amount of time to be walking daily with Jesus. But just as the writer of Ecclesiastes says, there are seasons for everything. So, as we reflect on how God wants us to view retirement, looking at 30 years all together can seem eternal. Thankfully God gives us seasons within that time to serve Him in different ways. I have described three of those seasons as Active Application, Insightful Stewardship, and Reflective Sharing. As you can imagine, your posture and role changes in each one. That will only happen if you are in tune with God's direction for your life and are walking with him daily. That minute by minute dependence on God's provision is what makes it possible for us to thrive in the various seasons of retirement.

### Questions for Discussion

1. Are you open to the changes God has for you in the various seasons of life?
2. How are you preparing your heart to be ready to make the most of each season?



## PRAY

Dear God, help me to live in your timing and accept the seasons of life as you give them to me. I want to control my life, but I know that I will thrive as you take control. Help me to release my life to you and enjoy the different seasons you are preparing for me in retirement. Amen



# KNOWLEDGE THAT SHIFTS OUR DIRECTION



## Colossians 1:9

**“For this reason, since the day we heard about you, we have not stopped praying for you. We continually ask God to fill you with the knowledge of his will through all the wisdom and understanding that the Spirit gives,”**

We all know what it is like to pray very specifically for someone else. It might be a child, spouse, friend or relative who has a particular need and we respond in faithful prayer. Sometimes those prayers have yielded provision and other times we feel frustrated in our appeals. Paul takes a different tack. Instead of praying for solutions, He prays that they would receive knowledge of God’s will. That is a bold prayer to pray. What might God reveal to them as a result of that prayer? Was it what Paul expected? Was it what the Colossians wanted? We don’t know that answer, but we are left with a clear message: Knowledge of God’s will is worth more than gold. Do you pray for what you want or what God wants? It is easy to imagine the ideal retirement scenario and then proceed to pray for that. But what if we started from a different place. Rather than imagining what we want and praying for it, what if we sought God’s will for our lives and focused our prayers there? How might that look different? Well, it’s hard to tell and it will look different for each of us, but we can assume several things fairly easily: 1) God’s will always requires self-sacrifice 2) His plans lead to His glory 3) Our Lord’s view of success is dramatically different from our own.

### Questions for Discussion

1. Are you willing to allow knowledge of God’s will to change your direction?
2. What would your retirement look like if you were committed to answering God’s call?

## PRAY

Dear God, give me the courage to reject my own desires and seek after your will. As I do that, show me your purposes for my life in retirement and give me the courage to embrace your plan.  
Amen



# REST IN RETIREMENT



## Psalm 4:8

**“In peace I will lie down and sleep, for you alone, Lord, make me dwell in safety.”**

What is your nightly routine? Most of us have one. We might watch a show, read a book or take a bath. Then comes the litany of pills and prep and finally the lights go off. We also tend to have a mental routine before bed. We strive to put away the cares of the day and wrap up those things that have been nagging us. We might do some research to set our minds at ease or check our online bank accounts to make sure the money got moved. All these routines are our human efforts to prepare for rest. But have you noticed that they seldom work? Usually you put one fear to bed and another gets right up and takes over. David recognizes the difference between rest that we contrive and the real deal. He asks the people, “How long will you love delusions and seek false gods?” How had he learned this lesson? David slept on the run, out by a campfire, or hiding in a cave. David slept out with the sheep. David wrestled with his worries and finally let God win. Instead of trusting his ability to keep himself safe or resolve his problems, David decided to trust wholeheartedly in God. Many retirees still try to contrive their own rest through planning and tight control. It doesn’t work. The rest you are seeking as you live in retirement won’t come from better health, closer friends, more activities or greater financial security. It only comes from giving God control over your retirement and asking Him to give you direction.

