

PERSPECTIVE

AUGUST 2024

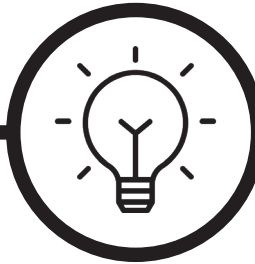
A serene sunset over a calm lake. In the foreground, two wooden Adirondack chairs sit on a wooden dock, facing the water. The sun is low on the horizon, casting a warm orange glow across the sky and reflecting on the water. The background shows a line of trees and a small sailboat on the left.

RETIRING
FOR THE LORD?

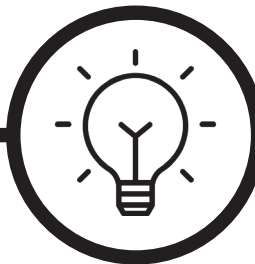
CONTENTS



ARTICLE	1
<i>Retiring for the Lord?</i>	
Pat Knowles	



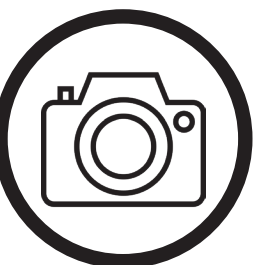
BOOK HIGHLIGHT	5
<i>The Sabbath as Rest and Hope for God's People</i>	
Written by Guy P. Waters	
Recommended by Andrew Dallas	



BOOK HIGHLIGHT	6
<i>What's Best Next: How the Gospel Transforms the Way You Get Things Done</i>	
Written by Matt Perman	
Recommended by Angela Darlington	



BIBLE READING PLAN	7
<i>Take Up & Read</i>	
August	



NEW MEMBERS	8
<i>Hunter & Hannah Copp, Yonu Falowo, Nathan Hales, Andrew Martinez, Kim Priolo, Richard & Kathy Sutter</i>	

Retiring for the Lord?

We live in a time when there is much debate about work and aging. It occupies our thoughts and discussions, and it is becoming increasingly difficult to listen to podcasts, scroll through news feeds, or view national news without encountering some mention of the effects of aging on our ability to work. No matter how we might wish to deny it, if we live long enough, our bodies fail us. Throughout 2024, we have focused our attention on work and leisure and have sought to look closely at each of these topics through the lens of a biblical worldview. This month is no exception as we examine the impact of retirement and pose the question: *Retiring for the Lord?*

It's an interesting question. Retiring for the Lord? It is hard to think about retirement without some notion of this occupying the last season of one's life. After all, it seems like a lot of people work very hard over many years to come to this place. Some of us want to deny the effects of age and continue working. While others wish to enter into their later years having achieved this milestone. Regardless of one's desire to work or retire, age happens. Even King David came to a time when "old and advanced in years" he could not get warm and carry on as he once wished (1 Kings 1:1–4). So, what is a spiritually healthy, God-glorifying way to look at retirement? It seems wise to start by asking two questions: 1) what is retirement, and 2) why should we care about it? From here, I'll spend some time contrasting the cultural worldview with the biblical worldview of retirement. My hope is that this will lead us to see and understand some of the ways we can retire for the Lord. With a clear and biblical understanding of retirement, we can better prepare to live out this season faithfully. May we be encouraged by this Puritan prayer: "Until I finish my course with joy, may I pursue it with diligence, in every part display the resources of the Christian, and adorn the doctrine of thee my God in all things."ⁱ This author was right to point us to that better way to live out our retirement (as well as all seasons) by adorning the doctrine of God our Savior (Titus 2:10).

WHAT IS RETIREMENT?

