

I was 26 years old when I started out as a pastor. Yet I didn't know the Bible that well. I had read some parts and some New Testament letters. I had never read it from cover to cover.

Then at a men's breakfast, a wise pastor and professor named Willy Muller mentioned that he had been through his Bible ten times by the time he was seventeen years of age. Right then, I knew this was a growth area for me. I started to read more earnestly and intentionally.

However, one section always bugged me; 1st and 2nd Samuel followed by 1st and 2nd Kings. These books talk about Israel's development from the judges to the monarchy. They summarize the reign of each king. I noticed many started well yet finished poorly.

Like **Saul** meditated on the word of the Lord. Yet, as king, he wandered far from the Lord and ended up consulting a medium for guidance. **Solomon** started humbly asking for the Lord's wisdom. Yet he allowed his heart to wander from the Lord. His unfaithfulness set the stage for the break up of Israel.

We continue to see this today. Christian leaders who started out well finish poorly. We also see this in the lives of Christians outside of ministry. Some Christian couples, married for decades, get divorce after the kids are gone. Christians who walked with God for many years deconstruct their faith. If you had asked them in their 20's and 30's if this might be their destination, they would have been horrified.

No leader or Christian in God's kingdom will ever be perfect. We all fall short. Only Jesus fulfilled His role perfectly. Yet, some have finished well in history and in our world today. We can learn much from them about key factors to prepare for finishing well.

So today, I want to share with you some discoveries about this topic from my sabbatical this past summer. If you're a young adult under 30 years of age, you may think preparing to finish well has nothing to do with you. You're just getting started on adult life. However, you can learn

about pitfalls to avoid that can hinder your finishing well in the future. Or you may find yourself in a situation you did not dream about 10 or 20 years ago. Things have not turned out as you imagined. You wonder if there is any point in trying to pick up the pieces. Yet the Gospel message of grace and new beginnings continually refreshes our lives. God is not done with you yet. He has much for you to do in the years you have before you. Some of you may be very near the end of your earthly life. You don't need to prepare to finish well. You are near finishing. Yet, our lives do not end until our final breaths. I pray that God will use this time to encourage you to keep going until He calls you home.

My journey towards some answers led to some interesting places and conversations. I surveyed pastoral leaders with at least 30 years of ministry experience. They served in a variety of places in various church sizes. I also read on the topic of finishing well from a ministry and professional context. I also reflected on the Biblical account of king David's later years.

From these three questions arose. First came the question, "Why do some finish poorly?" How could David, with all his success and love for God, end up making critical errors in the latter half of his life? These caused much suffering for him, his family and the nation. What factors may combine to push us onto the path of finishing poorly?

Second, we must consider our own belief about "retirement." Our culture tells us that retirement is all about enjoying 20-30 years of leisure, travel and recreation. Have we bought into this idea? Is it good for us and honoring to God?

With these first two in mind, we can then ask the question "what is necessary to prepare to finish well?" What do we need to learn? Where might we refocus? By the end of today, I pray that you may have some tools and perspective that can contribute to your finishing well. There are copies of the entire paper at the info center for you to pick up if you're interested. But let's start with David and 2nd Samuel 11 in Bible.

Why do some finish poorly?

King David had it all. If there was ever a model for success in the Old Testament, it was David. He faithfully guarded his father's sheep as a young man. This included killing a lion and bear that threatened them. His battle with the great Goliath is world famous and has become a symbol of the smaller taking on the larger. He strikes down the mammoth warrior because of his battle experience and strength from the Lord. Israel's King Saul immediately takes David into his army. Wherever David goes, he wins victory.

David also possesses great musical skill and poetic writing ability. At least half of the Psalms in the Bible come from his authorship. He marries the king's daughter. He succeeds at most everything he tries. He eventually becomes king over the 12 tribes. Then he defeats and pacifies Israel's mortal enemies. He accumulates wives and possessions. In his early 40's he has reached the top – both figuratively and literally. He has power, wealth and respect. He sets up a golden age for Israel. Surely, things could only get better from here.

