

# Contents

## **Part I: RENEWAL**

1. Culture	11
2. Sabbath	33
3. Calling	53
4. Work	75

## **Part II: WISDOM**

5. Time	99
6. Health	113
7. Learning	129
8. Mentoring	141
9. Family	155
10. Hope	169
Afterword	181
Acknowledgments	187
Notes	191

## Chapter 1

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# Culture

*The righteous flourish like the palm tree and grow like a cedar in Lebanon. They are planted in the house of the LORD; they flourish in the courts of our God. They still bear fruit in old age; they are ever full of sap and green.*

Psalm 92:12-14 ESV

“What am I going to do with my retirement?”

The anxious question came from Anne Bell, a recently retired researcher at the University of Northern Colorado. As a staff volunteer for the 5280 Fellowship, a young leaders program in Denver, Anne decided to give her first year of retirement to young professionals struggling with questions about calling. Bright and soft-spoken, wearing dark-rimmed glasses and carrying her teacher’s bag, today Anne came to the office with her own questions about calling.

As our staff team discussed our weekly reading, Anne looked out on the snow-capped mountains from

our seventh-story office. “What do you think, Anne?” I asked. She paused. Her voice began to quiver. “I’m really searching for what I’m called to,” she confessed. “I need to know what’s next.”

Weeks later I visited John Beeble, a newly retired construction executive. Not wanting to fully retreat from working life, John started his own consulting company. “There’s only one rule about my consulting company—no employees. I did that for twenty years,” he said, with a note of weariness in his voice. Yet he violated his rule less than a year into starting his firm. As clients multiplied, he needed an executive assistant to manage the demands on his time that he thought he was leaving behind.

Less than five minutes into our conversation, John received a text from his adult daughter who asked him to babysit his grandkids, he was asked (by me) to sit on a nonprofit advisory board, and one of his clients called with an urgent need. John confessed, “I’m trying to discern what’s next in this phase of life,” feeling the tug between rest, family, and work. “I want to stay engaged, but not in the same way as during my career. Give me some time to figure this out.”

A few days later, I struck up a conversation in my kitchen with my recently retired father-in-law, Dan Faulkner. A former city engineer, he said, “Maybe I’ll give more of my time to Engineers Without Borders.” But then he confessed he hadn’t fully thought through his plans for retirement. He showed me pictures of a recent trip to Germany and Switzerland with his wife

and dinner club friends. "Will you do more traveling in retirement?" I asked. "Yes," he replied. "But I'm not sure what I'll do back at home."

My own father, Greg, recently turned 65 and retired from a career selling print advertising. For over fourteen years, he lived in the Twin Cities while his wife, Gayle, ran Interlachen Inn, a small restaurant in Alexandria, Minnesota. Having lived apart from her for over a decade, he was ready to say good riddance to the two-hour commute every weekend, to spending nights alone, and to a life of hurry and obligation. They sold their house in Minneapolis and renovated their cabin with a deluxe fireplace, big-screen TV, and farmhouse kitchen. He was eagerly awaiting a new season of R & R.

Yet his honeymoon period was short-lived. Less than three months after retirement, my aunt Holly (his sister) went in for another round of chemotherapy, having battled cancer for years. But this time, she started to decline fast. In only weeks, he found himself coordinating hospice details, calling family, and moving her out of her apartment.

When I asked Gayle, my stepmother, about her retirement plans with my dad, she expressed excitement about having time to take road trips. Yet when the conversation turned to finances, she confessed, "We used our retirement savings to buy out our partners in the restaurant. Then over the next few years, we drained much of our savings to keep it afloat. We take a modest income from the restaurant, but finances could be on the edge at any time."

Retirement. It comes suddenly, like slamming on

the brakes after a hectic career. As I watch family and friends experience the jarring change, I've noticed that the stories they've unconsciously believed about retirement don't match their all-too-human experiences.

