

Making the Most of Retirement

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I. Introduction.

- A. The golden years are not the end but the beginning.
- B. The typical age for retirement is considered 65.

II. Problems that arise.

- A. Many retired people who have special skills have little to do after retirement. The speaker got involved in an organization that outsourced the talents of retired men to local churches.
- B. Many die after the first year of retirement.
 - 1. Not being able to control things when you have done so all of your life is difficult.
 - 2. Radical change is difficult.
- C. Some become too talkative, express their opinions too much, criticize too much, listen too little, are not humble enough, pushy, and dependent - friends are nice to have in the end.
- D. A sequence to follow. Peter was a follower, a leader, a statesman and then an author. So was David.

III. Areas that remain the same in retirement.

- A. There is no discharge in the spiritual battle. (Ecclesiastes 8:8)
- B. There is no change in our obligation to be in the will of God. (Proverbs 3:5)
- C. There is no change in our need to use our gifts.
- D. There is no change in our relationships.
- E. There is no change in prayer, Bible study and ministry.
- F. There is no change correspondence and business matters.
- G. There is no change in the Second Law of Thermodynamics - everything is deteriorating.

IV. Areas that change in retirement.

- A. Our time and energy is no longer regimented.
- B. Our financial position changes.
- C. More time for volunteering.

D. More time for family.

E. Greater health issues.

F. Time for creativity.

1. As long as one produces creatively, he has a sense of purpose.

2. This is applicable in leadership scenarios.

V. Counsel.

A. It is important for a person to be where they want to be at by age thirty-five.

B. You must become a coach to share the secrets with other people.

C. Why do what others can or will do, when there is so much to do that others cannot or will not do.

D. Retirement frees from regiment of daily living so you are enabled to do other things.

VI. Discussion and sharing about goals.

VII. Summary. (Psalm 92:22-15)

A. Most of our lives are a platform for ministry. Since work takes such time and energy, not much else can be done outside.

B. Addiction to hospitality is a good addiction to have. (1 Corinthians 12)

C. Psychologically a person gets into teaching and coaching because of posterity.

D. One of the greatest things you can pass on to your grandchildren is what you feel strongly about.

E. A lot of illness can result from boredom. Many have lost a sense of purpose and have not planned for the future appropriately.

F. Adding to what changes and what does not.

1. The day does not change - 24 hours.

2. God does not change.

3. Relationships do not change.

G. Retirement is a great opportunity for fulfillment.

Application questions.

1. Summarize the speaker's counsel on preparing for retirement. What piece of advice did you find most valuable?

2. How is knowing what changes after retirement and what does not change helpful in developing a plan for it?

3. What did you learn from the discussion of the audience that narrows your focus in preparation for retirement? Has it assuaged any fears?
