



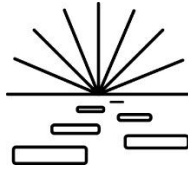
THE
MENTORING
PROJECT

RETIREMENT GOD'S WAY: PURPOSE BEYOND THE PAYCHECK



AUTHOR: DR. RICHARD PERHAI
EDITOR: DR. LARRY OATS

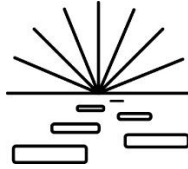
RETIREMENT GOD'S WAY: PURPOSE BEYOND THE PAYCHECK



**AUTHOR: DR. RICHARD PERHAI
EDITOR: DR. LARRY OATS**

CONTENTS

INTRODUCTION: THE REASSIGNMENT OF THE SOUL	4
THE THEOLOGY OF REST AND LABOR	7
THE IDOLS OF THE GOLDEN YEARS.....	9
THE VOCABULARY OF WISDOM.....	12
MANAGING THE MASTER'S ASSETS.....	15
FINISHING THE RACE WELL.....	19
CONCLUSION: THE BEST IS YET TO COME	23



INTRODUCTION: THE REASSIGNMENT OF THE SOUL

The Ghost in the Kitchen: When the Paycheck Stops

Bill was an insurance agent for forty years. He had a gold watch, a clean desk, and a reputation for having the answers. On the Monday after he retired, we got coffee. He was wearing a tie, but he looked like he was at a funeral. He kept checking his watch and reaching for a briefcase that was no longer there. "I don't know what to do, Pastor," he said. "I feel like someone threw me out of a moving car."

That's the reality of it. Retirement isn't a long vacation. It's a chasm. You go from being the guy with the answers to a guy sitting in the way in his own kitchen. The phone stops ringing, and you start to feel like a ghost. The world tells you this is the finish line – save your money, play golf, and wait to die. That's a dangerous lie. A life without work rots the soul. Why do so many retirees feel a sudden, visceral sense of worthlessness? One reason is that we bought the lie about retirement without any opportunity of meaningful work. Another big reason is that we have confused our job title with our identity. If who you are depends on your paycheck and your job title, retirement will feel like a death sentence.

The Martha Factor: Stewardship Without a Salary

The Bible doesn't even have a word for retirement. It has a word for stewardship. Stewardship is an important concept. It means you're looking after property that isn't yours. For forty years, your time belonged to a boss. Now it's seemingly back in your hands. But it still belongs to God.

FIELD GUIDE

Retirement is just a reassignment. What is the biblical definition of stewardship in old age? It is the recognition that while our physical strength may fade, our responsibility to use God's gifts for His glory remains constant.

I knew a woman named Martha. She was eighty-five and lived in a tiny place. She could barely walk. Her career had been over since before I was born, but she was the most useful person in my church. Martha had a list. She knew every sick kid and every mess of a marriage in the neighborhood. She spent four hours a day on her knees. Her body was done, but her spirit was like flint. She had more grit than any CEO I've ever met. She wasn't waiting for the end. She was working for the King. Watching this picture, can you conclude that being a "manager" (a steward) means you can't enjoy your retirement? Certainly not. A good manager uses the Owner's resources for the Owner's purposes, including the care and joy of the manager, provided our hope is in Him and not in our leisure.

Give Me That Mountain: The Caleb Mindset

We need to talk about Caleb. He was eighty-five and told Joshua, "Give me that mountain" (Joshua 14:12). He wasn't looking for a condo or a nap. He wanted more work because he knew he had a sword for a reason. How do I know if I have made leisure my idol? Common signs include persistent boredom, a heart that gets angry at things you can't change, and treating every day like a permanent Saturday. If your peace depends on your 401k or your golf handicap, you've replaced the Master with a playground.

We'll talk about the money. The loneliness at 2:00 PM. The hit to your pride when you have to ask your kids for help – that's a bitter pill. But you're not done. You're only getting to the part that matters. No marketing or empty encouragement, just the truth. We need to look at why we work and why we rest. We cannot move forward until we drop the burden of imaginary ownership over our time. Bill's empty briefcase was an idol blocking the light. To find freedom, we must leave the golf course of our own making and step into the open air of God's sovereignty.