A glance at retirement articles online shows images of gray-haired couples walking on sandy beaches, financial gurus counseling retirees on how to stretch Social Security benefits to the max, and ads for retirement communities that promise "unlimited possibilities." (At least that's the slogan of a retirement community in Roanoke, Virginia, that promises to deliver "a lifestyle that our residents have earned and deserved.")

But beneath the propaganda, profound reservations about retirement bubble up from people like Anne, John, Dan, Greg, and Gayle.

Margaret Mark, the former head of research at the advertising agency Young & Rubicam, interviewed "retired" Americans (aged fifty-five to seventy) across all socioeconomic spectrums. In focus groups, they reported a love for their newfound freedom and a disdain for anything that sounded like punching the clock again. They lauded the glories of no longer having a commute.

Yet when asked about their overall happiness in retirement, doubts crept in. They reported a powerful sense of loneliness. Even though they had more time for family and friends, they missed the bonds they experienced at work, or "relationships with a purpose," to use Mark's words.<sup>1</sup>

Today there's a growing sense of uneasiness among

Americans aged 50–70. Baby boomers, and even early Gen Xers, are asking new questions about life, work, calling, and purpose in retirement—questions that our society is largely unprepared to answer.

## NEW QUESTIONS FOR A NEW SOCIETY

The world is changing. An estimated eighty million baby boomers will retire in the next twenty years. At a pace of roughly 10,000 boomers retiring per day,<sup>2</sup> those over age 65 are the fastest-growing age demographic in the United States.<sup>3</sup> Wan He, Daniel Goodkind, and Paul Kowal note that it's not just the US that's getting older; the world is rapidly aging. "From 2025 to 2050 the older [over age 65] population is projected to almost double to 1.6 billion globally," they report. In 2015, only 8.5 percent of the world was over 65; by 2050, it's expected to grow to 16.7 percent.<sup>4</sup>

One of the causes of this population boom is that we're living longer than ever before. Lynda Gratton and Andrew Scott, authors of *The 100 Year Life: Living and Working in an Age of Longevity*, note the vast changes in life expectancy in the twentieth and now the twenty-first century. For example, if you were born in 1947, you can expect to live to age 85. If you were born in 1967, your life expectancy is 91. For those born in 2007, life expectancy is now 103.<sup>5</sup>

Feel like meeting a centenarian is a rarity? For children today, it will be the norm. Advances in medical technology have spawned a new age of human longevity.

As the “Graying of America” is underway, no longer are the recently retired content to sit in rocking chairs and watch their ever-expanding “golden years” pass by. Baby boomers are uneasy about outdated notions of retirement and are asking new questions about work, finances, rest, family, calling, and purpose.

*Work.* The dictionary defines retirement as “the action or fact of leaving one’s job and ceasing to work.” But many baby boomers today are rejecting the idea of completely ceasing to work for a lifetime after age 65 (or age 62, when they’re first able to receive Social Security benefits). But models for what this looks like are scarce. Should baby boomers give up their jobs completely, work part-time, volunteer, or reinvent themselves for an “encore career”? What’s the proper role of work in this new season of life?

*Money.* Finances are a major concern for most older Americans. Less than half of Americans have saved more than \$10,000 for retirement and one-third have no retirement savings at all.<sup>6</sup> The number one financial concern among the recently retired is how to pay (or *who* pay) for rising healthcare costs as they age.<sup>7</sup> Add in that many state-sponsored pension systems are nearing insolvency, and the result is that millions wonder where their daily bread will come from as they age.

*Time.* As Americans live longer, “we do not know what we will be doing with all that time,” says Joseph Coughlin, director of the Massachusetts Institute of Technology’s AgeLab. Baby boomers “recognize that the current systems in place are not only inadequate to

meet the demands of aging, but woefully inadequate to meet their expectations.”<sup>8</sup> To policy-makers, long life has caused a conundrum: how should we fund pensions, Social Security, and rising healthcare costs? Yet individuals also ask questions about quality of life: is long life a gift to be enjoyed? Or instead of life being “nasty, brutish, and short,” to borrow the famous phrase of seventeenth-century philosopher Thomas Hobbes, will it be nasty, brutish, and *long*?