Then we arrive at 2nd Samuel 11:1. “In the spring of the year, the time when kings go out to battle, David sent Joab, and his servants with him, and all Israel. And they ravaged the Ammonites and besieged Rabbah. But David remained in Jerusalem.”¹ The narrator sets this up brilliantly. In “the time when kings go out to battle . . . David remained in Jerusalem.” What are you doing David? Why are you not out with your army?

Surely, there has to be a good reason. Maybe some important diplomacy needed attention. Maybe he felt he could best coordinate this campaign from the capital. However, the narrator quickly reveals nothing important went on in Jerusalem. In fact, look at David's activities in verse 2. (2 Samuel 11:2) – “It happened late one afternoon, when David arose *from his couch* and was *walking on the roof of the king's house*.” So David lay down on his couch and walked

¹ The Holy Bible, English Standard Version (ESV), Crossway, Wheaton, Illinois, 2001. All Scripture quotations are from the ESV unless otherwise noted.

around on his roof. Does that sound like critical work? Are those good enough reasons to stay home from the battle?

The next events confirm David's idleness. 2 Samuel 11:2 – “He saw from the roof a woman bathing; and the woman was very beautiful.” He’s not focused on battle. Maybe he is bored. He gets the palace to find out whom she is and “he lay with her.” From there, things spiral for David. She becomes pregnant. He tries to cover it up. He orders her husband exposed in the battlefield. Archers strike the husband down. After completing her time of mourning, he immediately takes her as a wife even though he already had several.

To his credit, David repents when confronted by the prophet Nathan. Yet the child conceived will die. The sword will never leave David’s family. He will suffer the shameful humiliation of open rebellion by his own son. So how does one so successful end up there? How does a man “after God’s own heart” drift so far from God?

David didn’t wake up one day and say to himself, “I think I’m going to make some decisions today that will bring shame, hardship and tragedy to myself, my family and the nation.” Several factors likely combined to lead in this direction. The pastors I corresponded with mentioned a few they experienced or observed.

What can lead to finishing poorly?

Lack of physical strength can put us at risk. One wrote, “I regularly faced the temptation to coast because during my last few years of ministry, I was just tired – both physically and emotionally.”² Another wrote, “In my experience, the temptation to coast emerges in the midst of fatigue and/or discouragement, where the desire and/or energy to persevere and/or to take initiative is eclipsed by the need to cope and/or to ‘keep up’.”³

Near burnout makes us vulnerable. In response to the question “were you ever tempted to coast,” another wrote, “Absolutely – much of it brought on by living on the edge of burnout. It

² Email correspondence, May 12, 2021.

³ Email correspondence, May 18, 2021

robs one of the emotional energy needed to minister to people, and shrinks time-focus down to a week at a time. Long-term visioning is not only impossible because you lack the capacity; it seems ridiculous to plan for a future when you can hardly manage the present.⁴

Unresolved conflict or difficult issues could contribute to coasting. One pastor wrote, “The difficulty of confronting some things that needed to change” contributed to coasting. “I couldn’t see a way forward.”⁵ When work involves the grind of an unresolved conflict or some issue that constantly drains us, we can lose our passion.

A poor fit can also generate a loss of passion. If we are in a position or role that does not fit with our strengths and passions, we will constantly struggle. Bob Buford writes this:

“Every game has its own rules and you don’t get to make them up. You choose your game and adapt to its rules. But if you find that rules chafe, restrict and don’t allow expression of your potential, you either change games or create your own.”⁶

If our position or role in life does not align with our core gifting, we can lose focus and purpose. I wonder if this is what happened to David? He seemed to thrive out in the field. He tended sheep and fought wild animals. He fought battles and went on military campaigns. He took on big projects. His creativity produced songs, poems and music. Maybe palace and kingdom administration did not suit him at all. Maybe he thought he had to run everything from the palace now that he had reached the top. Such a role may have poorly fit David’s strengths and abilities.

