

THE RETIREMENT REFORMATION

*Finding Freedom with Faith...
A Better Way to Experience the Final
(and Best) Decades of Your Life*

BRUCE BRUINSMA



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WestBow Press
A Division of Thomas Nelson & Zondervan
1663 Liberty Drive
Bloomington, IN 47403
www.westbowpress.com
1 (866) 928-1240

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ISBN: 978-1-9736-6173-3 (sc)
ISBN: 978-1-9736-6172-6 (hc)
ISBN: 978-1-9736-6174-0 (e)

Library of Congress Control Number: 2019907018

Print information available on the last page.

WestBow Press rev. date: 6/7/2019

Entering the Retirement Reformation

Mitch Anthony:

“There are many out there who instruct us how to have the means to retire but few who show us how have meaning in retirement. Bruce has written a meaning-full book on the topic.

None of us was born with a ‘use-by’ date stamped on us—we must fully live at every stage of life.”

Mitch Anthony
Author, *The New Retirementality*
5th edition coming in 2020
Member of Retirement Reformation Roundtable

Hans Finzel:

“The Retirement Reformation is upon us. We are no longer living to just 65, retiring and dying. No, there is a huge new life beyond our main act careers. Life expectancy for most of us today is into the middle 80’s. Thanks Bruce Bruinsma for pulling together a lot of subject matter experts relating to retiring with purpose in these last decades of our lives. These are the collected thoughts and essays of many men and women who have given a lot of thought and brainpower to a new way to look at our retirement years. I highly commend this book to you and your network!”

Dr. Hans Finzel,
Author and leadership mentor, *Launch Your Encore*
Member of Retirement Reformation Roundtable

Bill Tamulonis:

“Why are Baby Boomers the loneliest generation? Why are the oldest among us the least satisfied with life? *The Retirement Reformation* builds a convincing case, based on biblical and social-science data, that the reasons have much to do with buying into “the void of nothingness” that defines retirement for many. Thankfully, Bruce Bruinsma also offers an alternative perspective of retirement and a roadmap for how we can live the final season of life with purpose, meaning, and to the glory of God.”

Bill Tamulonis
Managing Director
Acts Center for Applied Research
Member of Retirement Reformation Roundtable

Eric Thurman:

“Important movements take time to build, but the public suddenly becomes aware of them at some point. The movement appears to burst on the scene, though it was years in the making. A reformation about retirement is such a movement. Thought leaders have been working independently on the subject for years. Now, we are uniting to wave a banner together for a few key principles. It is time for a Great Awakening about retirement because tens of millions of people are entering into mature adulthood dangerously unaware of its challenges or opportunities. We feel we are on the cusp of an awakening. This book and its stories are important expressions of key issues about retirement that, we agree, need to be front and center in everyone’s attention.”

Eric Thurman
Author, *THRIVE in RETIREMENT*
Member of Retirement Reformation Roundtable

Bruce Peppin:

“There is a move of God sweeping across thought leaders today to redefine our understanding of retirement. Millions of baby boomers who are entering their later years will soon gain a new vision and be redeployed to serving Christ’s call of ‘Follow Me!’ *The Retirement Reformation* by Bruce Bruinsma is at the forefront of this new movement. Read it and be inspired for your future!”

Bruce Peppin

Author, *The Best Is Yet to Be!* F

Founder of FinishingLifeWell.com.

Member of Retirement Reformation Roundtable

Richard and Leona Bergstrom:

“Would you like to know a seasoned and knowledgeable financial advisor who recognizes a successful retirement plan consists of far more than acquiring wealth? Meet Bruce Bruinsma, author of the book, *The Retirement Reformation*—and founder of the movement by the same name. Written from the depths of his heart and experience, you will walk with Bruce through his journey to discover meaning and purpose in a new season of life. You’ll feel the passion of his personal calling and convictions, and you’ll be challenged to reframe your own perceptions of retirement. Apply the Biblically based principles and practical suggestions and you will experience what it means to reform retirement!”

