

Retiring or Repositioning?

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Retirement! How does that word hit you? Some people look forward to this life stage with eagerness. After many seasons of hard work, taking greater control of one's schedule looks appealing. Other people, however, resent this approaching life stage. For them, it feels as though someone is replacing them and that they are no longer needed.

The thought of retirement is scary for many people because this transition is unexperienced and unknown. When we move from one ministry assignment to another, we have a pretty good idea of what we are getting into. People and activities may change, but our role remains the same. But as we look toward retirement, we must make choices of residence. Questions of finance and security become critical. Most significant are issues related to identity. In the words of one colleague, "To the person who has invested 20 or 30 years in a meaningful career, . . . that career has become an extension of himself. It has brought a sense of worth and dignity, and has therefore been a major source of building esteem."¹ Since some people's identity is so wrapped up in what they do, their transition into retirement can rock the very foundation of their being.

Retirement is a phenomenon of culture. Affluence has made it particularly possible in the Western world. But the expression *working for a living* should not be associated with only financial well-being. Work is important to our overall well-being.

God Himself instituted work. Healthy productivity was God's design for humanity since Creation. Unfortunately with *the Fall* work also became toilsome. But this labor associated with work should not mislead people to think that work itself is bad or should be avoided. God Himself works. And those who are created in His image likewise find fulfillment in profitable work. One colleague illustrates the point:

[As retirees] We will still want to feel needed, worthwhile, and productive. We will still need, too, to feel that we're growing, that we're useful, and that our existence is important. This is why so many retirees, after spending a few vacation months on the golf course, come to miss—if not indeed to long for—the shattering sound of the alarm clock waking them up to the involvement and challenge of the world

of work. Putter in hand, they come to the startling realization that on the day they retire, they walked away from a large part of themselves.²

The reason many people today struggle with later maturity is that they have an unbiblical understanding of retirement. This statement should not be misunderstood to mean that we cannot bring to conclusion remunerated service. But it does affirm that to be fully human, we must remain productive. As one writer has noted, "Work supplies an answer to some of the deepest and most basic of all human drives; the need to produce something, the need to create something, the need to satisfy curiosity, the need to be useful, the need to be needed."³

Therefore, retirement is best viewed not as an ending so much as a beginning. We are not retiring from something but *to* something. We are not retreating; we are repositioning.

Many opportunities lie before a gifted minister. Upon retirement, some pastors have become chaplains, consultants, fundraisers, authors, and interim pastors. One minister stated, "If you are in a city, there are a lot of churches around that are looking for part-time people." Another friend who has been serving for seven years in such a capacity reflected, "When I left my full-time position, I cleared out my desk and said out loud, 'Lord, is this all there is?' I soon found out the answer to that question was a resounding 'no.'" Presently, he and his wife are experiencing some of the most fulfilling ministry of their lives, and within parameters that they have chosen.

Letting Go

One of the questions that I asked of pastors who have moved into the repositioning stage was, "How did you know when it was time finally to resign?" Some of those who responded thought that their church was at a critical stage, and they had to decide if they could stay long enough to see it through the next season of ministry. One minister expressed it thus: "I felt I had to make some long-range plans and thought it was best for the church to get someone new who could bring into realization their vision. Their next chapter would likely have the best outcome with new leadership."

Some of the pastors interviewed indicated that their movement into this stage was forced upon them. Some of them even felt pressured to retire a couple of years sooner than they personally desired. In the words of one friend, "I really wanted to hang in there until I was 65, but we were in decline, and I didn't have the ideas or energy to remedy the situation. However, even at that, I probably wouldn't have gotten out of the nest without a few of the church leaders pushing me a bit."

A number of other ministers indicated that their movement into this life stage was determined years earlier. They had calculated the impact of their retirement on themselves and on their churches, and moved toward a positive transition. One minister even brought onto the staff an associate who became the senior pastor two years later.

One colleague described how a group of five men surrounded him for about eight months. He said, "They helped me formulate when I should leave, how it should happen, and the celebration that would bring closure to this chapter for the church and me." Moving into the retirement stage intentionally, rather than reactively, gives both our church and ourselves a fresh start for that which lies beyond.

Another pastor used an analogy to explain this particular transition: "I see pastoral ministry like a relay race. Each pastor takes the baton from a predecessor, runs a great lap, and then hands it off to a successor. In my last church, I ran a good race, then handed off the baton to a new shepherd. My only responsibility now was to get off the track." Although this might sound easy, everyone who was interviewed agreed that the letting go was not easy. Consider the words of one pastor: "Although I wanted to throw off all the work my job involved, I didn't want to give up the keys to my office. This familiar place comforted me.... My office was like a secure spaceship saving me from drifting meaninglessly into the great void of retirement."⁴

Another minister who took retirement after 25 years of service in his last congregation describes his experience thus: "I felt like I was a man without a country; a man without a church. I no longer had a group of people looking to me. I still carried the burden of the church for years. It was especially hard for my wife and me when things weren't going well, but I was no longer in a position to do anything about it."

For the long-term well-being of the congregation, and for our own emotional health, we need to move on. Affirming this view, one pastor stated, "I didn't take phone calls; I absented myself from the church for a year; and I avoided triangulation." Although this clergy couple still has friends in the congregation, they understand boundaries and support the new leadership.