Deep disappointment may also play a role. In their book “Finishing Well in Life and Ministry,” Bill Mills and Craig Parro point out three types of disappointment that have the potential to derail us.⁷ One is *disappointment with God*. They note how the prophet Habakkuk could not understand why God tolerated the wickedness of the nation. Then, when God announced that

⁴ Email correspondence, May 19, 2021

⁵ Email correspondence, May 12, 2021

⁶ Bob Buford, *Finishing Well: The Adventure of Life Beyond Halftime*, Zondervan, 2011, 165.

⁷ Bill Mills, Craig Parro, *Finishing Well in Life and Ministry*, Leadership Resources International, Palos Heights, Illinois, 2018.

he would deal with this by using the Babylonians, Habakkuk grew even more disappointed.⁸ Next comes disappointment with ourselves. Peter faced major *disappointment with himself* because of his denials of Jesus. Failure or the perception of failure can seriously hinder any forward thinking. Finally, they point to Jeremiah who had to deal with *disappointment in ministry or work or life*. They state, “In forty years of his ministry, he never saw a single positive response to the message God had entrusted to him.”⁹ How long would any of us stay in such a situation? If we experienced disappointment with God, ourselves, or some other major piece of our lives, it may send us on the path of finishing poorly.

Several other factors may contribute to loneliness, feelings of inadequacy, the seduction of the spotlight, loss of purpose and feeling overwhelmed. Just one of these can be difficult to overcome. When several combine, we tread on dangerous ground. We control some of these factors. Others just pop up. An awareness of them in our lives can help us begin to change paths.

What about retirement?

What do you think about retirement? What is the purpose of retirement? One dictionary definition says retirement is “The act of leaving one's job, career, or occupation permanently, usually because of age.”¹⁰ The Canadian government recognizes a retirement age of 65. Our culture’s understanding of retirement involves an age-influenced permanent decision to leave work or career. Many retire for valid reasons like high stress levels, declining physical or mental health or a desire to pull back on a fast-paced life. Most people today seem quite familiar with the idea of retirement.

But the bigger question is what do we do once we retire? The dominant view of our culture promotes retirement as a time to enjoy the fruits of years of labor through leisure, travel and

⁸ Mills and Parro, 82-84.

⁹ Ibid., 184.

¹⁰ <https://www.dictionary.com/browse/retirement> Accessed June 16, 2021

recreation. Since the initial decision to retire involved departing permanently from the workforce, some conclude that retirement should not involve any work whatsoever.

Yet, is this the best thing for us? More importantly for our purposes, will ceasing from all “work” help us finish well? The evidence does not point in this direction. Bob Buford interviewed around 60 people for his book on finishing well. One was Dr. Kenneth Cooper, founder of the Cooper Clinic in Dallas.¹¹ It focuses on preventive medicine and treatment. Buford asked Cooper what he observed in the lives of people who have retired and ceased from working. Cooper responds:

“Financially, physically, emotionally, they’re not prepared for it. That’s why there’s a retirement syndrome that brings depression, anxieties, frustrations, suicide, all of the above. I’ve seen it happen in so many cases in my own practice. You have a really successful executive who has reached the top of his career. Then at age sixty-five, he’s forced into retirement. In the meantime, he and his wife have led completely separate lives to the extent that when they suddenly get back together at age sixty five, they have almost nothing in common. In many cases I’ve seen, they end up getting divorced.”¹²

At the end of his book, Buford devotes an entire appendix to “The Consequences of Inertia.” He writes,

“So what’s the downside? What’s the harm, the consequence of an inward turning life of self-absorption? . . . Ask your doctor. He or she will say something like this: ‘I can’t quote the research, but it’s uncanny how many of my patients go into decline almost immediately after they retire, and die a couple of years later.’¹³

So maybe a retirement that aims to cease from all work and focus on leisure is not the best for us. On top of all this, we need to consider a biblical and theological perspective on retirement. A word search for “retire” in the entire English Standard Version of the Bible revealed “no results.” Retirement wasn’t really a concept in the ancient world for the vast majority of people. Some of this had to do with the much shorter life spans of that era. However, even when people aged beyond life expectancy, we don’t see retirement. Moses began his ministry in Egypt at age 80. Paul worked in the Gospel ministry until the moment of his execution during his 50’s. Church

¹¹ <https://www.cooperaerobics.com/> Accessed June 17, 2021

¹² Buford, Finishing Well, 61.