Ahead of us lies a conversation about the grit and grime of real life. This is a path through the pain of broken pride toward a peace that does not

RETIREMENT GOD'S WAY

depend on the market. We begin at the foundation. We must settle, once and for all, who is actually the Master of this house.

1

THE THEOLOGY OF REST AND LABOR

The Sabbath and the Soul: The Myth of the Permanent Vacation

We have been sold a bill of goods that equates the end of a career with the end of a calling. Our culture treats retirement like a "permanent vacation," a perpetual Saturday where the only responsibility is to find the next comfortable chair. But this is a lie that kills the spirit. In Genesis 2, we see that God rested on the seventh day, but He didn't quit. His rest was the satisfaction of a job well done, a pause to enjoy the beauty of His creation, not a retirement from His sovereignty.

When we try to turn our retirement into a never-ending holiday, we find that the soul begins to rot. Does the Bible ever suggest that a person reaches an age where they no longer have a purpose? The answer is a resounding no. Rest, in the biblical sense, is meant to recharge us for worship and service, not to insulate us from reality. If you treat your final decades as a long exit from the work of the Kingdom, you are denying the very rhythm God built into the universe. A life without the friction of purpose is a life of stagnation, not peace. We were made to live and move in the cycle from the rest of the Sabbath back into the labor of the garden. Even in our twilight, the garden still needs tilling, even if the tools have changed.

The Thorns in the Garden: The Frustration of the Failing Body

There is no sense in lying about it: aging is a brutal reminder of the Fall. We feel the "thorns and thistles" of Genesis 3 in our joints, our memory, and our lungs. It is a losing battle. Your mind comes up with a plan at 7:00 AM, but your body doesn't get the memo until noon. This is the visceral grind of the human condition. We are living in the tension of being eternal souls trapped in decaying tents.

RETIREMENT GOD'S WAY

Why does God allow the body to fail while the spirit often remains eager for more? This frustration is a severe mercy. It is designed to strip away our self-reliance and force us to look toward a better country. And toward the One who has the power to take us there. The decay of the body is the ultimate strike against our pride. It reminds us that we were never the "owners" of our strength. We were merely managers of a borrowed vitality. When the pavement feels rougher and the walk feels longer, it is a call to lean more heavily on the Word. And to walk more in step with the Spirit. We are reminded that our worth was never in our physical output, but in the image of God we carry. The failing body doesn't mean the work is over. It means the work is becoming more spiritual, more focused, and more dependent on the grace of the Master.

The Eternal Worker: Bearing the Image to the Last Breath

We serve the God who is always working. Jesus said in John 5:17, "My Father is always at his work to this very day, and I too am working." Because we bear His image, we are designed for purpose until our last breath. The idea that we can simply "turn off" our desire to be useful is a theological impossibility. We are hard-wired for contribution. What does the Bible actually say about retirement? While the Levites in the Old Testament transitioned out of heavy physical labor at age fifty (Numbers 8:25-26), they didn't go home to nap. They moved into roles of mentorship, teaching, and assisting the younger generation.

They were reassigned, not retired. Your "work" in this season might not involve a commute or a spreadsheet, but it involves the high calling of intercession, the determination of mentoring those coming behind you, and the wisdom of being a steady presence in a chaotic world. You are an ambassador on a long-term assignment. The Master doesn't retire His stewards. He refines them. He takes the skills you spent forty years honing in the marketplace and repurposes them for the harvest of the soul. If you are still breathing, the Owner still has work for you on the estate. The briefcase may be empty, but the calling is as full as it has ever been.

2

THE IDOLS OF THE GOLDEN YEARS

The Mirage of "Enough": The Anxiety of the Vault

We are a people haunted by a number that refuses to stand still. We spent forty years chasing a specific weight of gold, convinced that once we hit that mark, the heart would finally stop its frantic drumming. We thought the vault would buy us sleep. But in reality, the retirement fund never feels big enough to silence the anxiety. Why does financial fear often increase after we stop earning, even when the bank account is full? It happens because we have shifted our hope from the Provider to the provision. Although sufficient savings sometimes cause a feeling polar to anxiety, it has the same root. Remember the Rich Fool in Luke 12, who looked at his overflowing barns and told his soul to take it easy? He thought he had "enough," but he forgot that he didn't own the next fifteen minutes of his life. In both cases, people trust money to give security.