*Leisure.* In retirement, how much should I travel, rest, or take up hobbies? “We live in a society driven by economics and capitalist dynamics,” says Mark Galli, the 66-year-old editor in chief at *Christianity Today*. “It’s all about efficiency and competitiveness. I’m looking forward to finding a more meaningful rhythm, without feeling the artificial constraints of the American economy. Perhaps I’ll spend more time fly fishing.”

Most older Americans want a saner schedule of work and rest in retirement. Yet a life defined only by leisure in retirement often leads to depression. The BBC reports that retirement can increase chances of clinical depression by 40 percent.<sup>9</sup> What, then, is the right balance between rest, work, and play?

*Family.* Retirement is a time for many to reassess family relationships. Caring for adult children and ailing parents, spending time with grandchildren, and reacquainting yourself with your spouse after decades on the job—retirement introduces new questions about family, friendship, independence, dependence, and multigenerational living. Questions abound: should we

move closer to grandkids? How will we afford assisted living for our parents (and for ourselves one day)? How do we have a happy marriage in retirement?

*Calling.* “Did you have a sense of what you were called to?” I asked Tim Cunningham, a 67-year-old retired financial analyst. After reflecting on his first year of retirement, the answer was blunt: “No.” He then followed up with a host of volunteer activities—sitting on the board of the weaver’s guild, volunteering at the botanic gardens—sensing a void in his daily life.

For the 87 percent of baby boomers who believe in God, questions about calling often lead to questions about hearing the voice of a Caller for a new phase of life.<sup>10</sup> In the uncertainty of money, time, relationships, work, health, leisure, and identity, one question creeps into the prayers of baby boomers like Anne Bell: *God, do You have a purpose for my retirement?*

## **DECODING THE CULTURE OF RETIREMENT: FOUR POSTURES**

Retirement is an idea with a history. And to understand our purpose, we first need to understand the culture surrounding retirement and the stories that shape our perceptions about work, rest, age, and meaning.

The history of retirement began in America around the idea of a never-ending *vacation*. Using that theme, here are four postures toward retirement that dominate headlines today:

### **1. Let's vacation.**

“Wake up and live in Sun City, for an active way of life,” said the radio advertising jingle for the Del Webb Corporation in 1960. “Wake up and live in Sun City, Mr. Senior Citizen and wife. Don’t let retirement get you down! Be happy in Sun City; it’s a paradise town.” Retirement communities started appearing in the 1920s, but it was real estate developer Del Webb’s Sun City, a sprawling housing development for seniors built just outside of Phoenix, Arizona, that popularized retirement as a year-round vacation in post-WWII America.

The history of retirement stretches back to 1875, when Otto von Bismarck, the minister president of Prussia, proposed government-provided financial support for citizens over the age of 70 (at a time when life expectancy was 46!). By the 1920s, several American industries, from railroads to oil to banking, provided some pensions to older Americans. In 1935 the Social Security Act passed under Franklin Delano Roosevelt, which set the retirement age initially at 65, in part to encourage older workers to exit the workforce so that younger workers affected by the Great Depression might replace them. In the 1950s, a steady expansion of benefits began—first for those in commerce and industry, and then benefits expanded to farmers, domestic workers, and the disabled. In 1965, hospital insurance arrived through the passage of Medicare.

In 1952, H. B. Kenagy of Mutual Life Insurance advised business leaders at the National Industrial Conference Board about the best way to sell retirement to their employees. He suggested distributing stories

in company newsletters about happily retired people playing golf and walking on the beach. He counseled them to also emphasize “what they did to get ready for the life they are now living”<sup>11</sup>—like stashing a portion of their monthly salary into company pension plans. The message: *Invest now and the dream can be yours.*

The expansion of Social Security benefits and a nationwide effort to market a new “retirement lifestyle”<sup>12</sup> provided fertile soil for Del Webb’s Sun City. On New Year’s Day 1960, Webb and Tom Breen, Webb’s associate, hoped for 10,000 visitors for their new creation—a housing development for seniors complete with lawn bowling, swimming pool, card rooms, auditorium, and a shopping center. Over 100,000 people arrived for the spectacle. By 1980, 50,000 people lived in Sun City, making it the seventh largest city in Arizona.

