

Faithful in the Golden Years

Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.

Date: 12 October 2025

Preacher: Joel Finck

- [0:00] It's a rather rigid translation. It's the word of God. People fall asleep in my sermons, so I've got to kind of get you guys loosened up a little bit first.
- ! I'm getting complex. I always get these old guy sermons. Faithful in the golden years. Whoa!
- It's like the guy that called the incontinence hotline and they said, can you hold? Why do retirees smile so much? Because they can't hear a word you're saying.
- You know you're getting old when your birthday cake is a fire hazard. Aging gracefully is a nice way of saying you're slowly looking worse.
- And you know you're getting old when the doctor refers you to the archaeologist. Some people dread getting old.
- [1:16] And I can understand why. You know, we have a better chance, or I should say a worse chance, of poor health. Of having some difficulties communicating.
- Maybe your family takes away your keys. There's all kinds of hazards to getting old. And yet, I once asked my dad, and some of you that have attended our South Dakota conference remember my dad.
- And I asked him once, Dad, you've been young and now you're old. What was the best time of life? And he thought it over a little bit.
- And his answer is just absolutely classic and beautiful. He said, right now is always the best time of life. Those are the words of a man satisfied in his relationship with God and with fellow men.
- Right now is always the best time of life. Since I'm on the precipice of the golden years, I'm rather enjoying it.
- [2:39] You know, over the years, I've preached a lot of things that people have disagreed with. And you know what? I don't care.
- I really don't care. You're Bereans. Right? Search the scriptures daily and see whether they be so.
- That's okay with me. I want to propose this morning that the golden years can be the best time of life.
- If they are lived in the will of God. It's that simple. In order for that to happen, you're going to need to make some preparations during those other stages of life.
- And we've heard a lot about that this weekend. I hope you have your Bible along. Let's turn to Psalm 90. A prayer of Moses.
- [3:38] Sometimes referred to as the psalm for old age. And we want to look into this psalm where we're going to find five divinely inspired pointers for making your later years truly golden.
- The first thing we're going to see is that we need to keep an eternal perspective. Verses 1 and 2.

You think you're getting old?

God's been here forever. And he'll always be there. Won't he? And I just find that fascinating that as Moses writes this prayer, that he begins with the eternal perspective.

Because it really reminds us that we're, you know, on this earth, in this life, we're just a little blip on the screen. And it's good to remember that not only is God eternal, when we put our trust in the Lord Jesus Christ, believing that he died for our sins, was buried and rose again, the gospel, the good news, we become part of that eternal life.

[5:19] And I think that is so fascinating. You know, I've heard people say, well, we only have everlasting life. The Bible talks about everlasting life. Well, in the original text, everlasting and eternal really come from the same terms.

And what it means, I believe, is not only that we're going to live forever as believers. Actually, everybody's going to exist forever in heaven or hell. But we're going to not only live forever as believers.

We enter into God's life. To me, that's what eternal life is. It's actually connecting with God himself. And that makes our life eternal.

And that means that no matter how old you are now, if you have put your faith in Christ, you're living your eternal life right now.

Isn't that good to realize? There's going to be a change of address, you know, someday, but we're living it now. Well, how do we keep that eternal perspective?

[6:23] Verse 1, the first way we do it is by making the Lord your dwelling place. Lord, thou hast been our dwelling place in all generations.

The Apostle Paul, standing on Mars Hill, Acts chapter 17 and verse 28, made this profound statement. He said, in him we live and move and have our being.

Where do we live? Thou hast been our dwelling place. The Lord has been our dwelling place. Even in the Old Testament, when Israel was under discipline, judgment, scattered to the various parts of the earth, God had a wonderful word of reminder for them.

And I just want to show you this that's fascinating. From Ezekiel chapter 11 and verse 16. Ezekiel 11 and verse 16. It says, Therefore say, thus saith the Lord God, Although I have cast them far off among the heathen, and although I have scattered them among the countries, yet will I be to them as a little sanctuary in the countries where they shall come.