Anxiety in retirement is a theological alarm bell. It is the visceral cry of a heart that realized its fortress is made of paper. Inflation, market crashes, and the rising cost of maintaining a failing body are the "thorns" that pierce through our digital ledgers. If your peace depends on a spreadsheet, you will be a slave to every headline on the news. Stewardship means realizing that the money in your 401k is simply the Master's grain stored in the Master's barn. You are a manager, not a god. You cannot buy a single extra heartbeat with your savings. When we stop trying to be the owner of our future, the "mirage of enough" vanishes, and we can finally rest in the providence of the One who feeds the sparrows.

RETIREMENT GOD'S WAY

The Idol of Leisure: The Empty Promise of the "Good Life"

Leisure is a terrible god. It promises heaven on earth but delivers only a hollow chest. We have been trained to view the "golden years" as a permanent Saturday – a liturgy of golf, travel, and climate-controlled comfort. We call it the "good life," but when it becomes the primary goal of our existence, it becomes an idol. How do I know if I have turned my retirement into an idol of leisure? You can tell by the boredom. You can tell by the way you get angry when your travel plans are disrupted or when the local church asks for your time. If your life is entirely focused on your own comfort, you have ceased to be a steward and have started acting like a squatter on the Master's estate.

A life dedicated to self-amusement eventually rots. The soul was designed for the friction of purpose, for the "work" of the Kingdom. When we make leisure our god, we find that the golf course eventually feels like a desert and the cruise ship feels like a prison. We are bored because we were made for more than consumption. 1 Timothy 6:17 tells us that God gives us things for our enjoyment, but the moment that enjoyment becomes the master, the steward becomes a slave. True joy in retirement isn't found in the absence of work, but in the reassignment to work that still actually matters – work that doesn't terminate on our own ego.

The Fear of Being Irrelevant: The Chasm of the Empty Chair

There is a very specific, visceral kind of pain that begins to settle in when the phone finally stops ringing. For decades, your life was defined by the noise of being necessary. You were the one with the answers, the one who navigated the crises, and the one whose signature carried weight. You had the title on the door, the corner office, and the quiet influence that comes with a long career. But then comes that first Monday morning after the gold watch has been put in the drawer, and the silence of the house becomes deafening. You realize, with a staggering jolt, that the world is moving on without you. The meetings are still happening, the decisions are still being made, and the industry is still churning – but you are no longer in the room.

This is the chasm of irrelevance. It is the terrifying sensation of being "put out to pasture," and if we are honest, the fear we feel in that moment

FIELD GUIDE

reveals exactly how much we have worshipped the idol of our own importance. We feel like ghosts in our own industries or even within the walls of our own families, because we have spent a lifetime tying our fundamental worth to the utility of being needed. We convinced ourselves that our value was found in our "load-bearing" capacity – that as long as people relied on us, we were safe. But when the load is transferred to younger shoulders, we are left standing in the shadows, wondering who we are when there is no one left to manage.

How should a Christian navigate the psychological and spiritual hit to their pride when they are no longer the one in charge? The path through this chasm is the ancient, narrow path of humility. You must realize, perhaps for the first time in your adult life, that your value was never actually located in your job title, your professional rank, or your annual production. Those things were merely the dross of a temporary assignment. Your true value is, and has always been, anchored in your status as a child of God – a position that no retirement board can ever revoke. The fear of being irrelevant is actually the "death rattle" of the ego. It's the sound of your professional vanity being stripped away so that you can finally see that only God is truly indispensable.

