

## Christian Fruitfulness in retirement years

### Psalm 92 New International Version (NIV)

#### A psalm. A song. For the Sabbath day.

*<sup>1</sup> It is good to praise the LORD AND make music to your name, O Most High, <sup>2</sup> proclaiming your love in the morning and your faithfulness at night, <sup>3</sup> to the music of the ten-stringed lyre and the melody of the harp.*

*<sup>4</sup> For you make me glad by your deeds, LORD; I sing for joy at what your hands have done.*

*<sup>5</sup> How great are your works, LORD, how profound your thoughts!*

*<sup>6</sup> Senseless people do not know, fools do not understand, <sup>7</sup> that though the wicked spring up like grass and all evildoers flourish, they will be destroyed forever.*

*<sup>8</sup> But you, LORD, are forever exalted.*

*<sup>9</sup> For surely your enemies, LORD, surely your enemies will perish; all evildoers will be scattered.*

*<sup>10</sup> You have exalted my strength like that of a wild ox; <sup>fine</sup> oils have been poured on me.*

*<sup>11</sup> My eyes have seen the defeat of my adversaries; <sup>my</sup> ears have heard the rout of my wicked foes.*

*<sup>12</sup> The righteous will flourish like a palm tree, <sup>they</sup> will grow like a cedar of Lebanon; <sup>13</sup> planted in the house of the LORD, they will flourish in the courts of our God.*

*<sup>14</sup> They will still bear fruit in old age, they will stay fresh and green, <sup>15</sup> proclaiming, "The LORD is upright; he is my Rock, and there is no wickedness in him."*

Thank you for inviting me to speak today at this conference, reflecting as Christian lawyers on retirement whether already retired, partially retired or in a few years to come. I will look at Psalm 92 and other passages to find out what our Lord is wanting of us at this important time in our lives and how we cope, adapt and continue our Christian lives in this quite different existence.

Before I venture forth, let me explain where I am in my professional life and that of my wife, so you know our experience in this.

I have been a lawyer throughout my career, which has taken me from Southampton, to Birmingham, City of London, Sydney and then Covent Garden. After a few years I specialised in family law, subsequently in complex money and international work. Along the way I was appointed in 1995 as a deputy District Judge which I remain. About 20 years ago at a hiatus

in my career, I went to Sydney to work for a couple of years and cross qualified. In 2007 my wife and I set up a specialist international law practice. It proved successful and we sold onto our salaried partners.

May I interpose and say here, please never underestimate as you approach retirement the difficulties of professional succession, passing on to others and not least to ensure run-off cover; it takes far longer, is more complex, fraught and problematical than setting up a business. We created our business from the December until we launched in the April. 4 months. I think it was 4 years from starting the succession process to finalisation

I ceased as a partner in 2023, then consultant until March 2025. It has only been on stopping client work that I have realised the huge stress that demanding casework and demanding clients actually brings. I have continued committee work, writing and lecturing. Having sat now for 30 years, since starting to ease back I have been sitting much more, both at the central family court and now on the Western circuit after my wife and I moved 5 years ago from commuter land Surrey to Devon when we realised we could just as well continue our London based working lives away from London.

My wife started as a classical music singer, became a teacher and then qualified as a lawyer in her 30s, going on to be a world leader in international children cases. She left our law firm in March 2024, enjoyed a week of retirement and then got very discontented and has become a consultant to a firm in Exeter. So we are both easing into retirement, enjoying still being involved in the law but equally with opportunities now to get involved in other things.

Certainly for ourselves, the gradual easing back, the continued involvement in the law rather than the cliff edge finishing on one particular day, has been far easier and more professionally and personally satisfying. I appreciate it's not available for all. I'm sure we will come back to this today.

I would like to take us this afternoon to a garden. A Mediterranean garden and many of us will have enjoyed the richness of plant life in a fairly hot and humid environment. It's late afternoon. The heat of the sun is easing. There is music in the air from a nearby village. There is the delightful scent of the flowers. Around us are olive trees and orange bushes. And overhead we have palm trees and cedar trees, flourishing in the climate. A blissful and happy place to be. Even before we produce the delightful wines and Mediterranean salads!