Richard and Leona Bergstrom

Co-Authors, *Third Calling: What are you doing the rest of your life?*

Member of Retirement Reformation Roundtable

Brian Kluth:

“Bruce Bruinsma has sounded the trumpet for Christians everywhere to rethink, refocus and reprioritize their retirement years. Rather than being years of living only for pleasure or doing nothing, this book will help you live your legacy years, so they are filled with meaning and purpose as God used you to make the lives of others #BetterForever.”

Brian Kluth

Generosity Speaker and Author, *Christian Legacy Organizer*
Member of Retirement Reformation Roundtable

Amy Hanson:

“Full of inspiration, real life examples, and a strong Biblical focus, this book will challenge and inspire you to steward your retirement years for the glory of God!”

Amy Hanson, Ph.D.

Author, *Baby Boomers and Beyond*
Member of Retirement Reformation Roundtable

Wes Wick:

“*The Retirement Reformation* helps us rethink retirement and invigorates us to not squander the last third of our lives. We can’t get swindled by the false narrative and low expectations of our entitlement culture! This book is written by a man who practices what he preaches. Allow Bruce’s sage voice of wisdom and experience to challenge you to experience God’s best in retirement. Fresh, timely, well-beyond-financial advice for those in retirement or making plans.”

Wes Wick

Co-Founder/Director, YES! Young Enough to Serve
yestoserve.org
Member of Retirement Reformation Roundtable

Jon Hirst

“The Retirement Reformation takes an expansive look at how Christians should live in retirement. But it doesn’t stay at 30,000 feet. Instead Bruce Bruinsma dives into key areas of life that are deeply practical and provides helpful insight to navigate this significant portion of 21st Century life.”

Jon Hirst
Executive Director
The Generous Mind, Releasing Ideas to the World
Key contributor to The Retirement Reformation Movement

INTRODUCTION TO THE RETIREMENT REFORMATION

Paul Tornier wrote, *Success in retirement depends in great measure on the way we lived beforehand.*

Howard Hendrix wrote: *Change is always a challenge to one's faith, and there is no faith without risk.* He also wrote, *Retirement ... is the chance to do everything that leads to nothing.*

Challenge, change, risk, success, and the void of nothingness. All issues surrounding today's struggle with what the world calls Retirement. Adopting a new normal without consulting God's plan for our lives leads to the current void so many find in those last decades of life. The current American dream of Retirement is synonymous with freedom. Unfortunately, too often it is framed within a context of *freedom from*, with little thought about what this freedom will lead to ... *freedom to* is only an afterthought.

Paul Tournier saw the issue starting to take shape in the 70's highlighted in his book, "Learn to Grow old." Then Harold Hendricks addressed it with great insight in his W. H. Griffith Thomas lectures at Dallas Theological Seminary. Bob Buford's book published in 1995, *Half-Time*, raised the issues brought about by key life transitions. Insights into the challenges of going from success to significance helped frame our discussions in the 90's. Issues of grandparenting and intergenerational relationships came to the front in the early 2000's. Now there are emerging thought leaders delving into all aspects of the new reality brought on by observable longevity.

In 2009, John Piper*, pastor and prolific author, began to address the issues of Retirement in our culture. He connected God's heart and plan to the emerging reality of longevity and cultural emptiness. Here is an

excerpt from his booklet *Rethinking Retirement*, “Finishing life for the glory of Christ.”

Getting old to the glory of God means resolutely resisting the typical American dream of retirement. It means being so satisfied with all that God promises to be for us in Christ that we are set free from the cravings that create so much emptiness and uselessness in retirement. Instead, knowing that we have an infinitely satisfying and everlasting inheritance in God just over the horizon of life makes us zealous in our few remaining years here to spend ourselves in the sacrifices of love, not the accumulation of comforts.

In John 21:19, Jesus told Peter “by what kind of death he was to glorify God.” There are different ways of dying. And there are different ways of living just before we die. But for the Christian all of them—the final living, and the dying—are supposed to make God look glorious. All of them are supposed to show that Christ—not this world—is our supreme Treasure.