Over time, retirement has come to mean different things, and we need a common understanding. According to Webster's 1828 Dictionary, retirement is "the act of withdrawing from company or from public notice or station."ⁱⁱ This state of being "withdrawn from public" had little employment connotation in 1828 and has changed considerably over recent history. Here is the current definition of retirement from Merriam-Webster's online dictionary: "...the withdrawal from one's position

or occupation or from one's active working life."ⁱⁱⁱ Past times didn't allow for early retirement of the masses. The average life expectancy in 1800 was 35 years and increased to 47 years in 1900. At that time, there was little need for retirement and little planning for it to exist. Today, that same life expectancy is 77. The practice of leaving the outside "work world" to retire after a certain age is relatively new. Longer life expectancy means more people live to an age where they are physically unable to continue working, and this has led to both public and private pension funding mechanisms. With increased life spans, we see retirement become more commonplace in America; yet, as you can imagine, this practice of retirement varies greatly throughout the world.

We put so much into our work (at home or in the office). It's easy to see how so many hours, days, and years of our lives are poured into working. Work cares for and provides for our family. It even defines us in some ways. When we look at "work and leisure," it's the "work" piece that likely comprises the biggest chunk of our waking hours. So, what happens when work ceases? The kids grow up and move out of the house. Unexpectedly, the body can no longer function and perform the job. Or, the job spins down to a planned or unplanned retirement.

WHY SHOULD WE CARE ABOUT RETIREMENT?

If you attend Mount Vernon, you have likely gained an appreciation of just how blessed we are to be a part of a wonderfully diverse congregation of children and adults, men and women of a variety of ages, with differing abilities, interests, and backgrounds. Within this broad mix of individuals, we find a common distinctive. It's not the uniqueness of our personality or character but rather the unity we find in Christ; for the church is the body of Christ (Rom. 12:4–5; 1 Cor. 12; Eph. 4:4–6). We frequently find that members want to be in fellowship as we gather for regular church services or other gatherings outside of church, like covenant small groups—each consisting of people of various ages and stages of life. Praise God! It's an encouraging and beautiful thing.

When preparing for this article, it seemed wise to understand the *Perspective* audience. What does the body of Christ look like at MVBC? Are there many retired members? What kind of examples are present to help us see how to prepare for and live a Christ-centered retired life?

So here is a current snapshot of our members (thanks to Madison for the data). If you are 33 years old, you have the distinction of setting the statistical “mode” and being the most numerous age group. When I was in my 20’s or 30’s, retirement was one of those “furthest things from my mind” – if that’s you, I understand. Out of our 388 total members, the median, or mid-point, is 41 years old, while the average age is 49. In my 40s or 50s, retirement began to grow in importance as something to think about and prepare for— maybe that’s you today. We do not have data on retired members but, we do know there are 96 members, about 25%, that are 65 years old or above. A significant number of our members are in that retirement age group. And if you are not retired, there are good and wise reasons for us to consider and prepare for what a biblical retirement might look like for us one day, regardless of our age. Let’s look at retirement from both a cultural and a biblical perspective.

CULTURAL WORLDVIEW OF RETIREMENT

For most of us, retirement is a huge life-changing event. It’s a reset and shift from a life whose awake time was predominantly allocated toward a specific kind of work or toil. Now, its structure and focused attention no longer exist. To some, it is a joy; to others, it’s a difficult transition. There is a lot to learn and a lot of adjustments. It only takes a Google search to discover just how much information is available on the subject of retirement. The volume of retirement data is overwhelming and runs the gamut of understating (foolishly don’t think about it) to overstating (your new best idol) what you should do to prepare for this wonderful season of life. Here’s a sample of typical cultural recommendations:

- ✦ “The best reasons to retire are positive visions of the life you want in your retirement years. These often include more time traveling, pursuing hobbies, spending more time with family and friends, and taking steps to improve your health.”^{iv}
- ✦ In “25 Things to Do When You Retire,” Rachel Hartman says, “To make the most of upcoming years, the trick is to decide what interests you want to pursue, avoid extended boredom, and focus on what matters to you.” The top ten things she recommends to do include 1) Make a bucket list, 2) Focus on well-being, 3) Get financially savvy, 4) Establish a routine, 5) Care for a pet, 6) Stay social, 7) Be proactive about health, 8) Explore the world, 9) Take on a new hobby, 10) Think about relocating.^v