This is where the psalmist is and invites us to join him. And as the psalmist looks around, he reflects on human life as borne out in that Mediterranean garden, especially verses 12-15

So what are the obvious takeaways in summary for us as we approach and move into retirement

- We will flourish and grow
- We will bear fruit
- We will continue invigorated and refreshed

We should first look at some context.

- Age. In New Testament times, let alone a thousand years earlier when the Psalms were being written, life expectancy was 35-40. That did not allow time for retirement. It

didn't really change until the mid-nineteenth century. By 1950, only a few years before my birth, it had risen to 65 and some here are already beyond that age. It's now around 80 but higher for those of us fortunate to have good health and health cover and good diet. Over half the people born today will, all things being equal, live to the age of 100.

- Our retirement age has also increased. No longer 65 and inevitably soon will be 70. Many will work beyond that age to provide for private pensions.
- Cost. Affording pensioners a good standard of living will cripple, indeed is crippling, many Western economies. Care home fees are a huge drain on our later life finances and, frankly, a worry for many of us.
- Culture. Then, our culture anticipates and aspires to a complete change on retirement: relax, enjoy yourself, be lazy, put your feet up and indulge. You've earned it. Travel and spend what you have saved. Let others support you. This cultural presumption is quite beguiling and pervasive including amongst the retired population. Our verses today, Psalm 92:12-14 are very countercultural to 21<sup>st</sup>-century affluent retirement life.

There may be no mention of retirement in the Bible but the Bible definitely celebrates old age. We have Abraham and Sarah, giving birth well beyond biological age. We have David living a long life and hugely important for Israel in later life. We have Elizabeth, who conceived John the Baptist in her old age. And my favourite, Simeon, an old man, described as righteous and devout, spending his last years in the temple waiting for the Messiah, who sees Jesus as a baby and says the immortal words, Luke 2.29: *Sovereign Lord, now let your servant depart in peace as you have promised. I've seen your salvation which you have prepared for all people. He is a light to reveal God to the nations and the glory of your people Israel.* Such wisdom and experience comes only with years. Be under no doubt: the Bible totally endorses the incredible importance of people in older years. The Bible does not expect people to be hidden away, out of public view, ignored and derided, as older age approaches. Instead they are forefront in expectations of both old Testament and new Testament life

So back to our 3 takeaways

First, we will flourish and grow. We are compared with a palm tree and a cedar of Lebanon. These don't grow by chance, randomly self seeding. They are planted deliberately and cultivated carefully. They last for decades and bear fruit over those decades. Retirement and old age don't happen by chance. We are encouraged as wise stewards of resources to plan ahead for our financial and physical health.

Our character in retirement and older age is also not by chance. The grumbling personality, the Victor Meldrew, isn't a sudden metamorphosis. It's the development of middle-aged grumpiness and midlife frustration developing into the sour and disillusioned, cynical older person. The palm tree doesn't suddenly become a sycamore tree as it gets older. It continues its upward growth and fruitfulness, and so must we. Of course we inevitably become more world-weary and perhaps more cynical, with feelings of *déjà vu* in many ways. But we must actively be careful and guard against developing some characteristics associated with older age, as it is not a good Christian witness nor make us nice people to be with. It's our Christian life in previous years, decades, which will hold us in good stead going forward. Proverbs 22.6: *train a child in the way he should go and when he is old, he will not turn from it.* Our working life, our peace and contentment, our walk with God will strongly influence our retirement years

This next is grim but we cannot ignore as we look at this topic. None of us know how our health will go as the years pass. That is really hard and can often be wholly unexpected. Staying fit and active, according to what we are able, is essential. But staying fit and active is much harder work now than ever before, and we need to be disciplined and do so, whether that is more walking or swimming or whatever. There will be some who tragically do not even reach retirement or, perhaps even more sadly, die within a year or so of retirement; the statistics of that happening are worryingly high. Many look forward to retirement with their spouse only to find tragically one dies soon after retirement leaving the other with many years on their own after they had been so looking forward to spending time together when the working life demands stopped. Again sadly quite a high statistic and moreover when everything else is changing. Or it may be poor health, deteriorating health, perhaps consequential on the stresses of work. Or if not ourselves, there will be many close to us in these years who have these experiences. This is a very different life experience to our 30s and 40s.