As the idyllic retirement lifestyle gained in popularity, the number of older Americans in the labor force dropped precipitously. By 1940, the first year Social Security was paid out, 41.8 percent of men over age 65 were in the labor force. By 1960, the year Sun City opened, it dropped to 30.5 percent. In 1999, it was only 16.3 percent.<sup>13</sup>

Today, the dominant paradigm of retirement is about *vacation*—how to afford it, and then how to make the most of it. A Google search for the word “retirement” shows articles, ads, and tips on how to save enough money for it and a host of books on how to enjoy it: *How to Retire Happy, Wild and Free*, *101 Fun Things to Do in Retirement*, and *Design Your Dream Retirement*. Retirement gifts follow suit: a coffee mug that

reads “Goodbye Tension, Hello Pension.” A kitchen wall-hanging with the acronym R.E.T.I.R.E says Relax, Entertain, Travel, Indulge, Read, Enjoy. The wine glass that reads, “I can wine all I want. I’m retired.”

A more whimsical version of the *Let’s vacation* paradigm includes the Red Hat Society, an international women’s organization for women over 50 inspired by Jenny Joseph’s poem, “Warning,” which begins:

When I am an old woman I shall wear purple  
With a red hat which doesn’t go, and doesn’t suit  
me.<sup>14</sup>

*I’ve been good long enough*, goes the train of thought. Time to let loose and enjoy life. I deserve a vacation.

**The problem.** “I’m the guy who’s got everything. I know,” says Hollywood actor Brad Pitt in a *Rolling Stone* interview. “But I’m telling you, once you get everything, then you’re just left with yourself. I’ve said it before and I’ll say it again: It doesn’t help you sleep any better, and you don’t wake up any better because of it.”<sup>15</sup> He could have been speaking about the dashed hopes of those expecting that a year-round vacation would satisfy their retirement dreams.

There are several problems with the *Let’s vacation* paradigm. First, most Americans can’t afford this vision. Second, many Christians (and people of other religions as well) believe a life of self-focused leisure doesn’t square with their beliefs. And third, work might not be all that bad.

Yet the biggest reason to question the *Let's vacation* view is that it leads to boredom at minimum, and sometimes to despair. The 2015 movie *The Intern*, starring Robert De Niro, portrays a 70-year-old widower who gets bored with retirement and decides to become an intern at a tech start-up filled with millennials. People like Anne and John know from experience that the longing for purpose cannot be fulfilled through entertainment or long trips to France. Most baby boomers sense a need for rest after retirement, but they also feel the impending emptiness of the *Let's vacation* paradigm. Even lobster dinners begin to taste like soap after a while.

Rest has a role in retirement (as it does for all of life), but the *Let's vacation* view of retirement is a lot more appealing before retirement than after.

## **2. I can't afford to vacation.**

If the dominant paradigm for retirement today is a never-ending vacation, the fastest growing group of retirees are those who know they can't afford it.

During the time I was writing this chapter, a curious gentleman who looked in his midsixties approached me while I was reading at a restaurant. "What are you reading?" he asked. "Actually," I responded, "I'm writing on retirement." He snickered, surely noticing I'm some years away from retirement and perhaps reflecting on his own experience. I asked, "Do you happen to know something about retirement?" Without a pause, he replied, "Yep. Not enough money."

He's not alone. The economic problems facing most

Americans at retirement are mounting. The Center for Retirement Research at Boston College estimates that 52 percent of Americans may not be able to maintain their standard of living in retirement, which it defines as an income not more than 10 percent below the replacement rate (65–85 percent of their previous income). To make that concrete, the average retirement assets of those aged 50–59 in 2013 were just \$110,000, yet they need \$250,000 just to generate \$10,000 in annual income.

