

HAVE YOU STARTED YOUR RETIREMENT PLAN?

By **ANDY MCCLISH**

Financial experts will tell you that if you don't participate in an IRA, a 401k, or **some** type of financial investment program for the future, then you're not really building much security. It's becoming increasingly common these days for people to take personal responsibility and plan now for a stable and secure retirement.

It's important to realize that there is nothing un-Christian about preparing and planning for the future by saving some of our money today. In 1 Timothy 5:8 we read that "if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an unbeliever." Likewise, Christ laid down the principle of the importance of counting the cost in Luke 14:27–33. Granted, He was talking about counting the cost of following Him, but the principle is no less true of any other worthwhile endeavor. There's nothing inappropriate about managing our money practically and wisely. It's simply a part of good stewardship.

However, with all the current emphasis on retiring comfortably in **this** life, is it possible that we are forgetting about **another** retirement that we all have to face some day? More to the point, are we planning for our spiritual and eternal retirement, or is that something we'll take care of "one of these days?"

Because of the immeasurable sacrifice that the Son of God made, every one of us can have a **spiritual** "individual retirement account." His contribution to it is beyond our comprehension. What we contribute to it is up to us, but the Bible's teaching on this subject is so clear that we have no excuse for not being prepared for the next life. We are to "work out [our] own salvation with fear and trembling" (Phi. 2:12). The apostle

Peter tells us to “give diligence to make [our] calling and election sure...” (2 Pet. 1:10). “Let us not be weary in well doing; for in due season we shall reap, if we faint not,” Paul exhorts in Galatians 6:9. Christ commands: “lay up for yourselves treasures **in heaven...**” (Mat. 6:20).

God has a “retirement plan” for us, the likes of which we can’t begin to imagine. “The sufferings of this present time are not worthy to be compared to the glory which shall be revealed in us” (Rom. 8:18). What are we contributing towards our secure, spiritual retirement?