I'm sorry to be grim but we have to be realistic. It's not easy to flourish as Christians in this very unhappy state. But we must hold onto the Lord, remember all that he has done for us, the good times, and that he is with us even more closely during these unhappy times. Be confident that you will flourish even in the adversities which are likely to come the way of most of us.

Whatever our situation, as those who are committed to Christ, have given our lives to Christ, who are described as righteous through faith in him, we will flourish. Of that we can be certain. And of that we can be confident as we enter this uncertain time in our lives

And how do we flourish with the uncertainty of how long to live? Someone once asked John Wesley: Mr Wesley, if you knew you would die at midnight tomorrow night, how would you spend the intervening time. He replied. I would spend it just as I intend to spend it. I would preach tonight in Gloucester and again tomorrow evening. Then I would go to a friend's house after the service as he is expecting me. We would have a meal together, chat and pray, then I would retire to my room at 10 o'clock, commend my life into the hands of the heavenly Father, lie down to sleep and wake in glory.

How we live these years will be a matter for us to work out. We are all different. In America, there are communities for those over 55. For myself I cannot think any worse place to be!

So how do we work out as Christians this growing and flourishing? If we won't be now working as lawyers, what do we do? I think we need to consider prayerfully, thoughtfully and in discussion with others to find what is best and appropriate. Wisdom is not rushing into the first project or role offered to us; and be certain we will get many such offers as lawyers in retirement. I suspect most of us, including myself, do not appreciate how transportable are our skills and experience. I'm very good at dealing with international divorces with complicated finances around the world. What use is that to anyone else, including in the church? Surely none? Be very surprised. Our careers as lawyers have given us a discipline in our thinking, incredible skills in writing and drafting, speed and wisdom in analysis, considerable communication skills across-the-board and an objectivity which is rare outside our profession. I have been amazed in only the couple of years we have been easing back, especially getting involved in more community projects, at how much our skills are needed and valuable. I will embarrass my wife. One of our neighbours is involved in a hotly disputed planning permission dispute. There was a planning meeting a couple weeks ago. Annie went along to speak on behalf of our neighbour. No knowledge of planning law. The outcome was very successful but fundamentally, several of the councillors on the planning committee identified any Annie

was clearly a lawyer and said it was the best advocacy they had heard for a long time. But this is somebody whose expertise is retrieving children snatched by one parent to somewhere in the Middle East! Not planning committees. As I say, do not underestimate at all how important your skills are for your church community, your local community and wherever retirement takes you.

So take your time but do get stuck in. There is a huge need in our communities for able, organised, articulate and willing volunteers. Be confident that as Christians we will continue to flourish after our paid working days are over

Secondly, the passage says we will bear fruit at this time in our lives. Think again upon the palm tree. It provides food, drink, shade, medicines, varnishes, dyes, is used in rope making, basketry, ornaments and much more. We will continue to bear fruit, but it won't be as we have previously expected or known it.

Here is a real challenge and why I am so glad the Lawyers Christian Fellowship is having this mini conference. As much as many other Christians in the workplace, perhaps more, as lawyers we become associated with who we are, our identity, our lives, even who we are as Christians and the work we do. Our fruitfulness is tied up in who we are and what we do. So what happens now? What have I got left? Let me acknowledge the challenges