Isn't that glorious? That even when God had to punish Israel, judge them, scatter them abroad, the face of the earth, he told Ezekiel, tell my people, I will still be a little sanctuary for them.

[8:06] I'm still with them. And certainly, if God was going to be a little sanctuary for his people who are under chastisement, how much more, when we're indwelt with the Holy Spirit, is God our dwelling place?

We have been made the sanctuary of God. Are we not the temple? Like Paul said, What? Know you not that we are the temple of God who is in you?

We become the actual dwelling place of God. And God is our dwelling place. So that's one way to keep an eternal perspective.

A second part is found in verse 2, and that is, Make your focus God's eternal nature. Again, verse 2, Before the mountains were brought forth, or ever thou hast formed the earth and the world, even from everlasting to everlasting, thou art God.

Old age is not an issue compared to God. That's not a problem with him. Keep an eternal perspective.

[9:27] The second thing we find in our text is we must remember the brevity of life. Verse 3 says, Thou turnest man to destruction, and sayest, Return ye children of men.

Now, I want to paraphrase this because it's really going to set the stage for the next few verses. What he's saying is, Get back to God because life is short.

We don't have time to waste being away from God in our walk through this life. So he begins this section, Thou turnest man to destruction, and sayest, Return ye children of men.

Now, I know there's an Old Testament aspect to this where God often used physical chastening, where he often, or sometimes, not often, but several times, had to punish Israel by sending them into captivity.

And yet, the message was always, Return to me. It was never because he wanted to get rid of them. It was so that they would come to their senses and realize, you know, we had it better when we were with the Lord.

[10:52] And so, that's why he says, Yeah, thou turnest man to destruction, but you always say, Return, ye children of men. So why should we do that?

Verse 4, For a thousand years in thy sight are but as yesterday when it is past, and as a watch in the night.

And in this section, in the next few verses, he's going to give us some illustrations of the brevity of life. And the first one is just to show God's perspective on time.

And God's perspective is, A thousand years are but as yesterday. It kind of reminds us of what the Apostle Peter said, doesn't it? With God, a thousand years as a day, a day is as a thousand years.

And the writer here, Moses, is simply saying, Time is going to fly by faster than you realize.

[11:52] Verse number 4 continues, And as a watch in the night. What's the watch in the night? Well, that was the night watchman. And yeah, it might seem kind of long while he's there, but before you know it, the sun's come up, it's morning again, the watch is over.

The next example, verse 5, Thou carryest them away as with a flood. Carries what away? Those thousand years. It doesn't take long for God to just, you know, wipe them out like a flood.

Pretty soon they're gone. And then he uses another example. They are as asleep. Okay? For those of you who sleep at night, hopefully, close your eyes, before you know it, it's morning, it has gone by.

Another example, verse 5, they are like grass which groweth up. Verse 6, In the morning it flouriseth and groweth up. In the evening it is cut down and withereth.

Doesn't take long. We have a little farmstead and I cut some of the grass for hay and it grows up beautifully. It can get quite tall and you come with the mower, whack it down and on a good hot sunny day you go out there and before you know it, it's just dried and small, which is great.

[13:12] You can bail it up but all of a sudden it's gone. It has changed very quickly. Another example, verses 7 and 8, is illustrated with the swift judgment of God to show how fast things are moving.

Verse 7, For we are consumed by thine anger and by thy wrath are we troubled. Thou hast set our iniquities before thee, our secret sins, in the light of thy countenance.

And I'm sure there's a great message in there as far as God seeing our secret sins but that's really broad and just to illustrate that God can swiftly bring judgment on sin.

And then a rather poetic way of saying how quickly time passes. Verse 9, For all our days are passed away in thy wrath. We spend our years as a tale that is told.

Just like you tell a short story and all of a sudden it's over with. How many of you seasoned citizens look back and say, Man, life is going by fast.

[14:30] Going by faster than it used to. Remember when you were a little kid? God. And those long summer days would just go on and on.

There's even an expression in our language, the endless summer. It just went on and on and on. And once you get over the hill, you start gaining speed fast.