¹³ Buford, Finishing Well, 273.

history tells us that John the Apostle is the only one of the twelve who died a natural death. Yet he continued to minister and write in his later years.

Theologically, we must consider whether a life totally devoted to leisure, travel and recreation glorifies God. John Piper writes this:

"Finishing life to the glory of Christ means finishing life in a way that makes Christ look glorious. It means living and dying in a way that shows Christ to be the all-satisfying treasure that He is. This means most of the suggestions the world offers for retirement are bad ideas. They call us to live in a way that would make this world look like our treasure. When that happens, Jesus is belittled. So finishing life to the glory of Christ means resolutely resisting the typical American (*and Canadian*) dream of retirement."¹⁴

Certainly, there is nothing wrong with some leisure or rest, some travel and some recreation. These can all contribute to overall health. Yet if these become the main purpose of retirement years, it raises questions about our greatest treasure. Do we treasure *this* life and *this* world above everything else? Or might we use the second half or last third of our lives in that which will matter for eternity? Piper soberly reminds us of the contrast.

"When you don't believe in the heavens to come and you are not content in the glory of Christ now, you will seek the kind of retirement the world seeks. But what a strange reward for a Christian to set his sights on! Twenty years of leisure while living in the midst of the Last Days of infinite consequence for millions of people who need Christ. What a tragic way to finish the last mile before entering the presence of the King, who finished his last mile so differently!"¹⁵

We may retire from a job or career. Yet we must not retire from life and God's calling upon us. He has important works for us to accomplish throughout our life. Psalm 71:18 states, "So even to old age and gray hairs, O God do not forsake me, until I proclaim your might to another generation, your power to all those to come." So we've seen factors that may direct us to the finishing poorly path. We've seen we may need to revise the purpose of retirement to focus more on glorifying Christ in it. With these in mind, we can now examine how to prepare to finish well.

¹⁴ John Piper, *Rethinking Retirement, Finishing Life for the Glory of Christ*, Desiring God Foundation, Crossway, Wheaton, Ill., 2009, 5-6.

¹⁵ Piper, 27.

How do we prepare to finish well in life and ministry?

It begins with **awareness**. Finishing well involves awareness in two key areas. First is the area of **stage of life**. Some have attempted to study and summarize the different stages of life. But I found the simplest approach from Bob Buford. He divides life into two stages. He calls them Life 1 and Life 2. He writes,

“Life 1 is what occurs before halftime, and Life 2 comes afterward. Most people have a pretty good plan for Life 1, but few can see their way forward into Life 2. Life 1 has a multitude of clear role models and consists of fairly simple steps. You grow up somewhere, go to school somewhere, form your own family and go to work somewhere. Then you retire and do what?”¹⁶

Life 1 occurs up to and including age 45-55. Life 2 is the second half of life. He argues that many struggle to make this transition because of a lack of clear steps and a not so obvious path. Yet if we gain awareness of our stage of life, we begin to learn about these realities. We will learn that Life 2 is not all about duplicating Life 1. Thinking clearly about this can transform Life 2 from a gloomy “You retire and then you die” outlook. It can be a purposeful, exciting and productive time of life lived to God’s glory.

The second area of **awareness** concerns **ourselves**. We need to become aware of our **“core.”** Our strengths and passions. David was a poet, songwriter, warrior and leader. So when he stopped doing these things, he got lost. He lay on his couch. He seems to have lost focus on his core strengths and passions.

Buford talks about finding “the core of your personality – the immovable center of who you really are.”¹⁷ It involves asking questions like “Who did God make when He made me?” “What gifts and passions did He give me?” Buford writes, “You can change the venue in which you express yourself but you can never change the core of who you are.”¹⁸ Those who do well in Life 2 have discovered their core. Each passing year, they focus on it more and more. They find

¹⁶ Buford, *Finishing Well*, xiii.