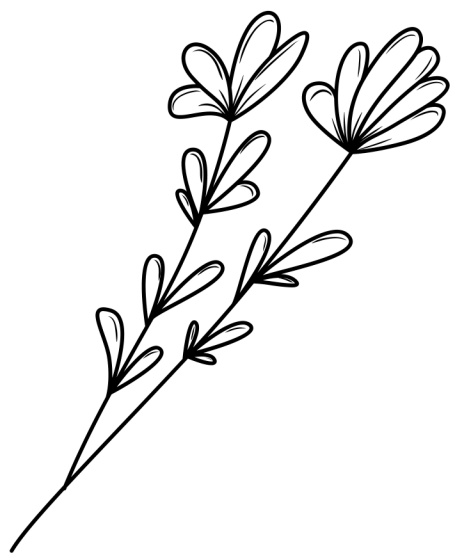
### Questions for Discussion

1. What would it look like to give God control of your fears? Do you want His rest more than your control?
2. How might you repurpose the time you spend worrying today if God were to release you from it?

## PRAY

Dear God, rescue me from another restless night. I want so badly to rest and relax in retirement but my need for control keeps me tied up in knots. I want to release my worries, concerns and efforts to you and I ask that you give me real rest that comes from being aligned with your purposes. Amen





# LISTENING ON PURPOSE



## 1 Samuel 3:9

“Say, “Speak Lord for your servant listens.”

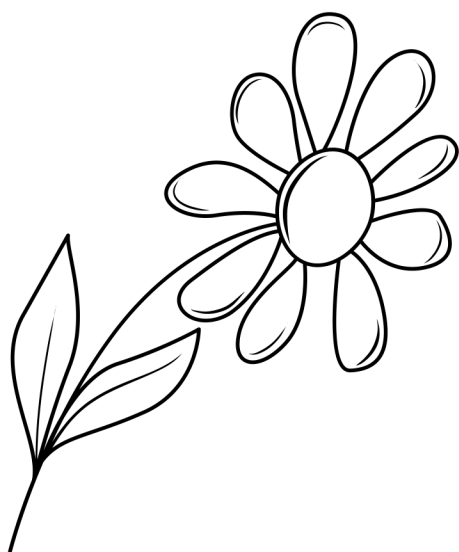
Henrietta was a fellow passenger on a cruise ship when I met her. She had retired with her husband years before, and they traveled the world together. But he died, and now she was alone and floundering. I asked her about what purpose her life had and her sad response was, “I have no idea.” Henrietta lived an exciting life but never resolved the most important question; her purpose here on this earth. Eli, Israel’s High Priest, was in a slightly different situation. He knew God had a purpose for him, but in his later years realized his failure to lead his family in a God-honoring way. But even with Eli’s shortcomings, he knew about God’s purposes. So, when the boy dedicated to working in the temple, Samuel, heard a voice calling his name, Eli realized it was the Lord and challenged him to reply that he was ready to listen. I’m sure Eli wished he had listened more attentively to the Lord many times, and this was his chance to guide his charge in hearing his calling. As we know from the story, Samuel listened to Eli, opened his heart to the Lord, and was used mightily to lead the people of Israel. God had a purpose for Samuel, and He has a purpose for you. Whether you are in the middle of your career or living in retirement, God’s desires to use you to accomplish great things for Him. Will you stop and ask God to speak to you as Samuel did?

### Questions for Discussion

1. Have you asked God to give you purpose? If so what did you hear? If not, what are you waiting for?
2. What things in your life are getting in the way of understanding God’s purposes for you?

## PRAY

Dear God, I like to go my own way and many times I have failed to listen to you. But I know you are speaking to me about a greater purpose. Will you speak to me now? Will you help me to see how I can use my retirement years to accomplish great things for you? Amen



# ADD TO YOUR FAITH



## 2 Peter 1:5-7

**"For this very reason, make every effort to add to your faith goodness; and to knowledge, self-control; and to self-control perseverance; and to perseverance, godliness; and to godliness, mutual affection; and to mutual affection; love."**