Being "irrelevant" in the eyes of the world is often the divine prerequisite for becoming truly useful in the eyes of the King. When you no longer have a title to protect or a reputation to maintain, you are finally free to serve in the shadows where the real work of the Kingdom continues to take place. This is the transition from the boardroom to the basin. You are now free to be the one who prays in secret, who mentors without needing a credit line, and who washes the feet of the broken without requiring the applause of a crowd. The empty chair at the office isn't a tragedy of a finished life. It's a formal invitation to a different kind of table, where the seating chart is arranged by grace rather than by a corporate hierarchy. In this new season, your lack of "importance" becomes your greatest strength, allowing you to point away from yourself and entirely toward the Master you have served all along.

3

THE VOCABULARY OF WISDOM

The Duty of the Elder: The Crown of Glory and the Call to Mentor

In our culture, gray hair is treated like a biological defect to be dyed, hidden, or ignored. We view aging as a slow retreat into a diminished life. The outer man is wasting away. But the Bible views the passage of time as the accumulation of spiritual capital. Proverbs 16:31 tells us that gray hair is a "crown of glory" when it is found in the path of righteousness. This isn't just a compliment for the elderly; it's a job description. The "crown" is not for sitting on a throne of leisure. It's for the grit of leadership and the duty of the elder.

We find the mechanics of this duty in Titus 2. Paul doesn't tell the older men and women to find a hobby and stay out of the way. He tells them to be "temperate, worthy of respect, self-controlled," and to "train the younger" generation. Why does the church – and the world – desperately need the mentorship of those who have finished their careers? It is because wisdom cannot be downloaded. It must be lived. It must be passed along as iron sharpens iron. The younger generation is drowning in information but starving for perspective. They have energy, but you have scars. You have seen markets crash, you have seen marriages survive the "thorns," and you have seen God remain faithful through forty years of Mondays. Stewardship in this season means realizing that your experience is not your private property. It is a resource on loan from the Master, meant to be poured into the next generation. If you take your wisdom to the grave without passing it on, you have wasted the Owner's most precious investment.

FIELD GUIDE

The Legacy of Prayer: The Global Reach of a Small Room

There is a recurring myth that our usefulness is tied to our mobility. We think that if we can't "do" things – if we can't travel, build, or lead meetings – then our work is finished. This is a misunderstanding of the spiritual economy. I knew a woman whose physical world eventually shrank to the four walls of a single room in a nursing home. Her body was a wreck of arthritis and age. To the world, she was a "ghost" waiting for the end. But in the Kingdom, she was a heavy hitter.

She had a map and a notebook. She spent her days in the rugged, invisible labor of intercession. She covered the globe from her bedside, praying for missionaries in the bush of Africa and young pastors in the concrete jungles of the city. Can a retiree really make a global impact from a position of physical weakness? Absolutely. In fact, her weakness was her greatest asset. She didn't have the distraction of a busy schedule or the illusion of her own strength. She had the grit of a woman who knew that the "prayer of a righteous person is powerful and effective" (James 5:16). Her legacy wasn't in a building with her name on it. It was in the lives of people she had never met, sustained by the spiritual work she did when the world thought she was "done." Retirement isn't a withdrawal from the battle. It is often a move to the strategic command center of prayer. It's not a demotion, but a promotion. Even Jesus, when He was raised and seated at the Father's right hand, entered this most important ministry of intercession.

Writing the Final Chapters: Finding Purpose in the Reassignment

We often treat the final chapters of our lives like the "credits" rolling at the end of a movie – a time to stop paying attention and just walk out. But for the steward, the final chapters are where the plot actually resolves. This is the part that matters. How can a Christian find their specific purpose in retirement when the old titles are gone? It begins by stopping the search for a new "career" and starting the search for a "reassignment."

Finding your purpose requires a heart that is willing to be small. It might mean volunteering to teach a trade to a fatherless boy, using your administrative skills to help a struggling nonprofit, or simply being the grandparent who speaks the Gospel into the ears of a child while the world

RETIREMENT GOD'S WAY

screams for their attention. It is about courage in the mundane. You find your purpose at the intersection of the world's need and the wisdom you have gathered over seventy years. Don't look for a "retirement plan"; look for a "stewardship mandate."

