

# What's Retirement For?

BY WILLIAM L. TURNER

Retirement may be our best chance to know ourselves and how we are shaped by our relationship to God, to use ministry gifts in new ways, and to discover new gifts and fresh energy. Even though later years can burden us with serious illness of self or spouse, retirement may be a wonderful season of grace to grow toward both the “being” and the “doing” of mature faith.

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Winding up a three-Saturday New Testament workshop for a Lay Institute, I asked the retirees in the crowd to stick around after the final session and share their thoughts. “I’m new at this,” I admitted, “so I’d like to know what you think. What’s retirement for?” Among the eager and enthusiastic responses were these:

“It’s for more ‘quality time’ with your spouse and family.”

“Retirement is a time to let go of some responsibilities (and pick up some more).”

“It’s release from the tyranny of the schedule, so you can slow down and ‘smell the roses.’”

“It’s for being unprogrammed—choosing your own interests and deadlines, doing what *you* like for a change.”

“It’s an opportunity to learn new things and make different contributions” (one seventy-plus-year-old smiled broadly as she spoke about learning to play the piano).

“Retirement means that I have more time to devote to the inner journey—exploring myself and my relationship with God.”

When I posed the question to my widowed, seventy-nine-year-old mother-in-law, she laughed and said, “Retirement is for doing all the jobs

nobody else will do!” The agenda for this retired school teacher includes serving as fund-raiser and treasurer for the volunteer fire department, and active participation in her local church, two senior adult clubs, one senior adult choir, Baptist Women, a “knitters’ club,” a retired teachers organization, and the local garden club. She also serves as a museum docent and tutors a young Hispanic student in English. When we try to phone her from our home two states away, it’s a challenge to catch her at home!

### **THE CHANGING FACE OF RETIREMENT**

I retired at sixty-three, after nearly forty-five years of active pastoral ministry. Since becoming a “rookie retiree” a year ago, I have learned a lot from those who’ve traveled further down that road. For one thing, there is a decided shift away from the myth of retirement as loafing: the retirees I know are busy people.

Also, in the current economic climate, many people are choosing to leave their jobs much later; recent stock market losses, shrinking nest eggs, and the rising costs of health care keep many people on the job longer than they had planned. In fact, there are eighteen million men and women age fifty-five and older still in the labor force, and the number is growing. Workers over sixty-five, the traditional retirement age, are projected to number 5.4 million by 2010. Despite the limitations on earnings imposed by current tax laws, between 75 and 80 percent of today’s workers plan to keep working at least part-time in their retirement. Many will need the money; it’s that simple.

At least half, however, say that they will continue working for “enjoyment and a sense of purpose.”<sup>1</sup> They are like the seventy-five-year-old woman I met recently in a nearby fast-food restaurant. She’s been greeting customers, replenishing napkins, straws, and condiments, and clearing tables for the past seven years. She retired from a local company at sixty-five, but later returned to work because she hungered for interpersonal contact. “I’m here because I like people,” she told me. Her part-time job provides some spending money, and she enjoys that. She’s careful, however, not to let it interfere with her house and garden chores—or her time with children and grandchildren.

She is typical of the new activism that is changing the face of retirement. Even the terminology has gotten fuzzy; ask people if they are retired, and you may hear, “Yes, no, sort of, not really, I don’t know.”

The lengthening of life, along with the advancing vitality of older people, may turn out to be the most significant scientific/medical achievement of the twentieth century, with about twenty-five years added to life expectancy since 1900.

A few years ago, Florida Senator Bob Graham reported on a picnic planned for forty-five centenarians in Tallahassee. It had to be postponed because half of them could not attend; they were out of town on vacation.<sup>2</sup>

A Harris Poll conducted for the National Council on Aging discovered that nearly half of those polled between sixty-five and sixty-nine considered themselves “middle-aged,” as did a third of those in their seventies.<sup>3</sup>

Though we are all terminal, and though serious illness of self or spouse can be a burden in later life, these additional years may turn out to be a wonderful “grace period.” So what shall we do with such a gift?