- Our life and work as lawyers has given us a status we wouldn't otherwise have, whether in a local, national or international community. We had only moved in 6 months when we heard our house was being described locally as the judge's house. It certainly didn't come from us, but neighbours had given it and us a status. Losing that status and standing is hard; and far harder for some than others. We may be looked up to. We may be referred to as Sir or Madam or even Lord and Lady. We may be a senior partner or a senior member of chambers. There is the status and the respect. It's quite nice. How do we then cope when we are, as it were, stripped of our status as lawyers, with our place in the justice system? And it's not just ourselves. Sometimes spouses and other family members also associate themselves with that status; sometimes in fact it's harder for them than us and never overlook this element. So who am I now if I'm not a lawyer, a judge, a practitioner? What is my status? What have I lost? The sense of loss on retirement, grieving for what has gone and unclear about what remains, is quite significant. That is why we need to know we will be fruitful even without that status, even with that loss.
- Our life and work as lawyers has given us a value. We should not downplay the value we bring, have brought, to our clients, colleagues, the justice system or whoever. Most of us have no idea of the phenomenal good we have been able to do throughout our careers for so many in just doing our job. It's all part of our training and our experience to produce that value. Praise the Lord for the many times we have done so. Incidentally and in passing, with the development of AI, I think most lawyers should be asking themselves the question of actually what value do they bring to their work and their clients i.e. what cannot be replaced by AI. But that's another discussion, perhaps for tomorrow as we look at whether we are no more than simply machines producing time. But what is, has been, our value. What then happens when we are no longer producing that value. The risk is asking whether I have any value any longer? These are big questions. On what have I placed the foundation of the value of what I have been doing all these years? Has the value I have seen in myself been an unreliable, maybe even misleading foundation to my life, How do we find value once again, when we have

dealt with the loss? There are many answers but I suggest one of them is continued fruitfulness even if now a different form of work and activity and service

- Our life and work as lawyers has given a worth, similar but not the same as giving us a value. I am wanted and needed by my clients, employers, or whoever. Most of us fool ourselves that only we can do a particular job, a piece of legal work, distinctively. This is my worth. We know how dangerous, artificial and false this is. Yet it is a real challenge when we ask what are we now worth. For some this can be quite annihilating. It goes to who I am as a person and what I'm doing. We should not underestimate the considerable soul-searching that goes on by many in society, as it has across history, when retirement approaches and arrives. What am I worth and why? These are questions to which the Christian gospel has a very unique and crucial answers
- Our life and work as lawyers has given us real personal satisfaction, a sense of accomplishment and makes us happy. I accept this is not the case for many in the workplace for whom it's simply a pay packet and a means to an end. But I suspect it does for a lot of lawyers. There's got to be some reason why we work such long hours! I will hold my hand up; I have mostly really enjoyed my work and have had huge satisfaction from it. And now it's ending. It is a challenge when one of the primary satisfactions in our life is then removed. Again a sense of loss and grieving. How will we then be when that distinctive satisfaction is not there? This is difficult and again will be different for each of us but isn't it a matter of being fruitful in a new area of mission. And so to my last bullet point on the challenges
- Our life and work as lawyers has given us meaning in mission. We are now in very challenging territory as Christians. I don't mind saying myself that I have significantly found my Christian mission through my work and through my workplace. Not least because with long working hours, time elsewhere has been very limited! I have found it in social justice, producing a better justice system, a better way of working, better professional culture and process, better outcomes for clients, caring about their needs and vulnerability. It has been the focus of my Christian mission work. I don't have a regret, nor do I think I was wrong. But when that opportunity then comes to an end, where is my meaning in mission? Where is my mission? It's not what it was. It has to be something different because the mission field is now different. A missionary in a foreign country who is now no longer in that country. Moreover where I now am alarmingly has very different people, and this is really unsettling. It's no longer the commuting population, the workplace colleagues, the people frequenting the lunchtime sandwich bar and drinks receptions. We now find the ages and financial situation of those with whom we will now be mixing are very different. But this verse speaks to us, the Lord speaks to us, by saying that our fruitfulness will nevertheless continue. Our fruitfulness was previously in another mission field, in a very different culture and context. But our fruitfulness in itself is not in doubt. The challenge for us is to find out how and in what way we can remain fruitful in our now new and very different mission situation