But there's still Social Security to supplement savings, right? On current projections, Social Security reserves will run out by 2034.<sup>16</sup> Though claims that Social Security payments will go to \$0 are overblown, if no changes are made, benefits will have to be reduced by 20 percent, according to the 2017 annual report of the trust funds Board of Trustees.<sup>17</sup>

Recently our church's children's ministry performed a Christmas pageant at a low-income retirement apartment complex in Colorado. As I walked to the community room, the hallways were dim, a musty smell filled the air, and I could hear doors lock as I passed by the apartments. Jean, a kind volunteer who lives there, said to me, "My son says this place should be torn down as a slum." She chuckled. I got worried. Here is the opposite side of the *Let's vacation* paradigm, I thought. Today there are an estimated 25 million Americans over age 60 who experience "economic insecurity."

If the great American dream is "financial freedom" in a blissful retirement, the great American frustration is that such a dream is out of reach for the majority.

A mix of factors is creating a perfect storm for baby boomers entering retirement:

- Baby boomers are one of the largest generations in American history.
- A growing number of Americans struggle financially during their working life, and struggle to save enough for retirement in the first place.
- Pension plans—from corporations to state governments—are underfunded and some (like the state of Illinois) are facing unprecedented challenges.<sup>18</sup>
- Healthcare costs are rising.
- Americans are living longer than ever, often outstripping their savings.

*Forbes* reports that Europe isn't faring much better. From the UK to Italy to Greece to Spain, pension debt as percentage of GDP is on the rise.<sup>19</sup>

Not exactly encouraging news.

Mitch Anthony, author of *The New Retirementality* writes, "Retirement is an illusion because those who can afford the illusion are disillusioned by it, and those who cannot afford the illusion are haunted by it."<sup>20</sup>

**The problem.** The unfilled promise of "Sun City for all" is causing mounting resentment among working-class citizens. The challenge for millions is practical: how will I pay my bills for the next ten, twenty, or thirty years? Will I have to work until I'm 70? Or 80? Will I be forced into government-subsidized housing or become a burden on my children?

These questions are not easily addressed. Policy-makers are sweating to figure out what many are calling a “retirement crisis.”

Yet many boomers recognize that “having it all” won’t necessarily lead to a purposeful retirement, either. They’re actively seeking ways to cut costs and find meaning apart from money. New questions arise: Are there pathways for contentment that money cannot bring? Might I still work into my seventies or even eighties—and still enjoy life? Considering how much money I have, what *can* I do to live fully right now?

### 3. A never-ending vacation isn’t biblical.

“Lord, spare me this curse [of retirement]!”<sup>21</sup> says John Piper, the former pastor of Bethlehem Baptist in Minneapolis and bestselling author. Piper calls his flock to “resolutely resist retirement” and “spend ourselves in the sacrifices of love, not the accumulation of comforts.”<sup>22</sup> Ralph Winter, founder of the U.S. Center for World Mission, echoes Piper’s sentiment: “Most men don’t die of old age, they die of retirement. . . . Where in the Bible do they see [retirement]? Did Moses retire? Did Paul retire? Peter? John? Do military officers retire in the middle of a war?”<sup>23</sup>

A handful of Christian leaders point out that retirement is “unbiblical” (which, of course, is true since retirement is a recent idea). The closest the Bible comes to our modern idea of retirement is found Numbers 8:25: “And from the age of fifty years they [the Levites] shall withdraw from the duty of the service and serve no