So, growing old to the glory of God means using whatever strength and eyesight and hearing and mobility and resources we have left to treasure Christ and in that joy to serve people—that is seek to bring them with us into the everlasting enjoyment of Christ. Serving people, and not ourselves, as the overflow of treasuring Christ makes Christ look great.

One of the great obstacles to getting old to the glory of God is the fear that we will not persevere in treasuring Christ and loving people—we just won’t make it. We won’t be able to say with Paul in 2 Timothy 4:7-8, “I have fought the good fight, I have finished the race, I have kept the faith. Henceforth there is laid up for me the crown of righteousness, which the Lord, the righteous judge, will award to me on that Day, and not only to me but also to all who have loved his appearing.” The reward of final righteousness will come to those who have loved his appearing, that is, who treasure him supremely and want him to be here. So, this treasuring of Christ must be included in and part of the fought-fight and the finished-race and the kept-faith. Faith includes treasuring Christ and his appearing. You don’t have faith if you don’t want Jesus.

So, one great obstacle to getting old to the glory of God is the fear that we can’t maintain this treasuring of Christ. And so we can’t bear the fruit of love that flows from faith (Galatians 5:6; 1 Timothy 1:5). We’re not going to make it.

So, what is the right way to overcome the fear of not persevering in old age? The key is to keep finding in Christ our highest Treasure. This is not mainly the fight to *do* but the fight to *delight*. We keep on looking away from ourselves to Christ for his blood-bought fellowship and his help. Which means we keep on believing. We keep on fighting the fight of faith by looking at Christ and valuing Christ and receiving Christ every day.

Spurgeon says that God kisses away the fear of aging with his promises. Philippians 1:6: “I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ.” 1 Corinthians 1:8-9: “[He] will sustain you to the end, guiltless in the day of our Lord Jesus Christ. God is faithful, by whom you were called into the fellowship of his Son, Jesus Christ our Lord.” Jude 1:24: “[He] is able to keep you from stumbling and to present you blameless before the presence of his glory with great joy.” Romans 8:30: “Those whom he predestined he also called, and those whom he called he also justified, and those whom he justified he also glorified.” No one is lost between justification and glorification. All who are justified are glorified. The point of telling us that is to kiss away all fear. If God is for us, no one can successfully be against us (Romans 8:31).

Therefore, perseverance is necessary for final salvation, and perseverance is certain for all those who are in Christ. The works we do on the path of love do not win God’s favor. They result from God’s favor. Christ won God’s favor. And we receive him by faith alone. And love is the overflow and demonstration of this faith.

This is the key to growing old to the glory of God. If we are going to make God look glorious in the last years of our lives, we must be satisfied in him. He must be our Treasure. And the life that we live must flow from this all-satisfying Christ. And the life that flows from the soul that lives on Jesus is a life of love and service. This is what will make Christ look great. When our hearts find their rest in Christ, we stop using other people to meet our needs, and instead we make ourselves servants to meet their needs. This is so contrary to the unregenerate human heart that it stands out as something beautiful to be followed or something convicting to be crucified.

It works both ways. Polycarp, the bishop of Smyrna illustrates both and what it may mean for us to grow old to the glory of God.

Polycarp was the Bishop of Smyrna in Asian Minor. He lived from

about AD 70 to 155. He is famous for his martyrdom which is recounted in *The Martyrdom of Polycarp* and found in Henry Bettenson's *Documents of the Christian Church* (Oxford, 1967, pp. 9-12). Tensions had risen between the Christians and those who venerated Caesar. The Christians were called atheists because they refused to worship any of the Roman gods and had no images or shrines of their own. At one point, a mob cried out, "Away with the atheists; let search be made of Polycarp."

At a cottage outside the city, he remained in prayer and did not flee. He had a vision of a burning pillow and said to his companion, "I must needs be burned alive." The authorities sought him, and he was betrayed to them by one of his servants under torture. He came down from an upper room and talked with his accusers. "All that were present marveled at his age and constancy, and that there was so much ado about the arrest of such an old man" (p. 9). He asked for permission to pray before being taken away. They allowed it and "being so filled with the grace of God that for two hours he could not hold his peace" (p. 10).