Some of this advice is good, helpful, and practical. However, John Piper contends, “Most of the suggestions that this world offers us for our retirement years are bad ideas. They cause us to live in a way that would make this world look like our treasure.”^{vi} These ideas are bad when their main emphasis is worldly...inwardly self-focused toward the personal wants and desires of the heart. So, as Christians, we must be on guard against being deceived and understand the heart of man can be wicked and deceitful above all things (Jer. 17:9). J. I. Packer states that, in advice from the current Western world, “Retirees are admonished, both explicitly and implicitly, in terms that boil down to this: Relax, slow down. Take it easy. Amuse yourself. Do only what you enjoy.”^{vii}

Speaking from personal experience, the freedom that comes with retirement can be a time of great temptation. Most cultural influences attempt to lead you to believe that you have “paid your dues,” so it’s finally ‘ME’ time. It’s easy to fall into a mindset that says, “I have earned this. I deserve it and can now do whatever I want to do. After all, most of my former ‘work time’ now is nothing but ‘leisure time,’ so there is no schedule but my own. All other considerations are secondary.”

Our culture celebrates a retirement lifestyle of personal consumption that prioritizes rest, health, wealth, travel, food, and fulfilling bucket-list dreams. None of these things are bad in themselves, but when the goal of life becomes self-satisfaction, we are treasuring ourselves above our Creator. This is sin, and it’s unacceptable to God. This new freedom found in retirement is not intended to give us free rein to satisfy our flesh but to lovingly serve God and one another (Gal. 5:13), for he has called us to his glory and not our own (1 Cor. 10:31). In our two latest *Perspective* articles, both Chad and Garry do a great job of focusing our attention toward godly aspects of leisure (most of which equally apply to both working and retiring). In [“Resting for the Lord”](#) and [“Is There a Christian Way to Vacation?”](#) we see what it looks like for the Christian to live out leisure time in ways that honor and glorify God.

BIBLICAL WORLDVIEW OF RETIREMENT

What does God have to say about retiring for the Lord? It’s wise to look to scripture as God equips us for every good work (2 Tim. 3:16–17). However, “retirement” is not in the Bible. In broad terms, there are only a few references in the Bible about the subject of retirement. None resemble what we see lived out in the present day and time. The one example that comes closest is Numbers 8:23–26:

And the Lord spoke to Moses, saying, “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. And from the age of fifty years, they shall withdraw from the duty of the service and serve no more. They minister to their brothers in the tent of meeting by keeping guard, but they shall do no service. Thus shall you do to the Levites in assigning their duties.

In this specific example, the Lord places a limit of 50 years on the age of Levitical priests to *service of the tent of meeting*. At this age, they are to withdraw from that duty, and the Lord provides them a new job. They are then called to *minister to their brothers by keeping guard*. Instead of simply withdrawing from work, drawing a Social Security check, and traveling around the world, God gave them new duties—a new job.

So, what might that new job to *minister to their brothers by keeping guard* look like today? No other details are provided in this passage, but in the New Testament, Christians are given commands that can help us consider what this job could look like in the modern retirement season. As we see in 2 Tim. 2:1–2, an older and experienced person is able to come alongside and disciple a younger believer. As a young man, I well remember valuable and enduring advice given me by older brothers who had faced similar trials and circumstances. As Christ commissioned his disciples to spread the good news in Acts 1:8, he calls us to do so as well, taking advantage of this time without the confines of our old workplace or home. Jesus has chosen us to bear gospel fruit which lasts and to treasure him while guarding our hearts (John 15:16–17); for where our treasure is, there our hearts will be also (Matt. 6:21). This passage uses the word “minister.” What better way is there to express this than to love and encourage our brothers and sisters within our own church and families (John 13:34–35)? We certainly could go with a thousand verses, but we clearly see the purpose for the Christian in retirement (and every season of life) is to treasure Christ and bear fruit, rather than to treasure ourselves.

What does biblical retirement look like? Not surprisingly, for the Christian, it looks a lot like it did before retirement except, like the Levitical priests, the Lord gives us new duties and a new job.

