



## RETIREMENT

According to Merriam-Webster's Dictionary, retirement is, "withdrawal from one's position or occupation or from active working life." But according to the Bible, retirement existed temporarily and for Levites working in the Tent of Meeting only.

*"This applies to the Levites: Men twenty-five years old or more shall come to take part in the work at the Tent of Meeting, but at the age of fifty, they must retire from their regular service and work no longer. They may assist their brothers in performing their duties at the Tent of Meeting, but they themselves must not do the work...."* (Numbers 8:24-26).



Michel A. Bell is a former business executive, founder and president of Managing God's Money. He is the author of five books, including *The New Managing God's Money—The Basics* (in French, *Mes finances, Ses ressources*), and *Managing God's Time*

[www.managinggodsmoney.com](http://www.managinggodsmoney.com)

What a wonderful retirement gift Jesus prepared for His children! He assures the believer that He has arranged a place in heaven for him. But what about retirement while on earth? First, you need to understand what retirement means to you. According to some dictionaries, it's "withdrawal from one's occupation or business." But I found a definition that intrigued me: retirement is, "withdrawal from office, business or active life." Withdrawal from active life; isn't that death... almost!

The only reference to retirement in the Bible is in the Book of Numbers, referring to Levites who worked in the Tent of Meeting says:

The Levites were the group God chose as exclusive workers in the Tent of Meeting while the Israelites sojourned in the wilderness (Exodus 25-30). Retired Levites though not primary workers, helped their younger colleagues in the Tent of Meeting (Numbers 8:26). You will recall that in return for working in the Tent of Meeting, Levites got a tithe from the remaining eleven Tribes of Israel (Numbers 18:24).

## Retirement Isn't Biblical

Except during this temporary period when Levites worked in the Tent of Meeting, the Bible does not mention retirement. The retirement provision for Levites ended when Solomon's temple (1 Kings 8) replaced the Tent of Meeting.

Modern day retirement means leaving a job or career for a

recreational lifestyle. For many people it means the end of a 9-to-5 schedule and the start of a self-directed lifestyle—doing what you want, when you want. Still, for others, it means a new career or extending the current career.

Freedom 55 is the utopia some commercials promise. As they promote it, retirement is selfish, impossible, and contrary to regular living patterns. Normally, people don't sit on beaches doing nothing every day! Although, when they are busy at work, this lifestyle looks attractive. But if it's their life's aim, it is unhealthy for mind, body, and soul. Besides, that pattern is against God's Word.

According to a 2005 Statistics Canada survey (Survey)<sup>1</sup>, of 7.4 million people aged 55 and older:

1. 63.0% had retired at least once
2. 24.4% intended to retire
3. 9.7% do not intend to retire
4. 2.4% had never worked for pay

The Survey found these top four reasons to retire:

1. 24% personal or family responsibilities
2. 23% personal health
3. 20% completed required years of service
4. 17% sufficient financial security

Although people buy insurance policies to get freedom at 55, that's not driving their retirement decisions. As well, the Survey found around 17% of folks who retired returned to work,



at least part time. Main reasons to return to work were financial (48%), and for interesting work (39%).

Today, God's people need to be alert to His call and do what He asks always, regardless of age, or other condition. To do His tasks, He will provide what we need.

## Succession Planning

So, should a Christian retire? Although there are no biblical bases for retirement, the Bible shows folks who moved from their main jobs and careers to other tasks God prepared for them. The Bible shows also that sometimes God tells us to prepare others to replace us to do His call. This succession planning is integral to retirement planning and recognizes two essential ingredients. First, although you might not retire at a set age, later you must leave some jobs because of physical or other demands. Second, before you move on, often you need to get ready for the later task God prepared for you, which might entail preparatory full-time or part-time study.

We see God's hand in succession planning in Joshua replacing Moses (Numbers 27:18-23; Deuteronomy 31:7-23; Joshua 1:1-9), and Solomon succeeding David. As well, we see Apostle Paul mentoring Timothy in Titus 2:1-8. Paul highlights the need for older folks to show proper traits to younger folks so the younger ones might mimic and pass on right attitudes.

Note how God replaced Moses. Although Moses did not retire to today's promised utopian life on earth, he knew God was preparing him to move on and he needed to bless his successor, Joshua, under God's direction; and he did. These are some messages for us from God's succession planning He worked with Moses:

- As he did the job God gave him, Moses trained his successor, Joshua.
- Moses supported Joshua, and accepted God's decisions when God told him to pass leadership to Joshua.
- God provided everything Moses and Joshua needed, including timing the leadership change.

Rely on God to tell you when to move on to something else He prepared for you. This might be hard to accept, especially when you know you are good at your job. I know; I have been there! The key is to get to know God's will by staying in His Word continually, talking, listening to Him, and being sensitive to His Spirit.

God's call on your life is not age dependent. Look at Abraham and Sarah (Genesis 18:1-18). God might want you to give up a well-paid career at a tender age. According to the world's standard, this is when you are in your prime. Will you be willing then to do God's job that

seems unattractive to the world? At age 55, with significant assured earnings ahead, the Lord showed me clearly, to leave my 32-year business career to work full-time for Him for no pay. After wrestling with this for over a year, leaving was one of my most peaceful and joyous moments.

I faced these three tough questions as I wrestled with the leaving decision:

1. How much is enough money to save for this change in occupation?
2. If God is in charge, knows the future, and involved in succession plans, why should I save?
3. Why shouldn't I spend all current income feeding the poor?

To answer these questions, I had to fall back on God's Word. Jesus is in control, but He has given me a free will to



choose. He wants me to be prudent and wise with everything He entrusts to me. He describes this attitude in the parables in Matthew chapter 25. He wants me to obey Him always. So, if He says to change career or jobs, I must do it! Seven years ago, I did!