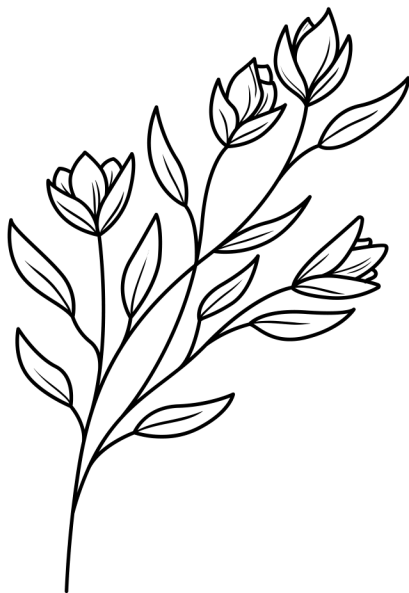
When we are free to live a life of faith in retirement, it is a liberating feeling. We are trusting God, responding to His leading, and continually being blown away by His goodness to us. But if you are experiencing His blessings as a result of your obedience, what is your next step? Well, Peter gives us a good path to walk down in the verses above. He admonishes the reader to seek several characteristics once faith is well established. Notice he doesn't challenge them to these behaviors before their faith is in place. Instead, once faith is firmly grabbed hold of us, and the Lord is on the throne of our hearts, then we are surrendered to Him and able to grow in what God has for us. And that growth looks like goodness, self-control, perseverance, godliness, mutual affection, and love. What a list. I bet you can't imagine living a life where all those are your dominant characteristics. And that's the point. If we have enough faith to trust God with our retirement years and His plan for us, then we are poised to be able to trust Him for these changes in our hearts and lived out in our actions.

### Questions for Discussion

1. Is your life defined by faith? How would you attest to this as you relate to others in your life?
2. Are you ready to ask God for some of these other attributes that He desires for you? Which one should you ask for first? Why?

## PRAY

Dear God, your Word doesn't give me any formulas, but I can see that it provides understanding of your character and priorities. Please align my heart with who you are and what you are about. Amen





# FRIENDS FOLLOW THROUGH



## John 15:16

**“You did not choose me, but I chose you and appointed you so that you might go bear fruit - fruit that will last - and so that whatever you ask in My Father’s name, He will give to you.”**

Imagine the intimate setting of this Passover meal being shared between Jesus and those he most loved in the world. Think about a similar setting you remember from your life. It might be a special meal or a picnic on a family vacation. Those around the table with you were your closest family and friends. In the verses right before John 15:16, Jesus makes sure that the disciples knew that they were friends . . . not just followers. They were friends because he had come to live among them and was ready to make the ultimate sacrifice on their behalf. But what differentiates a friend from a coworker or an acquaintance? A few examples might be confidence, love, commitment, and common vision. Jesus commands his disciples to love each other as he loved them. He goes on to say they were not slaves but friends because he had confided in them everything that God had told Him. But that wasn't where he left it. He made sure they understood their responsibility. He commanded them to respond to his friendship by following through on all he had told them. As you join the Retirement Reformation, Jesus asks you the same thing. He is asking you to follow through as a true friend would in your commitment to accomplish God's mission during these important final phases of life. Will you accept his friendship? Will you commit to follow through?

### Questions for Discussion

1. What does it look like to accept God's friendship? Do you feel like His friend?
2. Can you think of some examples of lasting fruit in your life? Take a moment to list them.

## PRAY

Dear God, thank you for sending your son Jesus to befriend me. I believe that you want me to live out my retirement years for your glory, but I don't know how to do that. All I know is that I want to be a good friend and follow through on what you want from me. Please help me to accept your son's friendship and courageously follow through. Amen



# FAKE FREEDOM



## John 8:35

“So if the Son sets you free, you will be free indeed.”