That's one thing I found out. And why does he bring this up? because Moses, apparently up in years here, is trying to bring us to the realization that we need to be with God.

We need to walk with him. We need to have our life in order because it won't be long and it will be gone on this earth. The third thing that we need to understand is that we should make a plan for your life.

Verses 10 through 12. Now when I say that, we've heard many messages already pointing out that things don't always go according to plan. And we realize that.

[15:43] But in the larger picture, we need to have a plan. And that's really what's expressed here in the next couple of verses.

Verse 10 says, The days of our years are threescore years and ten. And if by reason of strength they be fourscore years or eighty years, yet is there strength, labor, and sorrow, for it is soon cut off and I'll fly away.

I'm guessing that's where that song came from. And we fly away. I used to think that song was about the rapture, but not in this passage, is it? That's about dying. And we fly away.

Well, according to this, life expectancy, when Moses wrote this, who by the way lived what, 120 years? There's 40 years, three sections of 40 years. But it's interesting that to this moment, you know what the life expectancy is in the United States of America?

79.4 years. It's actually up a little since I think probably because COVID has passed and things are kind of getting back to normal. Guess what?

[17:00] Canadians, your life expectancy is 83.02 years. So, hey, let's hear it for the Canadians. Doing good. They're a little more laid back up there than we are.

And good for you. That's great. All right. Now, verse number 11. Who knoweth the power of thine anger even according to thy fear?

So is thy wrath. So teach us to number our days that we may apply our hearts unto wisdom. Now, when I was studying this, I kind of got the impression at first that verse 11 was kind of misplaced because it seemed to belong further on down the text that we're going to be looking at.

And yet, in the context, I figured that the reason he brings up the anger of God here is to make a comparison.

And there was one thing that Moses really understood. He understood the wrath of God. He understood the anger of God.

[18:16] He understood when he came down from the mount with the Ten Commandments and the Israelites were already worshipping idols and dancing around naked and just making a mess of things, Moses was angry.

Threw the commandments down, both literally and symbolically showing the broken law. Didn't take long for man to break the law, did it?

once God gave it. And there were thousands who died. There was that time when the sons of Korah came along and said, hath God only spoken by Moses?

Well, doesn't he speak by us too? And what did God say? Stand back. Moses and apparently Moses got the memo from God how he was going to determine whether the Korites were on the right track.

And with great boldness and obviously divine insight, Moses said, if the ground opens up and swallows, you'll know that God's speaking by me.

[19:30] And you know what happened, right? the ground opened up and they fell alive into Sheol. Wow. Moses knew about the anger of God.

And so what he's doing in verse 11 is he is saying, I'm drawing a comparison now between the fear of God and the anger of God.

and what he is saying is we need to fear God to the same degree that we understand his potential anger.

And as Moses understood how great that anger could be, that's the fear of God we should have.

Now I know that there's different arguments, oh well the fear of God just means we respect him and so forth. I think that when we get before the throne of God I lean more to you know kind of the song will I be able to stand at all or speak at all will I you know I can only imagine what that's going to be like.

[20:52] How many times in scripture when God shows up do people just collapse prone on the ground. So I'm guessing that might be our first reaction but that's the fear of God.

The Greek word in the New Testament talks about the fear of God as well. Paul talks about the fear of God. It's the word phobia. What's phobia mean? Fear.

Yeah. That's okay. And so how much fear of God do you have? Compare it to his wrath.

That's the point there in verse 11. So how do we apply this making a plan for our lives? Verse 12. So teach us to number our days that we may apply our hearts unto wisdom.

And I brought along a little chart. I'm not a big PowerPoint guy and so I don't know. You guys don't even have that here. No way. You do have a screen but I didn't bring anything along for that. But I have in my grubby hands here my notes that I took at a Greg Harris seminar.

[22:15] Anybody ever been to a Greg Harris homeschool? Any of you grandparents ever been to a Greg Harris? He was one of the pioneers of the homeschool movement.

And we attended a seminar once and he pointed out the seasons of life. And I just want to share that. And I bring him up just to point out and give credit where credit's due because I think it's just a good overview of how you number your days.

