**My Personal Story of Adoption**

***Romans 8:17 “… you have received a spirit of adoption….”***

It was sometime in the middle of my pastoral ministry that I began to be aware of what retirement was going to be like for me as a Pastor. I started out with youthful vigor—thinking I was going to live for a long time. But sometime after the first ten years, I began to realize that no matter how well things went in my ministry, I was going to need to plan for my retirement…and it didn’t look good.

My denomination does set some money aside for benefits, but as I went to some seminars to discover what to do, I found that I was strongly encouraged to begin setting some of my salary aside in investment accounts for the future. This was a challenge since with two master’s degrees and a D. Min, I was making just a little over what a starting salary for an elementary teacher in public schools received. And it has proved true, if all I had for retirement was what the church provided and Social security, I would now be living just above the “poverty line.”

My wife and I began planning and realizing that we would have to live frugally if we were to have a retirement future of any kind at all. This meant that our ten-year-old car would have to last another ten years, My five-year-old suit that I preached in every Sunday would have to last another five years…and so forth. The private preschool (even part-time) that we had hoped for our children could not be given.

My wife and I attended a family gathering at her parents’ home and in an informal time she shared privately with her mother what were some of the adjustments in our living we had been making. Neither of us was complaining to each other, and certainly not to her parents. But a little while later, her father came to me and told me what her mother had discovered, saying, “Forrest, you don’t need to be concerned about your retirement.” He went on to say that they had created a living trust and that all of his resources would be passed to his two children and that there would be enough to give my wife and me a good retirement.

I knew that they loved their daughters, and I knew that they loved me and had accepted me into their family as one of their own. But I never dreamed that I, along with my wife, I would become heirs. Because of that inheritance, I live well above the “poverty line” today!

Sometimes I think of what life would have been like if all I had in my retirement was what I could have provided for myself. Even with the frugal living that we had planned for ourselves, it would not have been much. I thank God for my wife’s parents love for me that has meant so much before any inheritance. But I also thank God for being their heir, and what their plans of love have provided for us.

**I think too many Christians live only for what they can provide for themselves today, and do not realize that they have been accepted into God’s family…and that being the heir of God and fellow heir with Christ brings huge benefits now, and even better benefits in “the retirement of eternity!”**