Whether Christian or non-Christian, we all want purpose in life. Society looks upon those who are no longer in the workplace, the retired, and asks: what's your purpose. What's your point. What use are you anymore? It may not be so explicit, but it is there all the same. What will we say? Specifically to those of a similar stage in their careers and without Christian purpose

Which brings me on to a topic which is unavoidable for our reflections today. The baby-boomer generation of which those of us now retiring are members. We should not ignore the

resentment, the justifiable resentment, at the position we enjoy in our lives in Western societies. To quote Harold Macmillan, *we have never had it so good.*

We baby boomers are amongst the wealthiest and most economically privileged groups in all history. Apart from local conflicts around the world, we have had 80 years of peace, rarely known across history. We have mostly good pensions, retirement at or before 65 whereas those in their 20s are expecting to work well into their 70s. We have had good, secure, stable and long-term jobs whereas many in their 20s won't expect a career path and instead have a number of jobs won't necessarily lead to longer term employment or career progression. We have our own homes, which have increased hugely in value with the property market inflation, whereas many in their 20s no longer contemplate owning their home. It was arguably our debts and materialism which prompted the GFC crash in 2008 which led to vast unemployment and even greater financial poverty of those then aged 18 to 25. They suffered badly because of the Covid restrictions. A generation of schoolchildren lost out in classroom education. A generation have newly arrived in the workplace without the benefit of mentoring and close learning because by now more senior colleagues are working from home.

Perhaps in the church fellowship we baby boomers are not aware of the sense of frustration, anger and jealousy of the different situation of those who are younger. It will affect our countries, the Western world, for decades to come. How do we deal with this, lovingly, carefully, sensitively, not causing others to stumble and not causing offence. I would suggest it's not for us to be brazenly living a gross pleasure lifestyle, of ease and relaxation, out of reach of so many, the proverbial spending of the children's inheritance. What do we do, starting within our church? Can I put forward 4 propositions where we could be fruitful in our love for other generations?

1 I can work, but should I? With a shortage of some jobs, is it right and fair that my generation is continuing to work? I'm continuing to work part-time although I am not in a job which prevents younger lawyers doing the same work. If we are at or near the end of a conventional working life but could continue working, should we if this prevents available work going to the younger generation, helping them start on the working ladder and support a family? This is a huge multifaceted complex question, which varies person-to-person, but the church should be asking it

2 My lifework balance was completely shot to pieces. We baby boomers must admit that as a generation we made a complete hash of the work life balance. The life bit hardly got a look in. We worked incredibly long hours in our 30s, 40s and 50s. Sometimes our health and marriages took the toll. The younger generation has looked with utter contempt at that work style and refused to play the same game. And well done to them. And yet. The expectation of the same level of remuneration, salary, still applies. The expectation of promotion and of rewards continues even though working hours are much shorter. Then we have the discussion of the four-day working week. Is there a willingness to accept lower pay for shorter hours and reduced stress? I doubt it. I suspect neither generation has got it completely right. Each needs to share aspirations and expectations openly with each other. This can best be done in the safe environment of the church fellowship. I believe the church needs to talk much more about lifework balance both generally and in bringing together the separate generations

3 Then the financial inequities, unfairness. Many in their 20s and 30s are in a difficult financial situation. Struggling with young families and difficulties of getting their own home. Baby boomers are relatively wealthy and now passing on their wealth. It is said that the transfer

of assets down the generations by the baby boomers may be as much as £3.3 trillion. But this is mostly going to the children and grandchildren. Is that right and fair? It's not evenly distributed. It's creating a great inequality. Far more than the 18<sup>th</sup> or 19<sup>th</sup> century generations of landed wealth. The Old Testament prophets would have railed against it and so the church needs to be in this conversation. I'm not sure how this should work. I also appreciate some Christians, and some Christian groups, have a very high priority to family, over and above other societal commitments. But I am sure the church needs to be in this arena, making a difference, creating a fairer situation, asking these difficult questions

4 We must learn from each other. Each generation has got a lot to share. But in our society, we live increasingly in our own echo chambers, talking just to ourselves and those like us. Often we don't understand because we don't properly hear and appreciate. And that makes it harder to love and care. The church has a phenomenal opportunity to bridge these differences, to come together in combined Christian fellowship. Because we are far more likely to learn from each other within the church than without, outside. This must rightly be one of the present chief aims in our church

More could be said but being fruitful at this stage in our lives must be loving and caring with the church fellowship and our wider community.

