



MONTHLY NEWSLETTER



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Preparing for Retirement—and Enjoying It: A Biblical and Ellen G. White Perspective

Retirement is often described as a season of rest after years of labor. From a Christian worldview, however, it is not an ending but a transition into a new phase of stewardship, service, and spiritual growth. The Bible and the counsel of Ellen G. White invite believers to prepare wisely for this season—financially, spiritually, relationally, and missionally—so it can be lived with peace, purpose, and joy.

1. Redefining Retirement Through Scripture

The Bible never portrays retirement as withdrawal from usefulness. Instead, it emphasizes faithful stewardship throughout life.

“The righteous shall flourish like a palm tree... They shall still bear fruit in old age.” (Psalm 92:12–14)

Biblical retirement is not about inactivity but about redeployment—using time, experience, and resources to advance God’s glory in new ways.

Life is a stewardship entrusted to God (Psalm 24:1)

Work may change, but the calling does not (Ecclesiastes 3:1)

Wisdom increases with years (Proverbs 16:31)

2. Financial Preparation: Stewardship, Not Security Alone

Preparing financially for retirement is an act of faithful planning, not fear. Scripture commends foresight and diligence:

“The plans of the diligent lead surely to abundance.” (Proverbs 21:5)

Biblical Guidelines for Retirement Finances:

- Live below your means (Luke 14:28)
- Avoid unnecessary debt (Proverbs 22:7)
- Save consistently and prudently (Genesis 41:34–36)
- Remain faithful in tithes and offerings (Malachi 3:10)

Ellen G. White counsels believers to plan carefully while maintaining full trust in God—not hoarding, but practicing wise, generous stewardship. She consistently warns against both reckless spending and anxious accumulation, reminding Christians that money is a tool for blessing others.

3. Spiritual Preparation: Deepening the Walk with God.

One of the greatest blessings of retirement is unhurried time with God. This season offers opportunities for deeper Bible study, prayer, reflection, and spiritual mentoring.

“Remember now your Creator in the days of your youth...” (Ecclesiastes 12:1)



Retirement is not the time to drift spiritually—it is the time to grow roots deeper.

- Spiritual Practices for a Meaningful Retirement
- Establish a consistent devotional rhythm
- Memorize and meditate on Scripture
- Keep a prayer journal
- Mentor younger believers
- Engage in Sabbath rest more intentionally

4. Health and Lifestyle: Preserving Strength for Service

Good health enhances the ability to enjoy retirement and to continue serving others.

“Your body is the temple of the Holy Spirit.” (1 Corinthians 6:19–20)

From a biblical and Adventist health perspective:

- Practice moderation in diet
- Stay physically active
- Maintain regular rest and sleep
- Cultivate mental and emotional balance

5. Purposeful Engagement: Retiring From a Job, Not From Mission

One of the greatest dangers of retirement is losing purpose. Scripture consistently affirms that God calls His people to serve at every age. “As long as it is day, we must do the works of Him who sent Me.” (John 9:4)

Purposeful Activities in Retirement

- Volunteering in church and community ministries
- Supporting missions through prayer and giving
- Teaching Sabbath School or mentoring youth

Conclusion: A Well-Planned, Well-Lived Retirement

Preparing for retirement is more than a financial milestone—it is a spiritual journey of faith, stewardship, and purpose. When approached biblically and prayerfully, retirement becomes a season of renewed usefulness, deeper joy, and lasting impact.

For the Christian, retirement is not about slowing down for oneself—it is about walking more closely with God and blessing others until He calls us home.



“It is not wise to plan for a life of mere ease.”

Ellen G. White, *The Ministry of Healing*, p. 365