In the town, the sheriff met him and took him into his carriage and tried to persuade him to deny Christ, "Now what harm is there in saying 'Lord Caesar,' and in offering incense ... and thus saving thyself?" He answered, "I do not intend to do what you advise." Angered, they hastened him to the stadium where there was a great tumult.

The proconsul tried again to persuade him to save himself, "Have respect to thine age ... Swear by the genius of Caesar ... Repent ... Say, 'Away with the atheists! [that is, Christians].'" Polycarp turned to the "mob of lawless heathen in the stadium, and he waved his hand at them, and looking up to heaven he groaned and said, 'Away with the atheists.'" Again, the proconsul said, "Swear, and I will release thee; curse the Christ." To this Polycarp gave his most famous response, "Eighty and six years have I served him, and he hath done me no wrong; how then can I blaspheme my king who saved me?"

The proconsul said again, "Swear by the genius of Caesar." And Polycarp answered, "If thou dost vainly imagine that I would swear by the genius of Caesar, as thou sayest, pretending not to know what I am, hear plainly that I am a Christian." The proconsul replied, "I have wild beasts; if thou repent not, I will throw thee to them." To which Polycarp replied, "Send for them. For repentance from better to worse is not a

change permitted to us; but to change from cruelty to righteousness is a noble thing” (p. 11).

The proconsul said, “If thou doest despise the wild beasts I will make thee to be consumed by fire, if thou repent not.” Polycarp answered, “Thou threatenest the fire that burns for an hour and in a little while is quenched; for thou knowest not of the fire of the judgment to come, and the fire of the eternal punishment, reserved for the ungodly. But why delayest thou? Bring what thou wilt.”

The proconsul sent word that it should be proclaimed aloud to the crowd three times, “Polycarp hath confessed himself to be a Christian.” After the crowd found out that there were no beasts available for the task, they cried out for him to be burned alive. The wood was gathered, and as they were about to nail his hands to the timber he said, “Let me be as I am. He that granted me to endure the fire will grant me also to remain at the pyre unmoved, without being secured with nails.” The fire did not consume him, but an executioner drove a dagger into his body. “And all the multitude marveled at the great difference between the unbelievers and the elect.” (p. 12).

When we are so satisfied in Christ that we are enabled to willingly die for him, we are freed to love the lost as never before, and Christ is shown to be a great Treasure.

When I got prostate cancer and had surgery last year at age 60, I recalled the experience of Charles Simeon and prayed that his outcome would be true for me.

Simeon was the pastor of Trinity Church, Cambridge, two hundred years ago. He learned a very painful lesson about God’s attitude toward his “retirement.” In 1807, after 25 years of ministry at Trinity Church, his health broke when he was 47. He became very weak and had to take an extended leave from his labor. Handley Moule recounts the fascinating story of what God was doing in Simeon’s life.

The broken condition lasted with variations for thirteen years, till he was just sixty, and then it passed away quite suddenly and without any evident physical cause. He was on his last visit to Scotland ... in 1819, and found himself, to his great surprise, just as he crossed the border, “almost as perceptibly renewed in strength as the woman was after she had touched the hem of our Lord’s garment.”

He says that he had been promising himself, before he began to break down, a very active life up to sixty, and then a Sabbath evening [retirement!]; and that now he seemed to hear his Master saying: “I laid you aside, because you entertained with satisfaction the thought of resting from your labor; but now you have arrived at the very period when you had promised yourself that satisfaction, and have determined instead to spend your strength for me to the latest hour of your life, I have doubled, trebled, quadrupled your strength, that you may execute your desire on a more extended plan.”⁴

How many Christians set their sights on a “Sabbath evening” of life—resting, playing, traveling, etc.—the world’s substitute for heaven since the world does not believe that there will be a heaven beyond the grave. The mindset of our peers is that we must reward ourselves now in this life for the long years of our labor. Eternal rest and joy after death is an irrelevant consideration. When you don’t believe in heaven to come and you are not content in the glory of Christ now, you will seek the kind of retirement that 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!

