

*‘Reading this book I stopped now and then and punched the air with joy. It is warm, encouraging and realistic. It views older people as the Scriptures do, with lives planned by God in advance. Professor John Wyatt looks at the three major stages of our lives, from retirement to independent living, then dependency on others, and finally from living to dying. Each stage is imbued with God-given purpose: you experience “your heart’s deepest gladness” when you find yourself doing what you were created for. Older people have much to offer others, and the time to do it. Time to listen, to share the gospel, and to share insight and wisdom. John is now seventy and grateful for the wisdom he has gained over the years. He wouldn’t want to be twenty-five again, though it would be good to have a twenty-five year old body that didn’t ache so much. Finally, there is the finishing line and the falling asleep that Christ described with Lazarus. Death has been defeated by Christ on the cross, and we can look beyond the physical to the hidden glory.’*

**Louise Morse**, writer and speaker,  
Pilgrims’ Friend Society; author, *What’s Age Got To Do With It?*

*‘As someone who has recently moved from work to retirement, I found this book both encouraging and challenging. John Wyatt takes us through three significant transitions with huge personal implications for all of us. With sensitive pastoral insight and a fine grasp of biblical teaching he has given us a unique and immensely helpful book.’*

**Paul Mallard**, author, *The Grace of Gratitude and Invest Your Suffering*

*‘In The Final Lap, John provides a unique, comforting, and profound insight into the three major transitions that are likely to happen in the later stages of life, a topic that has been long waited for, for commentary and discussion. He gently confronts the fears our society often hold around life, post retirement, moving from independent living to dependence on others, and finally the transition from living to dying. This extremely digestible and positive read will encourage and inspire all who find themselves in later life, as well as those of us who offer pastoral care and support to this precious generation.’*

**Pippa Cramer**, MBE, Pastoral Care and Seniors Minister, Holy Trinity Church, Claygate

# THE FINAL LAP

NAVIGATING THE TRANSITIONS  
OF LATER LIFE

JOHN WYATT

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INTRODUCTION:

# THE MARATHON

‘Life’s a marathon not a sprint’ – how often have you heard that familiar phrase? But as I reflect back on my life, having just celebrated my 70th birthday, the idea that life is like a long-distance race makes a lot more sense to me now than it used to. Certainly I’m in the 20-something mile of my own marathon, and those final laps are coming into view.

I’ve never actually run a marathon (10K was the best I could do), but I have some idea of what it must be like. Any long-distance run has different stages – the initial enthusiasm, the grinding up-hill sections, the boring bits, that glorious down-hill stretch when you feel as though you could run for ever. And every marathon runner needs to plan ahead for the final stages of the race. How are they going to survive if and when they ‘hit the

wall'? Experienced runners have told me that the final mile or so can be one of the most difficult and perilous parts of a marathon. And so runners plan ahead. They have their strategy to keep going through those last challenging phases of the race; conserving energy, keeping fluid intake up, having a snack ready for a final calorie boost.

The author of the book of Hebrews wrote, 'since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy that was set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God' (Heb. 12:1-2).

We need to persevere if we are going to finish life well. Like long-distance runners, we need to prepare for the stages that still lie ahead. That's what this short book is all about. How can I prepare now for the final stages of the race? What are the challenges and opportunities that will come as I see the finish line drawing nearer?

Many of us have already run dark and dangerous sections in our race. We've already been through

the valley David describes in Psalm 23, and we know that the race ahead of us will probably throw even more challenges our way. But each one of us has an individual course marked out for us. We don't choose our own path, we are given it. What's more, we're not alone. It's a group race. We are all in this together and we are here to encourage one another, to strengthen one another, to support and even carry one another along when we need to.

There's a great crowd of unseen witnesses all around us, watching us and cheering us on. How many millions of faithful Christian believers have run this race before us? We are not alone. But as the competitors enter the stadium for the final lap they are not taking a break and waving at the crowds. Their eyes are fixed on the course that's marked out for them. Hebrews tells us that we also need to fix our eyes on the one who has already completed the course: Jesus, the 'pioneer and perfecter' of the entire race. He was the one who both created the course, and the one who then ran it from beginning to end, showing us the way.

So if you, like me, have already been running for many miles, if you're hitting the wall or if the final lap and the finishing line are starting to loom, then

this book is for you. We are going to be looking at three major transitions that are likely to happen in the later stages of the race. First, the transition from paid employment to what is laughingly called 'retirement', second the transition from independent living to dependence on others for our care needs, and finally the transition from living to dying, as we approach the finishing line itself.





## 1

# HITTING THE WALL:

## MOVING FROM WORK TO RETIREMENT

Germany was the first country to adopt a national pension programme in 1889, under the inspiration of Chancellor Otto von Bismarck. Initially Germany chose 70 years as the age at which a pension began, but this was later changed to 65 years as it became apparent that the state could afford this earlier age. Out of interest I looked up the average life expectancy in Germany in 1889. It was 40.3 years! The proportion of the population who actually survived to 65 and beyond must have been pretty small, and so there was no problem for the state to take on the economic cost of providing pensions.

But the world has changed. According to the UK Office of National Statistics (ONS), males who were

aged 65 in 2020 can expect to live for an average of another 19.7 years, and for females it is 22 years. And according to the ONS, in 2045 the expected length of life beyond 65 is going to rise to 21.9 years for men and 24.1 for women. And that's just the average. There are going to be many people who will live into their 90s and beyond. Astonishingly, of babies who are born in 2022 in the UK, one in five girls, and one in six boys are expected to live beyond 100.<sup>1</sup>

Of course, these predictions may prove inaccurate, but they do give us a picture of how life expectancy is increasing. It's important to stop and think about what an extraordinary period we are living through. It's a new idea that in your late 50s or early 60s you can come to the end of your period of paid employment, and yet have another 30 years of healthy life ahead of you. Of course, many won't have the luxury of early retirement, but most will enjoy a number of years when they no longer have to work. It's never happened before; we are among the first to face this reality. And it raises huge questions.

Perhaps the most important question it raises for me is, 'What are old people for?' After all, there's an

awful lot of us! And as followers of Christ, a related question is ‘What are old people for in the Christian church family?’

To many health and economic planners, these improvements in life expectancy are threatening and disturbing. People talk about the ‘demographic time bomb’. In Europe as a whole, one in thirteen of the population were over 65 in 1950. By 2035, it is thought that the ratio will be one in four.<sup>2</sup> The number of working ‘economically productive’ people is continuing to dwindle, whilst there is an ever-growing army of elderly people who are going on living for many decades, burning up health and social care resources, and their children’s inheritances, instead of doing the decent thing and quietly ‘popping their clogs’!

But this is a terribly depressing and negative way of looking at things. As Christians we know that all aspects of our lives are in God’s hands, including their length. As much as the Apostle Paul wanted to be in the presence of his Lord in heaven, he was able to write, ‘to live is Christ ... If I am to go on living in the body, this will mean fruitful labour for me’ (Phil. 1:21-22). His desire was to glorify God in this life for as many days as he was given. We should