Despite my very limited experience, I venture to suggest four significant tasks for these days of grace.

### **RETIREMENT CALLS FOR REFLECTION**

First, there is the need for some *reflection*. I don't think that “retirement” is a biblical word. There are many references to “rest” in Scripture, especially the sabbath rest that can give balance and pacing to our lives at any age. The early days of retirement may well serve as a kind of sabbath pause where we rest, reflect, and prepare for a very different lifestyle.

There is also a good bit of biblical encouragement about aging well and in health—surely one of the most obvious tasks of retirement years. We learn that Abraham, who was already seventy-five when he left Haran to follow God's leading, died a century later “in a good old age...and full of years” (Genesis 25:8). We discover that in the final years of Moses' life, “his sight was unimpaired and his vigor had not abated” (Deuteronomy 34:7). The psalmist celebrates those who “flourish in the courts of our God. In old age they still produce fruit” (Psalm 92:13-14). Such examples call on us to take care of ourselves physically, emotionally, and spiritually so that retirement years may be as useful and productive as possible.

The story of Caleb's later life is particularly heartening and instructive (Joshua 14:6-15). He and Joshua had spied out the land of promise forty-five years earlier. Now, at

eighty-five, he asks for his part of the new territory. Though it is the least fertile and most difficult terrain, Caleb wants the hill country. He has waited forty-five years; now he is ready for a fresh challenge.

Retirement, at whatever age, confronts us with

the need to seriously reflect on the challenges ahead. It's wise to start such reflection as early as mid-life, or before, rather than being blind-sided by retirement reality itself. A friend of mine retired from a long-time business career. He and his wife had grown children, a beautiful home, and a comfortable retirement income. Still, he was deeply despondent. He had based his identity on his job; now that was gone. He eventually pulled out of his

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despair, but he lost nearly three years of what could have been a much more meaningful life.

Reflection is a necessary first step in retirement preparation. What expectations do we have? How realistic are they? What difficult changes lie ahead? What physical, mental, and financial resources will we need to support this new and challenging part of life? As my neighbor, who recently retired at age seventy-seven, told me, “For retirement, you need a plan.”

### **REFRAMING OUR LIVES**

A second retirement task is the *reframing* of our lives. I awakened on the mornings immediately following my retirement with the same number of daylight hours I’d enjoyed for more than six decades. The difference now was huge, however, in that the decisions about the use of those hours were largely *mine!* For several weeks, every day felt like Saturday as I eased into the long-delayed chores of residential relocation (from Texas to Kentucky), home repairs, various do-it-yourself projects, shopping, reading, and fishing. My grandson’s gift of a special “retirement watch,” with all the numbers and hands unattached and loose inside the casing, seemed wonderfully appropriate.

After about six weeks, however, I knew that I had to reframe my life. After all those busy days in active pastorates, how could I use my time in fresh and creative ways? In the process of answering that question, there were losses to be faced, grieved, and released. They included a twenty-four/seven schedule of work-related activities, a steady paycheck, and daily interaction with church members and staff colleagues. Bereft of these, was I now useless, discarded, and relegated to “coasting” with my memories? Though I had worked hard not to define myself exclusively by my profession, I felt such losses deeply. I prayed hard for the ability to let go and to remain open to new possibilities.

### **RECONNECTING WITH ULTIMATE VALUES**

During this reframing process, I found myself faced with a third retirement task: *reconnecting* with my life’s ultimate values. What are the core convictions of my life? How have they sustained me? Can they continue to shape me at this stage of my life? Retirement offers an opportunity to reconnect with our values by rethinking such questions.