There is real freedom, but there is also the illusion of freedom; fake freedom. In the movie “The Truman Show” the main character, Truman, was raised on a TV set in California and was told it was real life. He thought he was free, but in reality, his world was very small. He was a slave to a TV set, and his captors were those he trusted most. The same situation existed for the Pharisees and devout Jews in Jesus’ time. They thought they were free, but their freedom was fake. Instead of being free, they were imprisoned by the Law. Jesus came and spoke boldly about their past bondage while offering freedom in Him. Many embraced Jesus’ message of hope, but others did not. The same is true today. In Jesus, there is freedom, but many times we don’t step into it because we don’t see the need. Many believers are walking around chained to worry, greed, selfishness, or pleasure. As Jesus said, “everyone who sins is a slave to sin.” They know Jesus, but they have turned to these other things for life and have become ensnared by them. So, they don’t think to ask Jesus for the full freedom he promises because they think they have already grabbed it fully. But in reality, they know only a taste. The narrative in our culture tells us that retirement is freedom. But when I look at the lives of most in retirees, it seems like a fake freedom. Instead of the joy that comes from freedom in Jesus, so many are enslaved to worries about finances, the pursuit of the next fun event, or the affirmation they get from their kids. In Christ, we have true freedom governed by Jesus’ love for us and his desire that we live life to the fullest on mission with Him. The freedom Jesus offers is one of purpose. Instead of feeding our fears it lifts our hopes and points us toward Heaven. Let’s commit today to accept the freedom Jesus offers and avoid the fakes.

### Questions for Discussion

1. Can you identify areas of fake freedom in your life; where God is not the source of that freedom?
2. How can you turn in fake freedom for the real deal? Are you willing to give up those things you have seen as life-giving?

## PRAY

Dear God, help me recognize when I am falling for fake freedom. I want the real thing and I know that only you can provide freedom that leads to life. Guard my heart and help me to seek your freedom out daily as I live in retirement. Amen



# IN HIS OLD AGE



## Genesis 18:11-12

“Abraham and Sarah were old and getting on in years. Sarah had passed the age of childbearing. So, she laughed to herself: ‘After I have been shriveled up and my lord is old, will I have delight?’”

Sarah was well into what we would consider retirement when the three visitors told Abraham that he and Sarah would have a baby. We know that Abraham was 100 when little Isaac was born to Sarah. I don't blame Sarah for laughing, although she should have admitted it when she did. After all, imagine if you were in your 70's or 80's and God said you were going to have a baby? Even in Genesis there were assumptions about a person's fruitfulness and ability to be productive in retirement. Sarah had seen many older people at this point in her life and she had a clear idea of what was possible and what was impossible in retirement. Having a baby was definitely on the “impossible” list. So instead of trusting God for the “impossible,” she fell back on what she knew and laughed. But this story reminds us once again that God's perceptions of our years are so different from our own. When Isaac was born, Abraham still had 75 years of life ahead of him! Now it is unlikely that our retirement years will last that long, but Abraham's life is a shining example of a person's commitment to give their entire life to God. Instead of telling God we will only give Him the years that we as humans have designated as “productive,” our task is to use up every moment He has given us in service to Him. You have the choice to laugh at the suggestions He is sending your way and go on with what the world says is a successful retirement or you can listen to what God might have in mind. Which will you choose today?

### Questions for Discussion

1. What misconceptions of your retirement years have you let the world shape in your mind?
2. Has God asked you to do something in retirement that doesn't fit that mold?



## PRAY

Dear God, help me to believe you when you speak to me about these retirement years. Don't allow the ideas I have built up in my head to be more significant than what you want to teach me today. Amen



# JOURNEYING TOGETHER



## Genesis 47:11

**“So Joseph assigned the best land of Egypt—the region of Rameses—to his father and his brothers, and he settled them there, just as Pharaoh had commanded.”**

In our day and age, retirement can be a lonely time. We may not have extended family nearby, or we may not have family at all. But that is not how it has been for much of human history. That is exemplified in Genesis, where we see the families of Abraham, Isaac, and Jacob moving as a large caravan together. Through thick and thin, they moved back and forth along the routes between Turkey and Egypt, looking for the best grazing land, avoiding enemies, and hoping for the day when they would finally inherit the land God promised them in full. What is amazing to me when we read Joseph’s story is how God provided for Joseph, even through many serious trials, and how that provision for one ended up creating provision for his whole family. God is doing the same today. As you walk through your retirement years or prepare to begin them, God’s provision for various needs you have may come from many people in your extended family and circle of friends. Are you open to that? Many times, we are too proud to receive help from those around us. We want to provide for our own needs. What might have happened to Jacob if he had rejected Joseph’s offer to come live in Egypt? The famine was so bad that he and all those with him might have died. But Jacob saw God’s blessing on Joseph as a blessing for him as well.