All right. Now let's just take the number 80 as kind of the high end that's given right here in scripture and approximately what we can expect in our country.

If you divide that into 20s, those will make up four seasons of life. And I've appreciated throughout the weekend, several speakers have used that expression, seasons of life.

And each time they did, I'm like, careful, don't go too far with that. And Mr. Harris divided the seasons of life and what we emphasize in each season into four categories.

[23:27] Civil, social, financial, and educational. And the civil would have to do with, you know, political life, the social, hospitality, financial, would be your business, educational, would be obviously your study.

And the way he laid it out is that during the first 20 years, the largest segment of our time is spent with study and preparation for life.

you might have a business as a young person, get into hospitality and politics even, but those will be probably smaller portions of the time.

So you start with study as the big item. In the second stage of life, from age 20 through 40, you still have study, I hope that's still there, but then the big section is business, and of course add in babies.

So that's the time when you're really starting to build that business, financial security and so forth. Hospitality's in there. Sometimes you just maybe don't have quite the resources and time to do that like you would like.

[24:48] Politics is in there, you vote, whatever, but the business and babies pretty much occupies the bulk of your life. The third section from 40 to 60, hopefully, still includes study.

Hopefully by that time your business is able to kind of function without you having to be totally consumed with it. Now the hospitality section can begin to grow and expand as you really reach out.

Maybe you're able to be benevolent in bringing people into your home and being able to entertain them and talk to them about the things of the Lord.

You're maybe able to help the missionaries out more so that they can do the same thing. Yeah, still maybe you're getting more interested in the political end or maybe even being involved in it, but the hospitality is the big one.

The next section, the final section Mr. Harris pointed out of the seasons of life age 60 through 80. you've still got your study, you've still got your business, hopefully by that time your business has just been sailing along swimmingly, you've got some retirement income from it, and hospitality, you're in that age where grandchildren are a double blessing, they're a blessing when they come, and it's a blessing when they go home.

[26:21] All right, so you're just in that stage of life. And that's really the stage where maybe you could be a person in politics. You know, people say, well, these politisms are all so old.

Now, the Bible talks about the gray head being a sign of wisdom, unless, unless it's not true wisdom, and you know, there's another saying, it's not in the Bible, and there's no fool like an old fool, people.

And that is absolutely true. If someone managed to get through life and get old without getting the wisdom of God or even practical human wisdom of living, they are really ridiculous sometimes, and sometimes they get voted into office.

And that's why I believe there is a place for Christians to get into these political positions. I can't believe I say that, but, you know, we live in a country yet, thankfully, where it's possible to get into these positions and do so as a believer.

So, that would be the opportunity during those latter years where we really, really need that wisdom of a truly wise gray head.

[27:44] All right, so I love that. I appreciated that seasons of life illustration, and that's what he's talking about here. Psalm 90, verse 12, so teach us to number our days that we may apply our hearts unto wisdom.

The fourth principle that Moses brings up here, I believe, is very important, especially when you're in the golden years.

And that is we need to balance in our minds the bad times with the good times. You know, it's easy as you grow older to look back and remember all the bad times you've had, all the people that have done you wrong, all the things that kind of accumulated over time and you're starting to feel sorry for yourself.

And Moses is going to tell us how we deal with that in balancing the bad times with the good. And the first thing he points out, and I just absolutely love this, in verse 13, is that he points out God can change your circumstances.

Maybe you feel like you're still kind of in the bad times. Now, remember, this is a prayer. I know the introduction and the heading is probably not the inspired part, but it says, a prayer of Moses, the man of God.

[29:22] So, he's going to continue his prayer, and in verse 13, he's going to be praying that God would change any of those bad circumstances. He says, return, oh Lord, how long?

You ever been there? How long, Lord? How long is this going to go on? Return, and let it repent thee concerning thy servants.

Lord, we'd like you to change some things, and yes, God can change his mind. I heard that.

Look it up. At least 26 times, the scripture says, God repented of the evil that he was going to do.

Moses understood this. Remember that time when God told Moses, stand aside, I'm going to wipe out the people of Israel, and I'm going to make of you a great nation.