Among the most important reconnections are the ones to self and to God. “It’s a time to find out who you really are.” I’ve heard that often among friends and colleagues in retirement, and I’m discovering it to be true. This means that, at long last, we may concentrate on *being* at least as much as *doing*. In our early and middle years of active employment, we may honestly affirm our *being*, may gladly welcome our identity as disciples of Jesus. It’s just that *doing* uses up so much of our time—finishing school, getting a job, earning a living, buying a house, funding family expenses, trying to secure a sound financial future, and so on. We cherish

relationships with God, family, and friends at all stages of the life cycle, but we do live long in the grip of economic necessity and consumerism. With retirement comes our best chance to know ourselves and how we are shaped by our relationship to God.

I find myself free to create more space for prayer, focused reading, solitude, worship and introspection. Nobody pays me to be a “religious professional” any longer; I am simply a believer and a pilgrim. My inner journey with God is now uniquely my own, and my life is richer for that.

Despite the physical limitations and death which will inevitably accompany these later years, my present focus coincides with the apostle Paul's: “Even though our outer nature is wasting away, our inner nature is being renewed day by day” (2 Corinthians 4:16). Self-discovery and spiritual growth are worthy goals for Christians in retirement in ways that simply “staying busy” can never be.

### **REDIRECTING OUR LIVES**

An abiding goal in the Christian life is to align our inner and outer journeys so that they form in us an authentic wholeness, a true spiritual integrity. We allow our relationship with God to transform all our relationships and all we do. The *redirecting* of our lives, energies, and gifts for ministry can grow best out of such an alignment. Retirement not only provides time for such spiritual formation; it also extends us great freedom to make sound choices. As Kathleen Fischer points out, if our physical stamina is reduced during life's later years, we will be “less willing to spend our energy on things that do not matter.”<sup>4</sup>

Sometimes new directions emerge out of painful necessity. I have several friends who retired early in order to be caregivers for chronically-ill spouses. Having done that during several pre-retirement years myself, I can report that it taxes one's resources of patience, stamina, and tenacity. The

sobering realities of disability, divorce, or the death of a spouse can shift directions and priorities in unique and difficult ways. At these moments we draw heavily upon our trust in God's sustaining grace.

But redirection may take other forms. Alongside my adjustment to retirement stands the deepening joy of a new marriage. Earlene and I were married in June, 2001; we continue to learn and grow in a wonderful new

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relationship. A retired neighbor (and devout Christian) now spends his days working to build affordable housing for low-income families. A retired surgeon now finds himself heavily involved in lay ministry, including preaching, in his church. Another woman, having completed a career in music education, now serves her church as minister of music. In my last pastorate, I watched scores of retirees help to operate a clothing center, a food pantry, a hospital and apartment ministry, and a ministry to internationals—in addition to myriad other church assignments. My own desires to preach and to mentor younger pastors are currently being satisfied with pulpit supply invitations and a part-time teaching job at a nearby seminary.

We may continue to use ministry gifts already discovered in different places and new ways. Or, we may discover different or delayed interests, new gifts, and fresh energy. Travel, continuing education, and renewed interpersonal contact, such as I now enjoy with my children and grandchildren, may well lead to exciting avocations or even second careers.

All in all, retirement seems to be a time for Christians to go on being pilgrims, learners, and risk-takers. I resonate with the conclusion of Malcolm Boyd who, at age seventy-eight, wrote:

I remain an eternal student, incomplete and unfulfilled, gazing at a full range of Mount Everests of the mind that remain unclimbed.... Faith is the ground I stand on, the air I breathe, the thread of life that connects me to continuing life with God in eternity.<sup>5</sup>

This is truly a season of grace during which we may explore what one person calls “the rest of ourselves,” and thus grow toward both the *being* and the *doing* of mature faith.

## NOTES

1 Walt Duka and Trish Nicholson, “Retirees Rocking Old Roles,” *AARP Bulletin* (December, 2002), 3-4.

2 Dudley Clendinen, “What to Call People Who Used to Be Old,” *The New York Times* (July 2, 2000), 10.

3 *Ibid.*

4 *Winter Grace: Spirituality and Aging* (Nashville: Upper Room Books, 1998), 55.

5 *Simple Grace* (Louisville: Westminster John Knox Press, 2001), 132-133.



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