The Master is not looking for a perfect spreadsheet of your accomplishments. He is looking for a heart that says, "I am still here, and I am still Yours." Maybe the intercession begins with yourself: "Lord, I'm listening. What is your bidding today?" The final chapters are not about what you can no longer do. God knows about that already. The final chapters are about what only you can do because of the road you have traveled. You are writing the legacy of a life that refused to be put out to pasture. You are proving that the soul doesn't retire – it just journeys closer to the Source. With that comes the courage to seek new ways to serve. I knew a retired engineer who, in his early retirement years, served on many engineering missionary projects around the world. But as a 90-year-old, he kept seeking ways to serve, although no longer on engineering trips. But he could still vacuum the Sunday school classrooms after Sunday services.

4

MANAGING THE MASTER'S ASSETS

Generosity Without a Salary: Providence Over the Pension

When the steady rhythm of a bi-weekly paycheck ceases, a subtle fear often takes root in the heart. We view the "fixed income" and the "pension" as the boundaries of God's ability to provide. In our fear of limitations, we are tempted to close the hand we once held open. We tell ourselves that we need to "be responsible," which is often a religious mask for the ancient sin of hoarding. How can a retiree continue to be generous when there is no new income flowing into the bank account? The answer lies in shifting our gaze from the pension to the Provider.

Stewardship on a fixed income is the ultimate test of providence. It is the grit of the widow with her two mites, realizing that the math of the Kingdom is different from the math of the market. Generosity is not a luxury for the wealthy, but a discipline for the faithful. You might not be able to write the same checks you once did, but you are still called to invest in the Master's business. This requires rugged discernment. It means prioritizing the local church and the needs of the broken over the "idols of comfort" that often clamor for a retiree's money. Trusting in providence means believing that the God who sustained you through forty-plus years of labor is not going to abandon you during twenty-plus years of reassignment. When you give from your "limited" resources, you are declaring to your own soul that your security is not in the vault, but in the Lord's Word.

The Stewardship of Time: Spending the New Currency

In the retirement season, the very nature of your "currency" undergoes a radical transformation. For decades, you likely operated in a state of chronic time-poverty, trading your hours for a paycheck and squeezing

RETIREMENT GOD'S WAY

your family, your faith, and your rest into the leftover, narrow margins. Now, you may find that your liquid capital is more constrained, but you have suddenly come into a massive, almost overwhelming influx of time. This is the one resource in the universe that you can never earn back, and it's exactly what every younger person in your life is currently starving for.

The temptation, however, is to treat this sudden wealth of hours as if it were worthless dross – something to be "killed" rather than invested. We see this everywhere: retirees spending thousands of hours submerged in the 24-hour news cycle, becoming experts on things they cannot change, and angry at people they will never meet. We see it in hobbies that terminate entirely on the self, serving no purpose other than to pass the time until the sun goes down. This is the trap of the "permanent Saturday" of leisure. But from a biblical perspective, time is not a commodity you own, so you can waste it on yourself. Time is the Master's asset. It's been entrusted to you for the final stretch of your journey. It must be spent on things that will outlast your own heartbeat. So, where and with whom will you invest it?

How should a Christian practically and effectively invest their time once the 9-to-5 schedule disappears? The most strategic way to spend this new currency is by investing it directly in people. You are called to move from the visible labor of the marketplace to the invisible, grit-heavy labor that the busy, frantic world completely neglects. This is what we call the stewardship of presence. It means being the grandparent who doesn't just "watch" the kids, but truly listens to their fears and dreams without one eye on the clock. It means being the mentor who meets a struggling young professional for coffee and stays for two hours because you no longer have a meeting to rush to. It means being the intercessor who stays on their knees for the broken marriages and the wayward souls of the neighborhood, long after everyone else has moved on to the next task on their list.

You have received a "reassignment" to the ministry of availability. In the economy of the Kingdom, being available is often more important than being capable. If you choose to spend this vast wealth of time only on your own amusement and comfort, you are acting like a manager who burns the owner's cash just to keep his own feet warm. You are consuming

FIELD GUIDE

capital rather than growing the estate. But if you spend these hours on the souls of others, offering your wisdom, your patience, and your undivided attention, you are building a legacy that will still be paying eternal dividends long after you have left this earth. You are moving from a life of "passing the time" to a life of "passing the baton" and "redeeming the time" – ensuring that your final chapters are the most productive ones you have ever written.