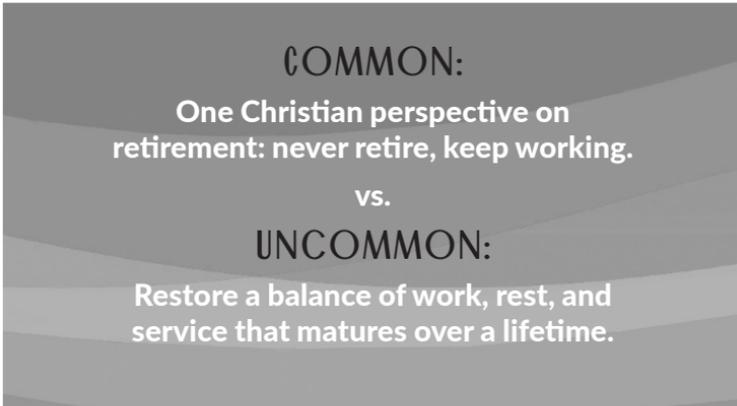
more” (ESV). Since hauling around the furniture for the tabernacle was hard physical labor, older Levites were commanded to “minister to their brothers in the tent of meeting”—a hint that God doesn’t intend for our work to completely stop, but instead to morph and mature with age.

**The problem.** The main problem with this “resist retirement” view is that most people cannot imagine working, nonstop, for forty, fifty, or even sixty years. And for good reason. Work is often painful—mind-numbing tasks, humiliating bosses, a lack of autonomy, crammed schedules, coworker conflict, physical exhaustion, new technology, oppressive hours. William Faulkner once wrote, “You can’t eat for eight hours a day nor drink for eight hours a day nor make love for eight hours a day—all you can do for eight hours is work. Which is the reason why man makes himself and everybody else so miserable.” Perhaps this is overstating the case, but the author of Ecclesiastes joins in: “So I hated life, because the work that is done under the sun was grievous to me. All of it is meaningless, a chasing after the wind” (2:17).

Many leading Christian voices rightly point out that we never retire from our vocations (see chapter 3), but they overlook the suffering, the thorns and thistles, and the pain that so many people experience on this side of Eden (Gen. 3:17–19).

Retirement as a never-ending vacation may indeed be less than God’s intent for His people, but so is an exhausted soul. A Christian perspective on retirement needs more than “never retire, keep working.” It needs

a restoration of work, rest, and service that matures over a lifetime.



Retirement may be just the opportunity to reassess these foundations of a fruitful life.

#### **4. Vacationing isn't as satisfying as world changing.**

Quickly establishing itself as an alternative to the *Let's vacation* paradigm is a widespread movement toward "encore careers." Led by the talented Marc Freedman, author books like of *Encore: Finding Work That Matters in the Second Half of Life* and *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America*, the story about retirement is shifting away from leisure toward social entrepreneurship and civic engagement.

For Freedman, baby boomers are not a liability but instead an opportunity to address the great social challenges of our day. "Our enormous and rapidly growing

older population—commonly portrayed as a burden to the nation and a drain on future generations—is a vast, untapped social resource,” writes Freedman. “If we can engage these individuals in ways that fill urgent gaps in our society, the result would be a windfall for American civic life in the twenty-first century.”<sup>24</sup>

Countries like Germany, who also have a rapidly aging population, are realizing that more seniors want to rejoin the workforce. Companies like car maker Daimler and retailer Otto are trying to regain skilled labor from retirees intent on making a contribution.<sup>25</sup>

Other voices have followed suit, calling for “unretirement” and renewed social engagement that spurns a life of leisured self-focus in favor of joining the Peace Corps, reinventing yourself in a new career field, or volunteering with troubled youth.

If purpose was elusive during your career, the thinking goes, perhaps now is the time to find it through civic service.

**The problem.** There’s lots to praise about the Encore Movement. It swaps a vision of consumption for service, of acquiring for giving. Serving at Volunteers in Medicine (VIM) Clinics or taking a trip with Elderhostel (a nonprofit that provides educational opportunities for adults over 55) is a recipe for more fulfillment than another 18 holes of golf.

Moreover, leaders like Freedman have done us a favor in pointing out the obvious: Today, we tell productive, able, bright citizens in their sixties to stop working in what’s often the prime of their career, and start

collecting a pension . . . sometimes for decades. This is not only expensive, it's also misaligned with a boomer generation that's more interested in meaningful contribution than living in a Caribbean cruise commercial.