### Questions for Discussion

1. What blessings is God preparing for you through your family and friends?
2. Are you ready to walk alongside them in this journey through retirement?

## PRAY

Dear God, humble my heart when I struggle to journey with others and accept the blessings that they want to share with me. Keep me from a heart of pride that would demand I do it on my own. Amen



# IN SPIRIT WITH THE SPIRIT



## Galatians 5:25

“Since we live by the Spirit, let us keep in step with the Spirit.”

Do all have experience walking with a “fast walker” don’t we? That person in your life that seems to be driven to get somewhere ahead of everyone else. Maybe that is you, it could be your spouse, a child or a friend. Whoever it is in your life, keeping in step with them is hard work. You have to go at a pace that is not natural to you. Essentially you have to change your pattern and adapt to the pattern of someone else. That is what is going on in this verse. Paul has just finished laying out the Fruit of the Spirit and then he gives this challenge. Now that we know the fruit of being guided and supported by the Holy Spirit, we should sync up with what the Spirit is seeking to do in our lives. But it is easier said than done, isn’t it? Just as it is with that fast walker, keeping in step with the Spirit requires submitting to the Spirit’s direction, pace and agenda. That means leaving your own direction, pace and agenda at the door! As you prepare for or live in retirement, are you setting the agenda or are you allowing the Holy Spirit to set the direction and pace?

### Questions for Discussion

1. Remind yourself of a story (and tell it if you are in a group) about a time when you had to either speed up or slow down to match the pace of someone in your life. What does that story teach you about what Paul is challenging you to do?
2. As you have allowed the Spirit to set the pace, what has surprised you about as a result?

## PRAY

Dear God, for too long I have set the pace in our relationship. I struggle to submit to your Holy Spirit's direction, pace and agenda. Give me the strength to perceive how your Holy Spirit is leading. Amen





# CHOOSE YOUR OWN ADVENTURE



Do you remember the books that would allow you to make choices throughout the story and lead you down different paths to different endings? How often that seems like such a relevant example of how God leads us through our lives. We are faced with choices that guide us into new directions and change the story of our lives. Yet no matter what we decide, God remains faithful and guiding us towards Himself.

So, for this final devotional, we want you to choose your own adventure!

Pick a verse:

Pick a title:

Pick a lesson it teaches:

Write a prayer:

What discussion questions does this raise?



## Reach Your Community



Church family and older adults in your community are invited to an inspiring evening including an expanded understanding of retirement in our times, the 5 benefits to growing older, and be challenged to find meaning, purpose, freedom, and joy during the 3 stages of retirement.



## Strengthen Existing Base

Demonstrate to older adults that the church cares for them beyond their financial contributions through a morning workshop addressing key issues facing seniors in waiting, those in process, and those winding up.



## Prevent a Looming Exodus



The two groups leaving the church the fastest are millennials and older adults! Reduce the number of mature adults leaving the church and attract more members to it through an investment in meeting their unique needs in retirement age.

## Reserve Your Weekend Now!

At this event, we will discuss solutions to potential challenges, overcoming loneliness, building new relationships, and so much more. This is a don't-miss event for anyone 55 or older.

Visit [RetirementReformation.org/o2](https://RetirementReformation.org/o2) now!





## What Attendees Are Saying

"That I was here was not an accident. I realized that God does have a plan for me in my retirement!"

"Having had the chance to do nothing for a couple of years I have found that that is misery. I am ready for more."

"I have been lonely and bored. The days seemed like weeks. I now realize I don't have to live like that."

**HOST AN EVENT IN YOUR COMMUNITY!  
[RETIREMENTREFORMATION.ORG/O2](https://retirementreformation.org/o2)**



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