We are still his workmanship, created in Christ Jesus for good works which God prepared beforehand that we should walk in them (Eph. 2:10). We are still called in whatever we do, in word or deed, to do everything in the name of the Lord Jesus, giving thanks to God the Father

through him (Col. 3:17). Whether we eat or drink, or whatever we do, we are still to do it all for the glory of God (1 Cor. 10:31). Whether we are at home or away, we are still to make it our aim to please him (2 Cor. 5:9). For the righteous flourish like the palm tree and grow like the cedar in Lebanon. They are planted in the house of the Lord; they flourish in the courts of our God. They still bear fruit in old age; they are ever full of sap and green, to declare that the Lord is upright; he is my rock, and there is no unrighteousness in him (Ps. 92:12–15).

ARE WE TO RETIRE?

With such limited specific information in the Bible, does God intend for us to retire? Retirement is neither prohibited or required. As such, we find there is freedom to work and retire. We recognize there are times when an individual can no longer continue to perform certain jobs or careers. Our bodies age and both physical and cognitive capacities begin to fail, unable to perform as needed. This reality cannot be ignored, but it does not mean the Christian simply quits and sits on the sidelines as a couch potato. No, God still calls his own, and he is still worthy to be magnified and glorified.

A biblical retirement should be nothing like what we see in our culture. The two views are extremely different, and God wants us to recognize that sinful disparity. To an unbeliever, retirement can become an ambition and goal to achieve, like an earthly heaven—a short-term and shallow substitute for God’s best. Retirement is not something to treasure or idolize. Instead, it parallels and comes alongside all other good work. Similar to the way Dustin led us to see in February’s [Perspective article](#), we are “to labor to do good by faith wherever God has you.”^{viii}

WHAT DOES IT LOOK LIKE TO RETIRE FOR THE LORD?

The Apostle Paul, in his letters to the saints, often uses images and illustrations to help us understand our lives as Christians. A common theme emerges in our spiritual development. We begin our journey as infants being given spiritual milk (1 Cor. 3:2) to crawl and grow, being strengthened to walk in a manner worthy of our calling in Christ (Eph. 4:1). For seasons we grow in knowledge and strength to faithfully run the course set before us, exercising self-control and encouraging those around us (Gal. 5:7; 1 Cor. 9:24). To that end, Paul, himself comes to that final season where he has finished the race and kept the faith (2 Tim. 4:7).

This final season of finishing seems to image retirement in the lives of many of us. We want to persevere in our faith in Christ. Thankfully, since we are Christ's workmanship and members of his body, he wants us to finish the race well by faithfully serving him and bearing fruit for his kingdom. I remember, early in my retirement, there were many prayers to understand his will for me in this season. Psalm 139:1–6 became a common plea that God would "hem me in"—that my will would be his own in whatever capacity or way he saw fit. He is, has been, and will be faithful to fulfill his promises. Whatever your stage in life, I am hopeful you use this season of exploring work and leisure to examine and find the many ways God might "hem you in" to serve him in a fruitful life here at Mount Vernon, at home, at work, or at school (no retirement or minimum age required).

— Pat Knowles

ⁱArthur Bennett, "God Honored," *Valley of Vision*, 25.

ⁱⁱ"Retirement." Webster's Dictionary 1828, <https://webstersdictionary1828.com/Dictionary/retirement>. Accessed 19 Jul. 2024.

ⁱⁱⁱIbid.

^{iv}"Reasons for Retirement," *Forbes*, November 14, 2023.

^vRachel Hartman, "25 Things to Do When You Retire," *US News & World Report*, June 21, 2023.

^{vi}John Piper, *Rethinking Retirement*, 5-6.

^{vii}J. I. Packer, *Finishing Our Course with Joy*, 27.

^{viii}Dustin Butts, "All Work Is Ministry," *Perspective*, February 2024.