When I heard J. Oswald Sanders at the Trinity Evangelical Divinity School chapel speaking at the age of 89 say that he had written a book a year for Christ since he was 70, everything in me said, “O God, don’t let me waste my final years! Don’t let me buy the American dream of retirement—month after month of leisure and play and hobbies and puttering around in the garage and rearranging the furniture and golfing and fishing and sitting and watching television. Lord, please have mercy on me. Spare me this curse.”

That is my prayer for you as well. I close with a passion and a promise. The passion is Psalm 71:18—a passion to make the greatness of God known to the generations we are leaving behind: “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.” O that God would give us a passion in our final years to spend ourselves to make him look as great as he really is—to get old to the glory of God.

The promise: Isaiah 46:3-4, “[You] have been borne by me from before your birth, carried from the womb; even to your old age I am he, and to gray hairs I will carry you. I have made, and I will bear; I will carry and will save.” Don’t be afraid, Christian. You will persevere. You will make it home. Sooner than you think. Live dangerously for the one who loved you and died for you at age 33. Don’t throw your life away on the American dream of retirement. You are as secure as Christ is righteous, and God is just. Don’t settle for anything less than the joyful sorrows of magnifying Christ in the sacrifices of love. And then in the Last Day, you will stand and hear, “Well done good and faithful servant. Enter into the joy of your master.”

*John Piper is founder and teacher of DesiringGod.org and chancellor of Bethlehem College & Seminary. For more than thirty years, he served as pastor of Bethlehem Baptist Church, Minneapolis. He is author of more than fifty books, and his sermons, articles, books, and more are available free of charge at desiringGod.org.

The Retirement Reformation is a movement, and this book by the same name leads the way to the next generation of understanding retirement from God’s perspective today. Finding Freedom with Faith and learning how to experience what may be your greatest decades is the opportunity the book presents.

It also challenges all Faith based ministries, churches and para-church organizations to respond to the new realities of aging, the opportunities presented by the Retirement Reformation and to make room for thousands of Christians awakening to a new call on their life.

The Retirement Manifesto compiled by 15 Retirement Reformation Roundtable members, presents the issues and the basic principles of the movement succinctly and with clarity. It will challenge you with new perspectives about the last decades of our lives.

Paul Tournier, Howard Hendricks, Bob Buford and John Piper saw new issues and new paths. Bruce Bruinsma and the other Retirement Reformation Roundtable members bring the next generation of insight, vision and possibilities that will impact our changing world.

The Retirement Reformation
Finding Freedom with Faith ... A Better Way to Experience
the Final (and Best) Decades of Your Life

John 15:16

“You did not choose me, but I chose you and called you so that you might bear fruit – fruit that will last – and whatever you ask in My Father’s name, He will give it to you.”

Romans 12:2

Do not conform to the pattern of this world but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—His good, pleasing and perfect will.

Ephesians 4:16

From Him, the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work.

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PREFACE

THE RETIREMENT REFORMATION

This book is not about money. Money suggests buying and selling, while this book is about being and doing. I have spent 30 years building a company, Envoy Financial, most of that time in conjunction with our daughter, Bethany. The journey has been so much more than building a company, it has been a response to God's call to help Jesus followers prepare financially for their future ministry when the paycheck stops.

The phrase, Future Funded Ministry, and the meaning behind it, has been part of my messaging and a personal focus for 25 years. This phrase encompasses key retirement issues and reframes our thoughts about the financial side of retirement. Retirement is in the future, each Christian's role as a Jesus representative (changed lives) never stops, and these last 30 years must be funded. Future Funded Ministry addresses the financial piece of the retirement equation. There is so much more.