[30:25] What did Moses do? What would the flesh have done? Oh, great. Knock yourself out, Lord. get rid of them. Is that what happened?

No, Lord, don't do that. You made promises. This is in Exodus 32, if you want to check it out. You made promises to Abraham and to Isaac and to Jacob.

We don't want the enemies to think that you brought them out of the land and you can't take care of them and you just wiped them out. And there's one of the 26 times where it says God repented of the evil.

And by the way, evil, look it up in the Hebrew. It's not sinful evil. It's calamity evil. God repented of the evil that he thought to do against them.

Do you believe in prayer? I don't and I'm not saying well then you don't believe in God. No, do you believe prayer can actually change what God decides to do?

[31:29] You're dispensationalists. You know, we don't believe that stuff, right? That was for Israel. You know, if two of you agree on anything, touching anything, then I will do that.

I believe dispensationally that we're not promised that God will always answer our prayers even if we have two or three joining us, right?

I don't believe that's the promise to us. Our promise, Paul says, let your request be made known unto God and the peace of God that passes understanding will rule your hearts.

But that doesn't mean God can't answer it and change your circumstances. I absolutely believe God can change your circumstances. He can do that sort of thing. Well, Moses is praying that he would.

How long, O Lord, let it repent thee concerning thy servants. And after praying, dwell on that which is good, not on that which has been bad.

[32:38] Look at verses 14 and 15. It says, Oh, satisfy us early with thy mercy that we may rejoice and be glad all our days.

Make us glad according to the days wherein thou hast afflicted us and the years wherein we have seen evil. Another comparison is being brought out.

Just like he did earlier when he said have the kind of fear of God that matches what you know to be the potential wrath of God.

In other words, have a lot of it. And now the comparison is Lord, make us glad to the same degree according to the days wherein thou hast afflicted us.

You've had a lot of bad days in your life. You're praying, Lord, give me some good days like that. Make them commensurate with the times I've struggled and the years wherein we've seen evil.

[33:38] Is that a bold prayer? Yeah. Is that a legitimate prayer? God says, let your requests be made known. We can do that. It's okay.

We've been hearing that a lot too, haven't we, this weekend? It's okay. It's all right. And what happens when you do that?

You start dwelling, by the way, has God been good to you? Has the good that he has done for you outweighed the bad you've seen in this life?

What did Paul say? You know, the guy that got beaten with rods, beaten 40 lashes, save one, because the Jews didn't want to go over the line, the guy that spent a day and night in the deep, the guy that was stoned and left for dead, that's the guy that said all of these troubles are nothing compared to the glory.

He put those troubles on a scale and he said they're like a feather when compared to the great glory that is revealed in us.

[34:59] that's, you know, God has been good. If you're saved, that far outweighs anything bad that's ever happened to you.

Wow. Make us glad according to the days wherein thou hast afflicted us in the years wherein we have seen evil. But the last pointer given to Moses by inspiration for us to remember in those golden years are that we ought to leave a lasting legacy.

And that's in verses 16 and 17. Let thy work appear unto thy servants and thy glory unto their children.

The first thing we need to do in order to leave a lasting legacy is to focus on the next generation. Let thy work appear unto thy servants and thy glory unto their children.

How many of you knew Pastor Floyd Baker? Okay, a few of you. Pastor Floyd, I think his last pastorate was probably the Evansville.

[36:18] Is that right? The Evansville Church in Indiana. Which direction is that? It's that way. Okay. Kind of that way. And I remember when he was up there, you know, getting into his 80s maybe, he resigned his church.

And I don't remember where he was at that time if he was already at Evansville and then came back. But he resigned and he moved down to was it Georgia or Florida? He moved down south. And I thought, praise the Lord, that guy has preached 50, 60 years and he's retiring, going to live near his children, grandchildren.

You know what I found out he was doing? He wanted to make sure his grandchildren were saved. So he moved to go and be around them so he could be confident that they'd, not that he was questioning their parents or anything, he just wanted to make sure himself.