How we will be fruitful, in a vastly different way to our professional lives, will vary. We will discover interests that have probably been dormant over the years, perhaps even going back into our school years. I'm enjoying history and geography as much now as I did at school. For some it will be music. For quite a few it will be grandchildren. For others it will be befriending, using our social skills. Maybe cooking, gardening, DIY, driving or whatever. Retirement years, crucially the opportunity of not working, gives us the chance to be fruitful in so many different ways and we should look forward to it, pray for what is appropriate for us but expect us to be living fruitful lives.

Then thirdly we will continue invigorated and refreshed. The wording is *stay fresh and green*. Surely an advert for a supermarket or an encouragement to green activities! What does this mean? Actually I think this is key for us in our discussions.

There will be some who alongside their professional career in the law have been running hobbies, projects, other interests. For them, retirement is an opportunity to spend even more time on these things. For them, retirement is eagerly grabbed at the earliest opportunity, a release from the burdens of spending time on work, to do something they have always wanted.

But there are many of us, and I am certainly one of them, for whom the demands of work have taken such centre stage, have thoroughly warped any lifework balance that there is little else when we come to that point of retirement or easing into retirement. For those like myself, the prospect of retirement, as I went through my 60s, was daunting and frankly very scary. Staring into a void, a black hole. What would I do when all that I did at the moment was mostly work-related, and which gave such personal enjoyment and satisfaction?

Moreover we acknowledge that the life of work, including significantly for lawyers, has been hard work, tiring, long hours, intrusion into weekends and holidays, pressurised, stressful, with attacks on all sides and always a sense of risk of what may go wrong, where the claims or financial difficulties. It takes its toll on us physically and mentally and yes, spiritually. We

often don't realise until we give up the demands. At that time we certainly don't feel either fresh or green. Wilting and turning a very unhealthy yellow or brown may be more appropriate

To me, this is where verse 14 is so comforting and encouraging and to which I urge us to hold during this time in our lives. Not only will we flourish and bear fruit in a very different culture and community but we would do so afresh, lively, as if newly planted and emerging from the ground as green plants. The weariness of decades of commuting, of holding the balance of demands of clients and other professionals, of maintaining professional standards, as well as keeping home and church life going, is replaced by invigoration and freshness. Not for us the world-weary cynicism of having seen too much already. We are recreated day by day, afresh and keen and willing and looking for new areas of service and mission. Of course we are realistic that we are our bodies, our brains and characters, our physical and mental health and faculties are those of the 60s or 70s or whatever. Nevertheless, at all steps of our lives but I would say to us distinctively as we enter into this age, retirement years, we will find that in our life in the Lord we will be invigorated and refreshed, invigorated from what may have been a difficult leaving process from the workplace, refreshed for our new environment and daily life. This is the work of the Holy Spirit in our lives. We will be those fresh green plants we see in the garden in spring. Realistically in our bodies but enabled and encouraged by our Lord God to flourish and be fruitful, to be fresh and green, to be invigorated and find new opportunities and new life wherever we may be and whatever that may be for each of us.

It is often said that the Christian life is a marathon not a sprint. The New Testament writers pick this up. Hebrews 12.1-2 says *let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfect of faith*. We are encouraged to endure and overcome life's challenges, of which retirement and later life is most definitely one, by focusing on our faith in and the example of Jesus.

Then, whatever our new circumstances, we will be able to testify to the end of our days with the Psalmist in verse 15 proclaiming: *the Lord is upright. He is our rock*. There can be no better way to approach and then to enjoy retirement years. Bless each of you in your life

Amen

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