The Difficult Conversations: Biblical Estate Planning and Legacy

There is a bitter pill that many retirees simply refuse to swallow: the absolute necessity of talking openly and honestly about the end. We treat the conversation about our declining health, our final finances, and our end-of-life wishes as if it were a dark omen or a surrender of our dignity. We avoid these topics because they feel like a direct hit to our pride, forcing us to acknowledge that the strength we've traded on for decades is finally ebbing away. We desperately want to maintain the "strong one" facade for our adult children – the image of the invincible provider who never needs help and never faces a crisis he can't manage. But we have to be blunt here: avoiding these conversations is not an act of strength or a way of protecting your family. It is a fundamental failure of stewardship. By staying silent to protect your ego, you are guaranteed to leave a chaotic mess for the people you love most, forcing them to make impossible decisions in a state of grief and confusion.

How can a Christian parent navigate the difficult conversations about health, finances, and end-of-life wishes without triggering family conflict?

You must approach this dialogue not as a morbid necessity, but as a final, sacrificial act of service to your household. You are the manager of the Master's assets until the very last second, and biblical estate planning is about far more than just who inherits the house or the jewelry. It is about the "stewardship of the exit." This is an honest, courage-filled conversation that shifts the focus from your loss of control to your faithfulness as a manager. It is a moment to look your children in the eye and say, "I am a manager of these resources, and my final task is to ensure they continue to serve the Master and provide peace for this family long after I am gone." You aren't speaking as a victim of time or a casualty of biology. You're

RETIREMENT GOD'S WAY

speaking as a traveler who is diligently preparing for the final leg of a long journey, ensuring his bags are packed and his destination is clear.

When you discuss your "wishes" and your medical directives, you aren't making a demand for control from the grave; you are providing a mercy. You are relieving your children of the crushing burden of guessing what you would have wanted during a high-stakes crisis. You are removing the friction that leads to family feuds and legal battles over the dross of this world. A faithful legacy leaves behind clarity instead of chaos and the firm hope of the Gospel instead of a pile of unanswered questions. By being transparent about the end, you are performing the most important teaching task of your life. You are teaching your children how to die well – with dignity, with order, and with a focused gaze on Christ. This lesson is just as vital as any lesson you ever taught them about how to live well, because it proves that your faith is rugged enough to handle the reality of the grave without flinching. You are showing them that for the steward, the end is not a tragedy to be hidden, but a final assignment to be completed with honor. For more on this topic, see Guide no. 64.

5

FINISHING THE RACE WELL

The Caleb Mindset: Taking the Mountain at Eighty-Five

We often treat the final decade of life as a slow, inevitable withdrawal – a gradual fading out of the light where we convince ourselves that our contribution is no longer required. Even Christian investment advisers often describe the early years of retirement as “go go,” the second decade as “slow go,” and the third as “no go.” We buy into the cultural script that the heavy lifting, the risk-taking, and the hard spiritual labor are strictly for the young, while our only remaining job is to sit quietly on the sidelines and watch the world pass us by like a movie we’ve already seen. But the tenacity of the biblical narrative shatters this passive, hollow model in the person of Caleb. In Joshua 14, we find an eighty-five-year-old man standing before his leader with his back straight and his eyes fixed on the horizon. Not the setting sun. But an active future. He wasn’t there to ask for a pension, a comfortable plot of land in a peaceful valley, or a quiet place to nurse his aches and wait for the end. Instead, he demanded a mountain – a rugged, dangerous territory inhabited by the Anakim giants. He looked at the challenges that terrified younger men and said, “I am still as strong today as the day Moses sent me out; I’m just as vigorous to go out to battle now as I was then.”

What does the perseverance of Caleb’s story teach us about staying faithful when the world expects us to disappear into the shadows?

