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## Planning for Retirement

When I was in my early twenties, someone advised me to plan for retirement, and he suggested a unique way: buy about 20 acres of marginal land and plant a variety of trees on it – black walnut, cherry, oak, maple, black locust, pine and some poplar. The softwood (poplar and pine) would be ready for harvest in about 30-40 years, providing extra income for retirement. The rest of the trees might take longer to mature, but if I needed the money for retirement, I could sell the acreage as a woodlot, earning a significant profit. I didn't do that, and so I am not reaping the benefits of having an extra income from the lumber the woodlot would have provided. Nevertheless, then, as well as now, I understand the wisdom of this advice.

Not only would I have been able to have increased income from buying marginal land and planting a woodlot, there would have been other benefits. Marginal land, land that is not suitable for agriculture, could be given value. By putting trails through the woodlot, the community would have benefitted by having a place for nature hikes. School children could have learned about different species of trees. And, of course, the lumber would have created beautiful furniture. Even without the financial benefits, planting a woodlot on marginal land would have been a blessing for many, not only myself.

Such an investment would have had its costs along the way, of course. Making payments on the land, buying the seedlings, tending the woodlot, paying the taxes – all of these would incur costs of time, effort, and money. Investments for the future do incur costs in the present. This is a simple and unavoidable reality.

Reading the Bible 1900 years after the last book was written, we might miss how God was making investments for the future. God created a nation, and he worked with that nation for about 2000 years, from Abraham until the birth of Jesus. It was not easy work for him, for he had to work with a rather stubborn and sinful people, people who are similar to us. As one teacher commented once to me regarding his vocation: "It would be a great job if it weren't for the people." God invested 2000 years into a people who rebelled against him, ignored him, and sometimes mocked him. He did so because he had made a promise about the future, a promise which he had to keep, a promise which could only be kept if he kept the nation of Israel alive. God invested his resources in a nation because he had a plan for the future.

But the investment in a wayward nation was nothing compared to the greater investment he made by giving his only Son to live in this world, a Son who was misunderstood, rejected, mocked, tortured and killed. He did this for us, and the investment was huge.

God continued to invest in this world, sending his Holy Spirit to equip, empower, teach, guide, rebuke, and encourage people from all nations of this world. We cannot calculate the hours of work that the Holy Spirit has put into us. The resources God has put into his church are beyond our comprehension. God continues to invest in this world.

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But it is not for his retirement. I was encouraged to invest in a woodlot so that I could benefit, and although others may be blessed as well, it would have been me that was the first recipient of my investment. God receives no return from his investment. As we well know, God does not need to plan for retirement, and he does not need to have us around to make his life better. Everything that God did was for us, and nothing was for him. That is truly remarkable, for we would expect that God would want to reap some benefit from his investment. But any benefit that we might perceive is not really a benefit for God. God receives nothing that he can use or that he even needs.

His investment is not for himself but for us and our retirement, if we can think of it in that way. The Bible uses the term, “rest,” not in the sense of sleeping but in the sense of receiving all that we need to live without having to worry about anything. Rest does not mean sitting around doing nothing, but, rather, it means enjoying what God has provided for us. People with plentiful portfolios enjoy their retirements because they have more than they need and do not need to work to remain alive. Entering God’s rest is to enjoy God’s provision to the fullest, to not lack anything, to have all that we need without having to worry about tomorrow.

God provided for our retirement, our eternal rest, our eternal experience of his constant blessing. He invested himself entirely in us, not so that he could enjoy retirement (rest) but so that we could enjoy our rest with him. We enter into that rest because of Jesus Christ, as the book of Hebrews teaches us.

Perhaps we can compare what God has done for us to the woodlot. If I had bought an acreage and planted a woodlot, not for my benefit but for the benefit of the community, if I had invested time and energy and money in making that woodlot accessible and enjoyable for others, if I had harvested the mature trees and donated the money to the community, and if all of this continued on through the generations as my descendants continued to use the woodlot only for the joy of others – that is what God has done for us. All of his investments in this world that he has made so far are not for him but for us. He promises to continue to invest in this world until he brings history to a close and provides the forever retirement for all who belong to him.

It might be helpful for us to view our work in the same way. God is planning for our eternal retirement (our rest), so we don’t have to worry about that. If we don’t have to invest our resources in our eternity, then perhaps we can use our resources to invest in the eternity of others. In other words, all that we do is for the benefit from others, because if God is providing for our retirement, because we don’t have to worry about it, we can, with a high level of confidence, invest in the retirements (rest/eternal life) of others.

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