



October 1, 2013

Gleanings

Work, Money, and Retirement



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Why do you work? For most people, the answer is simply to make money so that we can retire. After all, if you didn't need money to retire, why would you work?

Retirement is viewed as the ultimate end because it enables us to do *what we want*, *when we want*, and *how we want* to do it. Most people seem to view retirement as ultimate freedom. And, of course, it is necessary to have money when we retire.

In this view, work has little value other than as a means to make money. In fact, most people want to retire as soon as they can because retirement is the end game. Money is the tool that facilitates retirement and work is simply a means to make money.

Some people try to attain a shortcut to retirement by playing the lottery. The lottery winners, who win big, generally quit work. They perceive they have enough money and therefore no longer need to bring in more money, so they do not need to work.

Interestingly, studies show that winning the lottery has a high probability of disrupting your life because lottery winners typically lack the skills to properly manage wealth (<http://www.marketwatch.com/story/why-lottery-winners-go-bankrupt-1301002181742>). Many lottery winners end up losing their prize money and becoming disillusioned with life.

Whether you win the lottery or not, the common agenda is to quit work as soon as possible. Empirical studies, however, reveal that retiring increases the risk of death (<http://www.medpagetoday.com/PrimaryCare/PreventiveCare/1980>). Work provides a sense of meaning and purpose that retirement does not. Without the meaning and purpose derived from work, many people have no will to live.

This may seem strange because isn't retirement supposed to be the panacea of life? The time of life when a person can do as he or she wishes? Or is this an illusion?

My thesis is that not working is unwise because God created man to work; therefore, not working is an act of disobedience. As we humans age there might come a time when we are unable to work. But my contention is that as long as a person is able, he or she should work as an act of obedience to God. And one of the rewards of working is a sense of meaning and purpose in life, which gives a person the will to live.

When you embrace a biblical view of work, you will understand the divine dignity associated with it. Work is about stewarding God's universe in accordance with the Creation Mandate (Genesis 1:26–28). Everyone is created and called to work. We work at home, in the workplace, in the community, and in our Christian congregations. Every venue and every jurisdiction is an opportunity to express our obedience to the Creation Mandate by working to the glory of God.

Work is the means of projecting God's rule and reign on earth. We are called to work by multiplying and mastering God's universe. Families provide the context for producing children. Parenting is the process of identifying the God-ordained work assignment of each child and training him or her to fulfill that work assignment. Organizations are vehicles that enable grown children to fulfill their work assignments and in so doing facilitate the mastery of God's universe.

As originally intended, work was considerably easier than it is today. The original context given to Adam and Eve was an unfallen state that provided an ideal environment for carrying out the Creation Mandate. All the necessities of life were provided—food, clothing, and shelter. Food was in abundant supply in the Garden of Eden. The weather was perfect so no clothing or shelters were needed. There was even financial provision in the garden—the “First Bank of Eden” (see Genesis 2:11–12). Everything that Adam and Eve needed to work in obedience to the Creation Mandate was readily available to them. Therefore Adam and Eve could focus on expanding the garden as they expanded their family.

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But this idyllic state was lost when Adam and Eve sinned, which is known as the “fall of man.” The fall changed the setting of man's work but did not change man’s assignment to work.

In a fallen state, man must physically and spiritually contend with sin and death. And Adam and Eve's sin led to their expulsion from the garden (Genesis 3:17–24). Now providing food, clothing, and shelter became more difficult; work became harder. And compounding everything, there was (and is) sin, which impedes man’s ability to be highly effective at work. Man needs redemption from sin in order to reach his potential (Genesis 3:17–19) in his or her work assignment.

Because of the fall of man, work was cursed (note that *work* is not a curse). Genesis 3:18 refers to thorns and thistles associated with work because of the fall of man. Thorns and thistles are metaphors for the difficulties we experience in obeying the Creation Mandate in a fallen world.

Now that work is difficult, many people don't want to expend the effort. Instead of recognizing that work is our divinely ordained assignment in God’s creation, we tend to view work as something we have to do to make money so that we can *stop* working.

But work is not primarily about money or retirement. Work is a way we can obey God and fulfill his Creation Mandate. Work is worship and service to God. In fact, the first word translated *work* in Scripture is the Hebrew word *abad*, used in reference to the work of farming (Genesis 2:5). In the Psalms, the word *abad* is translated “worship” (Psalms 100:2) and “serve” (Psalms 2:11). This suggests that work is a spiritual activity intended by God to be an opportunity for man to worship and serve the Creator.

In the process of worshiping and serving God with our work, we also provide for our basic needs. Though we live outside the Garden of Eden and our work is impaired by sin in us and in the world, we work as an act of obedience and as a means to provide for our needs.

Let's cast off the pedestrian view of work, money, and retirement and embrace a biblical view:

Work is a divinely ordained activity intended by God as an act of worship and service to him.

Money is God’s provision to enable us to do what he has called us to do.

Retirement is not the final phase of life when we no longer work, but a season to provide wisdom and counsel to the younger generations.

Clearly, embracing a biblical view of work, money, and retirement is challenging; it is countercultural even among professing Christians. But as believers in Christ, we must respond to this challenge and embrace a biblical view. May the Lord grant us grace to respond as we should.

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