It teaches us that faithfulness is not a state of being “used up” like a discarded tool or a spent battery. It’s a state of being “poured out” like a holy offering on an altar. Caleb wasn’t delusional about his biological age, nor was he trying to recapture his youth for the sake of his own vanity. He wanted that mountain because it was the specific inheritance God had

RETIREMENT GOD'S WAY

promised. He knew that as long as he had breath in his lungs, he had a mandate that had not yet been fulfilled. He stayed in the fight because he understood a truth most retirees miss: a steward doesn't retire from the mission just because the hair turns gray or the paychecks stop. What is your mandate?

Finishing the race well means fundamentally refusing the cultural "retirement" of the soul. It means rejecting the lie that your usefulness is tied to your economic productivity. It means looking at the brokenness of your community, the deep spiritual needs of your family, and the heavy, structural burdens of your local church and having the holy courage to say, "Give me that mountain." Your strength may no longer reside in your physical muscles or your professional speed. But it is found in the refined iron of your experience, the persistent, tectonic power of your prayers, and a rugged refusal to quit when things get difficult. You are a veteran of the faith, and your scars are your credentials. The race isn't over when you get the gold watch. It isn't over when the body begins to slow down. The race is only over when you finally cross the threshold of heaven and stand before the Master to give your final account. Until that moment, the mountain is still standing, the giants are still there, and the calling to take ground for the King is as urgent as it was the very first day you followed Him.

The Hope of the Resurrection: The End of the Career vs. the End of the Life

For the man or woman of the world, the end of a career is a tragedy because it is a dress rehearsal for the end of life. If this world is all there is, then every gray hair is a reminder of approaching nothingness. But for the Christian, the "finish line" of a career is merely a change in scenery on the way to a glorious homecoming. We do not fear the end of the paycheck or the end of our physical strength because we are citizens of a Kingdom that is just getting started.

Proverbs 4:18 brilliantly describes this reality. "The path of the righteous is like the light of dawn, which shines brighter and brighter until full day." Wait a minute. Doesn't the sun wane in the retirement years? Isn't retirement likened to dusk? Yes, by the world. But not by the Bible. Pastor John Piper said, "The Christian life is not moving toward night; it's moving

FIELD GUIDE

toward noon. There are no sunset years. There's only eleven to noon." So that means we don't have race to the extent of "go-go" in those retirement years, because they will inevitably change to "slow go" and finally "no go." People spend their whole lives saving so that they can "buy the dream" of retirement happy-land vacations. This is the opiate of the masses.

But the hope of the resurrection changes the way a Christian views aging. It changes everything because it reminds us that our "tents" are being folded up so that we can inherit a "building from God, an eternal house in heaven" (2 Corinthians 5:1). We don't have to cling frantically to our youth or our professional relevance because we know that the best version of ourselves is yet to come. The resurrection is the ultimate answer to the "thorns" of aging. It tells us that the decay we feel in our joints is temporary, but the glory we are heading toward is permanent. When you realize that death is just the porch to the Master's house, you stop treating your final years like a funeral and start treating them like a preparation for a noonday feast. The steward doesn't fear the day the Owner calls for the final account. He looks forward to it, knowing that the "well done" of the Master is worth more than all the gold watches in the world.

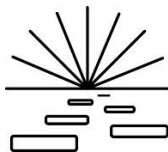
Resting in Christ: Biblical Peace for the Fading Body

The world deals with the fear of aging by trying to ignore it, mask it, or buy it off. We spend billions on "anti-aging" dross, trying to pretend the pavement isn't getting harder to walk on. But the Bible offers a more rugged peace – the peace of resting in Christ. How can a believer deal biblically with the fear of aging and the loss of independence? It starts by realizing that your independence was always an illusion. You were always a dependent creature, sustained by the "common grace" of every breath God gave you.

Aging is simply the process of God stripping away the scaffolding of our self-reliance so that we can see the Rock beneath. Resting in Christ means trusting that the One who carried you through the "Monday morning" of your youth is the same One who will carry you through the "Sunday evening" of your old age. And realizing that it's really just noon. Isaiah 46:4 gives us the Master's promise: "Even to your old age and gray hairs I am he, I am he who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you."

RETIREMENT GOD'S WAY

You don't have to be strong enough to finish; you only have to be faithful enough to lean. Finishing the race well isn't about a sprint to the tape. It's about a steady, gritty trust that doesn't falter when the body does. It's about waking up every day and realizing that your reassignment is a gift, your wisdom is a tool, and your Master is waiting at the end of the road. The race is long, the thorns are real, but the New City is in sight.