What's that passage somebody already read Deuteronomy chapter 6? Teach these to your children and your children's children. And I've already told my kids, some of them are here, I want to teach your kids too, but if I'm blessed to have grandkids or great grandkids, I'm done.

You guys do that. You do the next generation. But you see what God's doing? And someone also, I think, our Peter that had to take off, pointed out Timothy, I'm confident that you have faith because you've had your mother, Lois, your grandmother, Eunice, and I'm confident that that faith is in you as well.

[38:07] So you see that same principle, Paul emphasizing. And what's he doing? What's God doing? And when he told the Old Testament Israel, when Paul reminded Timothy, you're making sure you don't skip a generation.

You're making sure you don't skip a generation. That is so crucial. It cannot be overemphasized. Focus on the next generation.

Leave a lasting legacy and how you do it is part of the prayer. And that is, make sure you establish the work of your hands.

Verse 17, let the beauty of the Lord our God be upon us and establish thou the work of our hands upon us. Yea, the work of our hands establish thou it. Do something with eternal value.

do. Now, another thing I've heard over and over again this weekend is we don't all have to do it the same way.

[39 : 18] When I started writing books, I thought, you know what? I want to get the word out, but I want my posterity, such as they may ever be, to be able to check out, well, what did grandpa think?

What did great grandpa think? And so that's really been a major motivation of just writing my books. Write some things down for your kids and your grandkids.

Oh, it doesn't have to be a Bible commentary, all that would be fine. We have in our family some writings from both my mom and my dad that are just amazing.

And it really gives us a window into their lives and how we came to be who we are. And it's just an amazing record that we can pass along.

So I haven't asked you to do a lot of interaction. How many of you can read and write? Almost everybody. So you got no excuse, do you?

[40 : 35] Just write something down. Write your testimony out. My dad's testimony is incredible. And I don't share it often, but I don't think he'd mind, and he's with the Lord, so he can't stop me.

When my dad was 14, his father committed suicide. Yeah, because he had an affair and became so shamed, and he was a professing believer that he took his own life.

And my dad said that that was the moment he decided that he would become a believer. And he said he made two decisions, that he would be saved, and that he would never be unfaithful to his wife.

And he did it. He did it. Praise the Lord. Leave a lasting legacy. Do something with eternal value. I brought this, again, I don't like these things.

But I just wanted to share this. How many of you ever heard of Billy Sunday? Billy Sunday. I'm going to read this little article. Billy Sunday was the most famous and successful evangelist of the early 1900s.

[41 : 57] He was a flamboyant professional baseball player who met Christ at Pacific Garden Mission in Chicago. Within a few years, he had formed a very successful crusade team which captured media attention all over the country.

He is remembered as a colorful preacher who not only led multitudes to Christ but also led the fight against ending prohibition.

Good for him. Now, I just wanted to stop there. There's two paragraphs here yet. In another article I looked at, it said, Billy Sunday probably preached personally to 100 million people in his lifetime.

And, probably by very conservative estimates, probably about a million people were saved through his evangelistic efforts. Which is, you say, well, it's not a very big percentage.

Still a lot of people. Okay. Billy Sunday would be considered a success by almost any standard, yet he lamented. These are his words. The great tragedy of my life is that though I have led thousands to Christ, my own sons are not saved.

[43 : 13] Wow. Indeed, his sons mocked their father's ministry and were drunks with horrible family lives. At one point, and I found this in another article, his sons were adulterers and the family paid out hush money because of the infidelity of his sons.

Indeed, his sons mocked their father's ministry and were drunks and with horrible family lives and one of whom ended his life by suicide. It was the practice of the Sundays to leave their children in the care of a nanny while they pursued their ministry.

Maybe we should note that fact as we discern what truly is redeeming the time. Lord, thank you for your word.

Thank you for Moses and for the thoughtful insights you inspired him to record in Psalm chapter 90. Thank you for this assembly and just the welcome they've given us over many years, even before the family conferences, and we really appreciate that.

Thank you, Lord, for your word that instructs and directs us in our daily lives. In Christ's name we pray, Amen.