But there are three weaknesses to this movement. First, it often overlooks the realities of aging. Backs ache. Bodies change. Funerals become a regularity. Time changes us all. As one woman told me, "Purpose must go deeper than world-changing. I'm not a solution to a social problem. I'm a person. I have energy, for sure. But I'm not a millennial and don't want to be." The place of human weakness and frailty (at any age) often gets lost in accounts of civic heroism.

Second, baby boomers are human, which means they are beautiful yet flawed. Saying that the boomer Generation is a great solution to our social ills belies what we know about ourselves. We're deposed royalty, says Blaise Pascal, and when we're honest, we're drawn to greed as much as generosity, sloth as much as diligence, cowardice as much as courage.<sup>26</sup>

Movements like Encore are framed by a humanistic story, which is especially prominent in the tech start-up world, but also among entrepreneurs and policy-makers. And the story is pretty simple. *There is no problem that human beings can't fix.* But the reason I know this story isn't true is that I can't even fix myself. (My wife knows this full well.) An accurate story for retirement needs the drama of both sin and grace. It needs to acknowledge we can't solve the essential problem of sin, both individually and societally. We need a solution from outside ourselves.

The third problem with these movements as a story for retirement has to do with the human longing for purpose. Over a generation ago, Bob Buford wrote the bestselling book *Halftime*, which coined the phrase “from success to significance.” I asked Fred Smith, the founder of The Gathering, an annual conference for Christian philanthropists, what he thought about the idea of significance. “It’s like drinking salt water,” he said. “Looking for significance from external things is still competing for somebody else’s ‘OK.’ It just leaves you thirsty.”

The *motivation* behind our service is critical. If it’s merely to solve social issues, we will always find more issues to solve and feel like we have never done enough. Ironically, the same exhausting treadmill from our careers can follow us into “more meaningful” work.

Ethel Percy Andrus, the founder of the American Association of Retired Persons (now just AARP) established the organization’s motto as “To Serve, Not to Be Served.” If we listen carefully, in the world’s largest nonprofit organization we can still hear the echoes of one who gave “his life as a ransom for many.”

Retirement needs a new story. Or better yet, a very old story.

## THE SCENT OF RESURRECTION

Gary VanderArk is a not-so-retired neurosurgeon living in south Denver. In his late 70s, he continues to teach five classes of medical students at the University of Colorado

Anschutz Medical Center, serve on nearly a dozen non-profit boards, and bike almost 20 miles a day. Gary was also the founder of Doctors Care, a nonprofit that has helped thousands of Colorado's medically underserved.

If anybody has a "right" to hang up his cleats and slow down, it's Gary. Yet when I interviewed him about what motivates him, he said with a broad grin, "Well, I believe it's more blessed to give than to receive. I'm enjoying myself too much to stop."

With his white hair, slender fingers, and frail voice, to some Gary may seem "old." But when you speak with him, he seems almost carefree, like a child on Christmas morning. He acknowledges human frailty and death, yet keeps serving others as if death is of no concern to him. He keeps teaching and sitting on non-profit boards not because of social duty, but instead out of sheer delight. He is quick to listen and slow to speak. His words hold genuine gravitas. He is like "the righteous [who] flourish like the palm tree and grow like a cedar in Lebanon . . . They still bear fruit in old age; they are ever full of sap and green" (Ps. 92:12-14 ESV).

George MacDonald once wrote, "Age is not all decay. It is the ripening, the swelling of the fresh life within that withers and bursts the husk." This is Gary.

Gary, like many of God's people through the ages, lives a story that culminates on Sunday morning. It is the first day of the week. It's the dawn of a new world.

"What am I going to do with my retirement?" asks Anne Bell and a generation of baby boomers entering into a new phase of life.

To answer that question, the first thing to do after retirement is not to travel, volunteer, or find a new career. To find a pathway to the vibrancy of a Gary VanderArk, what's most needed after a lifetime of work (and often toil) is to first take a season of deep Sabbath rest.