The Sabbath as Rest and Hope for God's People

Written by Guy P. Waters

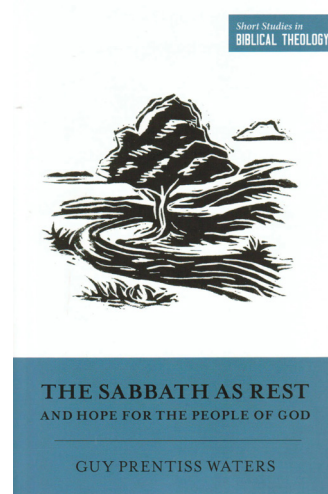
The Sabbath As Rest and Hope for the People of God by Guy Prentiss Waters offers a short biblical theology of Sabbath rest from Genesis to Revelation. Waters divides the book into six major sections (Creation, Law, Prophets, Christ, New Creation, Practice). The first five show how this theme unfolds through the biblical narrative, and the last offers application to new covenant believers.

I found Waters' overview of the Sabbath in the Prophets and in the life and ministry of Jesus to be clear, succinct, and insightful. Notably, I was helped to see how Jesus' relationship to the Sabbath (in his teachings, healings, disputes with the Pharisees, etc.) exemplifies his obedience to the whole Mosaic law and reveals his divinity as Lord of the Sabbath. Further, I appreciated seeing Waters trace through the gospels and Acts to demonstrate the pattern of gathered Christian worship on the first day of the week. Waters explains that this serves to remind believers that Jesus has inaugurated the New Creation by his resurrection from the dead.

One caveat is that Waters is both a Sabbatarian and a Presbyterian. While these are certainly secondary matters, his convictions inform significant portions of the book. I believe the work of Christ has entirely fulfilled the Sabbath, so it was insightful to consider a consistent biblical theology from a perspective with which I disagree. However, there were several passages, notably in the epistles, that I didn't think were handled accurately.

This book would help someone looking for a quick introduction or overview of the Bible's teachings on the Sabbath. However, for the reasons listed above, I might recommend it as one book among several that should be consulted for a comparative study of different views. Regardless, I still commend Waters' sincere desire to see the church enjoy the Sabbath rest for which humanity was originally created, namely, to enjoy fellowship with our Maker and Redeemer as his people (141).

— Recommended by Andrew Dallas



Excerpts from the Book

1

Overall, [Ezekiel] is bracketed by the glory of God departing from the temple because of Israel's idolatry...and the glory of God returning to an eschatological temple in which the true worship of God has been restored.... In between these bookends, Ezekiel's prophecies thus highlight the Sabbath as the spiritual marker of Israel's abandonment of God's worship and God's eschatological restoration of worship among his people.

– "Prophets" p. 63

2

Thus, the Lord's Day visibly demonstrates Christ's lordship when his people gather to worship him, and as believers live in accordance with the word of Christ in their families, schools, places of work, and communities, they further give expression to the lordship of Christ in front of a watching world.

– "New Creation" p. 119

3

In other words, we are entirely dependent upon the finished work of Jesus Christ to enter the creation rest of God. In no way does anything that we have done, are doing, or shall do merit our entry into that rest.

– "Practice" p. 135

What's Best Next

*How the Gospel
Transforms the Way You Get Things Done*

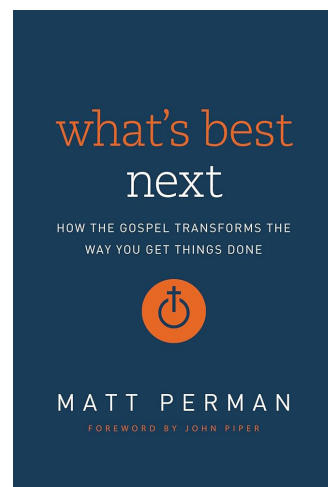
Written by Matt Perman

Matt Perman's book *What's Best Next: How the Gospel Transforms the Way You Get Things Done* sets out to explore a topic that has been largely overlooked: biblical productivity. Unlike most productivity books that stem from a secular perspective and focus on the workplace, Perman takes a new approach. He argues that our doctrine shapes our approach to work in all spheres of life and offers practical advice to shape our daily habits. He contends that if the gospel changes everything about us, then our productivity is no exception. God cares about what we do and how we get it done. The result is what Perman has termed "Gospel-Driven Productivity (GDP)," which is rooted in the fact that productivity extends beyond doing work *efficiently* and starts with doing the *right* work, defined for us in Scripture.