I tried to write the definitive book about retirement and explain the idea of Future Funded Ministry on multiple occasions. I discovered two things as a result, I like writing, and each time the book started to form, I could not finish it. On the writing side, I have completed two smaller books dealing with the subject matter, and now written close to 300 blogs on related topics. Both Finding Freedom and Moving Forward were partially satisfying. On the larger, more definitive or complete book, I just wasn't ready.

The reason I wasn't ready was because God wasn't finished forming me

into the person, I needed to be to write the book. The person I needed to be in order to reflect His content about this subject rather than my own, limited, understanding. We often talk about God's timing. It's true, there is a time and place for His will to be reflected in our lives in unique and often unusual ways. Solomon's reflection in the Biblical book of Ecclesiastes is right, "There is a season ...". Now is the season for the expanded message of the Retirement Reformation.

A few years ago, Judy and I stood in St. Paul's cathedral in Rome and marveled at Michelangelo's Pieta. It brought wonder to my eyes and tears too. It spoke of a mother's passion and God's love. A few days later when we traveled to Florence, we again stood in awe of Michelangelo's powerful statue of David. Researching more about how these astounding works of art came to be, I read the story of how God worked through the sculpture to create something beautiful, something new, something impactful, and something reflecting Him. Michelangelo, when asked about the creative process said, "Every block of stone has a statue inside it, and it is the task of the sculptor to discover it". He also said, "I saw the angel in the marble and carved until I set him free."

The marble contained God's plan existing from eons of time, it was just waiting for His timing and His instrument to release a message to the world. I think about the Retirement Reformation in a similar vein. He's known about this time in history, its uniqueness, its challenges and its opportunities. The opportunities for each of us, and the roles each of us are to play. Each of us have been identified, called, prepared and need to be ready to move into a new stage of Kingdom work. Each of us has a role to play, and The Retirement Reformation is one way, in our time, for those roles to be unearthed, envisioned, and acted upon.

Never since the extended lifetime of Methuselah, have we been given the luxury of so much life-time. Not only is life being extended in almost miraculous ways, but also our capacity to be productive is being extended. Judy and I are in our 57th year of marriage. She has survived and thrived through two child birth's, bouts with uterine and breast cancer, and open-heart surgery. Throughout all of recorded history, she would of, should have died, multiple times. Yet here she is, active, engaged and able to bring her editing skills and insights to this book. She reflects my grandmother's

observation, “With all your faults I love you still”. I’m thankful she still loves me, and it is certainly reciprocated. “Thank you dear, I love you.”

God has certainly taken a long time to form and shape me into His vessel for delivering this part of the Retirement Reformation message. There are so many other voices that make up the chorus composing the Retirement Reformation. I’ll return to them shortly. I won’t take you through the twists and turns of my journey here, perhaps there will be another venue. However, some of the story is shared in the book, and the message of the Retirement Reformation is actually a reflection of my life’s journey. It’s not the details of the journey that are important, it is the message that emerges from the journey.

The 30-year journey to prompt faith-based organizations to set up retirement plans for their staff has had its share of frustrations. Frustrations both with the organization’s response to the need, and then for the participants to engage with the process. The biggest frustration is getting Christians to acknowledge and engage with the need to prepare for the future financially. When we are prepared, we can be so much more effective in every area of life.

In 1959 Tom Lehrer wrote and performed a parody on the Boy Scout motto, Be Prepared. “Be prepared, as through life we march along, Be Prepared.” While I can only smile at some of his lyrics, the motto applies to all of us, Be Prepared!

It took a lot of years for God to help me understand the unwillingness of so many to prepare financially for their future. While it seems obvious, the preparation by so many is insufficient to say the least. Here is the answer: The reason is that our “Why” isn’t big enough. We all take action when our why is big enough, strong enough, and staring us in the face. When our tooth hurts enough, we go to the dentist. When enough people have lauded a particular movie or play, we go. When we’ve seen enough pictures of the Grand Canyon, we go and see for ourselves. When the hole in our soul gets big enough, we turn to God. This book explores the issues surrounding “Why”. I think you will find yourself in the message. It is important to know your Why. It’s the step that precedes the action plan.