¹⁷ Ibid, 39.

¹⁸ Ibid, 45.

renewed purpose by using their core to live lives of significance. So preparing to finish well involves awareness of our stage of life and of our core.

Preparing to Finish Well then involves **refocusing our life purpose**. First, we need to refocus our life purpose **onto God and His will**. Now this might seem strange to say to Christians. We already focus our life purpose on God, don't we?" Maybe. If you were to look back over your last ten or even twenty years of work or life, how much of it focused on what you wanted to do compared to what God wanted you to do? Some may have stayed aligned to God throughout their lives. Yet when young and strong, we can more easily slip into what we want to do without consulting God. We can also accomplish a lot without God because of our drive, strength or smarts.

Yet somewhere around the fifty mark, a different perspective may begin to take shape. We slowly become more aware of our limitations. Then we may begin to look back on our lives and see God's hand more clearly in the things we thought we accomplished on our own. To make a healthy transition from Life 1 to Life 2, we need a more radical refocusing of our life's purpose onto Him. In fact, we need to completely surrender our lives to Him.

One of Jesus' many unique approaches to life concerned this aspect of surrender. He figured that out before He entered public ministry. He carried out His entire ministry in surrender to His Father's will. Mills and Parro write, "Coming before His Father continually with a listening, sensitive, responsive heart was the environment in which Christ walked in the works prepared for Him from the foundation of the world."¹⁹ Preparing to finish well involves this change in focus from success and accumulation to surrender and giving. This leads us to the other area where our life purpose may need refocus.

We need to **refocus our life purpose on others**. Much of the first half of our lives naturally focuses on ourselves. We need to get educated or trained so we can go into a field. Or

¹⁹ Mills and Parro, 227.

we need to gain the credentials and experience necessary to carry out our calling; we need to learn how to care for kids. Yet at some point, questions of significance begin to arise. We ask, “why we are doing all this.” Some discover loneliness at the top or the emptiness of accumulation and luxury. Sadly, many married couples find themselves strangers when they arrive at the empty nest. Though they were “successful” in career and raising kids, they missed the critical work of maintaining their marriage.

Mills and Parro write, “David appeared to be so preoccupied with building his own great kingdom that he seemed unaware of the deep pain, anger and bitterness that developed in his own son’s heart because of a lack of relationship with his father.”²⁰ “Perhaps in his eyes, managing a kingdom was easier than loving one wife and caring for his children as a Godly father.”²¹ Perhaps in his eyes, building a kingdom was easier than loving one wife and caring for his children as a Godly father.”²²

Jesus summarized the law and the prophets like this. Matthew 22:37-40. “You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself.” Many “others” neighbours around us could benefit from our purposeful investment in their lives. These include family, friends, our community and the world. So we need to pair our core with God’s purpose. Then with His direction and will, we refocus our life purpose onto the others He leads to us.

So preparing to finish well requires awareness. We need to gain awareness of our stage of life and our core. Preparing to finish well requires refocusing. We need to refocus our life purpose more fully onto God and to helping others. All this requires a willingness to keep going and growing. We enter uncharted ground. There is no one size fits all. God has given each of us unique gifts and experiences. Yet, thankfully, some have gone before us and finished well.

²⁰ Ibid, 67.

²¹ Ibid. 69.

I pray that wherever you are at in life today, you can take something from this. If you're a young person, don't kill yourself working towards a retirement of leisure that may never come. Instead work at your relationships with God and others alongside your career. If you near "halftime," you can begin to think about God's gifting and calling upon your life and what He has next for you in Life 2. If you are already coasting, it's not too late to get back to your calling. God can still use you for His good and eternal purposes. If you are in your fifties and beyond, seek God's direction to discover your core. Then ask Him to bring people and resources into your life that will guide you to use your core to help others to what's next. Hopefully, by God's grace more of us can finish well to the glory of God!