Having recently exited the secular workforce to focus on work at home, I initially questioned if this book would apply to me. However, I seemed to learn something new on each page about viewing the everyday work set before me in light of how God has defined what it means to be productive in every sphere He has placed us in. The gospel guides us in *what* we should do (good works) and *how* we should do it (in faith) and provides us with the power to do these things well. What an encouragement for the Christian whose attempts at productivity apart from gospel power would be striving in vain! Perman asserts that our justification stirs in us an affection for God that makes us eager to do the good He has set before us, transforming us into people who are *truly* productive in things that ultimately matter. While this can feel like an abstract concept, he helpfully spends the second half of the book giving us tangible action tips to accomplish these good works as we apply the acronym "DARE" (Define, Architect, Reduce, Execute) to daily tasks.

While the market is saturated with productivity books (Perman references many in this book!), most of these are aimed at individuals with demanding schedules in high-powered careers. In contrast, Perman's book is for every Christian, regardless of their daily work environment. We all share the same primary task: to glorify God as we serve Him through the good works He sets before us. All of us can be encouraged to reflect on the joy of serving the God we adore through various works and can benefit from Perman's practical tips as we desire to do this well.

— Recommended by Angela Darlington



Excerpts from the Book

1

According to the Bible, a truly productive life is lived in service to others. Being productive is not about seeking personal peace and affluence because God made us for greater goals.

– "Put Others First: Love as the Guiding Principle for All of Life" p. 87

2

The gospel creates an affection for God that drives us to do good works that serve others and please God. In this way, the gospel is how we become truly productive, which ultimately affects not only us personally but all of society.

– "How the Gospel Makes us Productive" p. 113

3

Since we didn't create ourselves, we can't define our own purpose, either. God created you and defined your purpose. Your role is to know what that purpose is, embrace it, and state it in a way that captures your own individuality and uniqueness.

– "What's Your Mission? How Not to Waste Your Life" p. 151

AUGUST

These Scripture readings have been selected to help you prepare for the Sunday morning message. Take Up & Read!

August 1	Romans 4	August 17	Romans 7:13–25
August 2	Genesis 15	August 18	Romans 12:1–2
August 3	Romans 5	August 19	Romans 12:3–8
August 4	Romans 1	August 20	Romans 8:1–17
August 5	Isaiah 55	August 21	Romans 8:18–30
August 6	Isaiah 51	August 22	Romans 8:31–39
August 7	Isaiah 52	August 23	Exodus 35:20–35
August 8	Isaiah 53	August 24	Romans 9:1–13
August 9	John 7:37–52	August 25	Romans 12:3–8
August 10	Isaiah 54	August 26	Genesis 2:15
August 11	Isaiah 55	August 27	Colossians 3:22–4:1
August 12	Romans 12:1–2	August 28	Ephesians 6:5–9
August 13	Romans 6:1–14	August 29	Proverbs 6:6–11
August 14	Romans 6:15–23	August 30	2 Thess 3:6–15
August 15	Romans 7:1–12	August 31	Genesis 2
August 16	Leviticus 3		

*Sermons in bold

TAKE UP & READ

NEW MEMBERS



Hunter
Copp



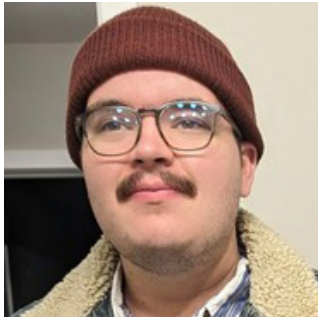
Hannah
Copp



Yonu
Falowo



Nathan
Hales



Andrew
Martinez



Kim
Priolo



Richard
Sutter



Kathy
Sutter



MOUNT VERNON
BAPTIST CHURCH