It’s our answer to “why” that drives us. Money is only a medium of exchange, it’s not the Why. Our critical “why” explodes when we recognize

that God does have a call on our lives, and it doesn't stop at 65, although so many of us act as if it does. Unfortunately, so many of us live our lives without ever recognizing or hearing the call, God's message for our lives. Our Why, what drives us, is truly God's call on our lives coupled with our subsequent response. Whether this insight is new to you, and your next step is connecting with God's plan for you, or you've known your why for a long time and just never acted on it? The Why leads to the passion to listen and act on God's call. For me my calling is to the Retirement Reformation. It is the culmination of His Call and all God has taught me though over 75 years of shaping. While this is my call, perhaps yours is connected to this mission too.

Just as a coastline is the result of ocean waves pounding on the shore, each of us is the result of the waves of life shaping who we are and therefore impacting what we will now do. When you add that shaping to the starting DNA, we are all becoming new creatures and each has a destiny, a role to play in growing God's kingdom. It is the pain of creation that leads to the beauty of new birth. It is true in nature; it is true in our lives. And, as Michelangelo reflected, "I am still learning."

The Retirement Reformation is a movement, not a book(s), a program or any one of the components that make up the supporting content, those sources are tributaries creating what will be a mighty river of reformation. My contribution is just one of those tributaries. Even this tributary is not mine alone but shaped by many others. The 30 years of Envoy relationships played a key role. Thank you, Bethany and so many others. Judy is a constant source of encouragement and insight. My Canadian partner in Laotian coffee and ministry, Vaden Williams, played a major role. The many who have joined in numerous church and ministry activities were key contributors. Jon Hirst has helped shape the thoughts about the Reformation, Steve Rabey has helped lighten the message and made it more fun and easier to connect the dots. The InChrist Communication team is critical to releasing the message to the world. Thanks to each and to all who have been part of my learning and growing process. A special thanks to The Unshackled Life group at our church for engaging with me on life's journey during these last years of Retirement Reformation formation. There will be many joining me, most I do not know, but God does. He has it all planned out; pray we follow his call.

And now for the implementation stage, the start of a new journey.

James 1:22

But prove yourselves doers of the word, and not merely hearers who delude themselves.

The Retirement Reformation Roundtable

Finally, a word about the Retirement Reformation Roundtable. This is a key group of thought leaders about Retirement Reformation related issues. Each and every one of them has been and is on their own journey. We have a couple of things in common. First, we are Jesus followers, and second, we've come face to face with the issues of longevity and how those issues are to be addressed in our times. Most have written extensively about related subjects. I'm so thankful to them for their willingness to share their journey and come together, joining hands as we walk into God's preferred future of the Retirement Reformation.

Sixteen of us came together in November of 2018 in Colorado Springs. Our mutual commitment was to share, learn from each other, and look into the future of the Retirement Reformation. This look included a commitment to stay connected, be supportive, and help lead the way to the Retirement Reformation.

Our next step was to create a statement reflecting the issues and direction the Reformation is to take: The Retirement Reformation Manifesto. Like the Declaration of Independence, it took a little while to draft, but as completed, it is a marvelous statement of the issues and principles that will guide the movement.

The Manifesto was created in two formats: One the complete statement, and the second a condensed version. Below is a copy of the complete statement, and the signatures of the Retirement Reformation Roundtable members. It is likely the Retirement Reformation Roundtable will add a few more members in the future. I am and always will be grateful to the initial band of believers who were willing to listen to the call and take next steps, together.

With the Manifesto in hand, we now ask you to consider joining the movement. Please read this book, and perhaps one or two others written by Retirement Reformation Roundtable members. Each book has

an impactful message. Then go to RetirementReformation.org website and sign on as the newest member of the Retirement Reformation movement. There is a new and exciting journey ahead for each of us. Isn't it wonderful to know, that at the end of the journey, Jesus is waiting for us with open arms ready to affirm us as "Good and faithful servants." My prayer for each is "Let it be, Lord, let it be."