CONCLUSION: THE BEST IS YET TO COME

In a coastal village I once visited, there was a bridge that took nearly a decade to complete. It was a rugged, gray structure designed to withstand the salt air and the battering of the Atlantic. The townspeople had grown impatient. For years, it looked like nothing more than a skeletal intrusion on the horizon. But on the day it was finally finished, I happened to be standing on the shore as the sun began to set. The light hit the spans at such an angle that the gray steel seemed to catch fire, turning into a bridge of gold that led straight into the glowing horizon. The workers didn't just walk away when the final bolt was tightened; they stood there, exhausted and dirty, watching the light dance on their finished work.

Your life is that bridge. The forty years you spent in the marketplace, the decades of raising a family, the thousands of "Mondays" that felt like nothing but toil – they were the girders and the caissons. And now, as the sun begins to “set” on your career, the light is finally hitting the structure in a way that reveals its true purpose. Retirement is not a waiting room for death; it is the moment the bridge is finally ready to carry the weight of its true intention. It is a training ground for heaven, where God replaces the sun and moon.

We have been conditioned to see the empty calendar as a sign of obsolescence. We look at the blank spaces on Tuesday afternoon and feel the cold wind of irrelevance. But the Gospel tells a different story. Those empty spaces are not a void. They're a sanctuary. They're the

RETIREMENT GOD'S WAY

"reassignment" to the things that matter most now. In the Kingdom of God, you are never "put out to pasture." You are moved to the front lines of the Spirit. You are the elder who carries the wisdom, the intercessor who holds the line, and the steward who finally has the time to look the Master in the eye without the distraction of a looming deadline.

The best is yet to come because the bridge Designer stands at the other side. Your work has not ended; it has simply been refined. The dross of professional vanity is being burned away so that the gold of your character can shine. Do not fear what appears to be the sunset. For the believer, it's just the prelude to the noonday that will never end.

A Prayer for the Empty Calendar

Holy and Sovereign Father, we come to You with hands that feel strangely light and hearts that feel heavy with the fear of being forgotten. We lift up the man or woman looking at an empty calendar today, wondering if their voice still carries weight or if their life still holds a purpose in Your economy.

Forgive us, Lord, for tying our worth to our production and our identity to our paychecks. We confess that we have often worshipped the work of our hands more than the God who gave us the strength to labor. Help us to remember that You prepared for us every good work in Christ – both the work that we do before and during retirement. Break the idol of irrelevance that haunts our quiet afternoons. Remind us that we are not "former" anything in Your sight, but we are Your children, Your stewards, and Your ambassadors, now and forever.

Grant us the courage and perseverance of Caleb to see the mountains that still need to be taken. Give us the heart of Martha to serve from our knees when our feet can no longer carry us. Fill the silence of our homes with the music of Your presence. May we use this new currency of time to invest in the souls of the young, to bind up the brokenhearted, and to prepare our own hearts for the New City.

When the shadows lengthen and our strength fades, sustain us with the shining promise that You are the God who carries us even to our gray hairs.

FIELD GUIDE

May we finish this race not with a whimper of boredom, but with an echo of Your voice shouting, "Well done."

Amen.



DR. RICHARD JOHN PERHAI serves as Vice President and Academic Dean at Kyiv Theological Seminary, where he has been a professor of Bible and Theology since 2003. He holds a Ph.D. in Systematic Theology (magna cum laude) from Baptist Bible Seminary, a Th.M. in Bible Exposition from Dallas Theological Seminary. He is the author of *Antiochene Theōria in the Writings of Theodore of Mopsuestia and Theodoret of Cyrus* (Fortress Press, 2015).

DR. LARRY OATS is a longtime Bible professor and former Dean of Maranatha Baptist Seminary (2009-2019) with over 40 years of service at Maranatha Baptist University in Watertown, Wisconsin. A graduate of MBU, he holds a PhD in Systematic Theology and specializes in Fundamentalism and Baptist history.