Bruce Bruinsma
Colorado Springs, CO

SECTION 1



“HOW IN THE WORLD DID
WE GET HERE?”

CHAPTER 1

THE DINNER DATE

They had that deer-in-the-headlights look you can recognize when first-time visitors come to your church. We welcomed them warmly. I reached out to the man and Judy said hello to the woman. Both seemed to be in their fifties.

“So, what brings you to our church?” I asked.

“Well, we drove past this church the other day, so we actually know where it is and how to get here,” said Dave, who explained he was a manager with one of the big home-improvement chains and had just been transferred to run a new store in Colorado Springs.

“We need to find a church home to go with our new home,” said Terri, who had been involved in a Christian women’s book club and a women’s small group at the church they left behind in Topeka. Terri worked as a freelance technical writer and was scheduling interviews with local firms.

“We think you will like Colorado Springs,” said Judy.

“This may just be the place where we finally get to settle down for a while,” said Dave, who wanted his fifth new-store-transfer in twenty years to be his last.

“I sure hope so!” said Terri.

Judy and I were meeting our kids for lunch after church, so we couldn’t hang around and talk after the service.

“Well,” I asked, “how about if the four of us get together for coffee or dinner some time?”

“We would like that!” said Dave.

“That would be wonderful,” said Terri. “We don’t know a *soul* here.” We scheduled dinner for the following Friday evening.

Breaking Bread

After the four of us ordered our meals, we started getting to know each other.

Dave and Terri had moved from city to city for Dave’s work. Now they were two empty-nesters in their late fifties, and they were looking for a place to call home. They had raised three kids but remained in contact with only two of them. They shared a vague sense of sadness that they could have done better raising their children if they had given them more time and attention.

“I’m tired of being a vagabond,” said Terri. “We’re just hoping we could settle down here for more than five years,”

“And after what I’ve been through this week with our Human Resources office,” said Dave, “I can’t wait for retirement.”

David didn’t realize it, but when he said the word “retirement,” alarm bells started going off in my head. I’ve spent decades working in the retirement industry. Envoy Financial, the company I founded with my daughter, Bethany, works with hundreds of churches and religious organizations to provide quality retirement plans to tens of thousands of their workers.

“What do you mean you can’t wait?” I asked.

“Our company is changing employee retirement again,” said Dave, “and the new material about all the choices and options is impossible to comprehend. How in the world did we get here with all these confusing retirement options? It’s the kind of thing that makes me dream of hopping behind the wheel of an RV and heading off to the mountains.”

“I’m not sure what Dave will do around the house all day,” said Terri, “but I do get tired of how the company keeps yanking his chain all the time by changing his benefits.”

“Let me ask you two a question,” I said. “Do the two of you believe God has a plan for your life right now, in this stage of your life?”

“We believe it,” said Terri, “but we’re not sure what that is.”

I’m on a mission to change the way people think about retirement.

The Confession

“I’ve got a confession to make,” I said.

“I have spent my life working in the retirement industry. But don’t worry. I’m not trying to sell you anything. My work is mainly with Christian ministries and churches, not individuals.

“But I’m also on a mission to change the way people think about retirement. I believe most people have it all wrong, and they’re missing wonderful opportunities to serve God in their later years when they could be most effective serving His kingdom.

“I’m working on a book about all this and would love to sit down and pick your brains. Could the three of us do that sometime? I know Judy doesn’t need to hear me talk about these ideas anymore. And like I said, I promise I’m not trying to sell you anything.”

Dave and Terri looked at each other, then looked at me and said, “Well, that sounds like it could help us.”

The three of us agreed to meet for lunch a couple weeks later.

Questions worth thinking about.

1. Have you had a conversation about retirement recently? With whom? About what?
2. Observing others in retirement, list three things you’ve noticed, wondered about, or raised issues for you:
 - a. ?
 - b. ?
 - c. ?
3. Do you know someone who has done a great job of planning for retirement and is carrying it out? Make some notes about what you’ve observed.
4. Do you know someone who has not planned and is struggling as a result? Make some notes of what you’ve observed.