Another colleague related how some of the board members wanted to give him the status of "pastor emeritus." He turned the offer down because he thought the church needed to be future oriented rather than past oriented. "It was important that I leave," he said, "therefore, I wasn't available for weddings or funerals or counseling."

So how do you let go? The words of this pastor succinctly summarized it: "*Just stay out of it!*" Although that is easier said than done, the blessings of the repositioning life stage can happen only when we bring closure and accept the finality of the past.

Stages of Later Adulthood

Most of the pastors with whom I have talked move into the retirement stage between the ages of sixty-two and sixty-eight. A few wish they could have transitioned sooner, but they were not able financially. Others wish they could have remained a bit longer, but they either didn't have the energy or the encouragement to do so. Once into the transition, however, all of them seemed content with life in this new chapter.

To best understand this new season, rather than talking about retirement, it is more helpful to talk about the stages of retirement, or stages of maturity. Gerontologists divide later adulthood into early maturity, middle maturity, and later maturity. Speaking on the lighter side, one colleague referred to these stages as *Go-Go*, *Slow-Go*, and *No-Go*. While each person's biological clock will differ, these stages reflect the ages of 62 to 75, 76 to 85, and 86 plus. Obviously, energy levels and opportunities for physical activity and travel are greater in early maturity. But regardless of the stage, we should maximize our capacity for growth.

The Bible relates that the child Jesus "increased in wisdom and stature, and in favor with God and man" (Luke 2:52 KJV). In a certain sense, this maturation process never ceases. Throughout all of our years, we can keep learning. If reading becomes difficult, we can use audio books. Flexibility, strength, and aerobic exercise, even in modest proportion, will let us feel better and help us get around more easily. Practicing the spiritual disciplines that work best for us keeps us centered on the One who is preeminent. In maintaining friendships (whether traveling together in our sixties or talking on the telephone in our eighties), we are enriched through Christian community. Healthy people stretch their minds, keep active physically, stay close to the heart of God, and nurture personal relationships.

One advisor summarizes it:

Retirement is not the cessation of productivity and worth. On the contrary, your retirement can represent a giant step of tremendous growth and progress. The key to making this a reality is your taking steps—right now!—to make sure that, when retirement comes, you are retiring to something. Something you feel is more worthwhile, yes. Something you enjoy more, yes. Something more of your own choosing, yes. But, most importantly, something that stretches you, keeps you involved in life...and keeps you "growing."⁵

So whether one is traveling with a construction team to Mexico, serving as a volunteer chaplain in a small retirement home, or hosting a community Bible study, remaining active in kingdom service will keep us focused on the race and the prize ahead.

Sage Points

Books and articles abound regarding later adulthood and no doubt will increase with baby boomers aging. Much of that information applies to people in all walks of life, so take advantage of the insights of those who have gone before us. In addition, however, let's benefit from the discoveries of career ministers who have made this transition. Their counsel is consolidated into the following eight bits of advice.

Plan early. We hear the following expressions all the time: "Where has this past year gone? I can't believe how time is flying!" Life seems to move quickly, especially for

those who are fully engaged in meaningful service. Boomers who feel as though they just got out of college can't believe their retirement is just around the corner.

A few of the colleagues with whom I talk left their full-time positions, simply trusting God for future direction. Most, however, began charting their future course during the ending phase of their last pastorate. There is value in repositioning (moving into something else) while we are still in a present ministry.

Perhaps you'd like to serve as a traveling chaplain in RV communities or national parks. If so, look at the options and begin networking now. If you'd like to consider a part-time staff position, what would it look like, and where are they available? Again, start working your networks.

Perhaps you'd like to begin your own ministry. One friend suggests, "If you are interested in developing a small business to augment your income, get it started well before retirement. Many small businesses fail during the first two years. Should your first attempt follow this path, you have time to try some others. If you wait until you are retired, you may panic and continue to row a sinking boat. Talk to people who own small businesses to get some idea as to what it is all about. The key question is, "For what goods or services are people looking that I am capable of producing and that I can do with simplicity?"

One colleague considered transforming a hobby into a small business, but he concluded, "Although we thought we could enjoy running an antique shop, we loved our work with people over the years and thought we'd be more productive continuing with people than opening the shop." This type of assessment is best made while still in one's present ministry.

Team it! The repositioning of later adulthood doesn't happen for just the pastor but also his spouse. Therefore, decisions in this season dare not be made with only the clergy's desire and giftedness in mind. One pastor affirmed, "We need to be on the same page with our spouse. The issue of retirement is not only what are my strengths and desires, but also what are her strengths, and what does she want to do."

Earlier in a cleric's marriage the employment of the primary breadwinner heavily influenced vocational decisions and lifestyle arrangements. As we reevaluate opportunities in later adulthood, however, a new flexibility can allow us to work toward deeper consensus. And if an impasse should arise, now is the opportunity for the cleric's spouse to break the tie.

Financial restructuring. As we reach our mid-sixties, opportunities before us will be screened through a number of grids. One critical grid is that of finances. When asked, "What advice would you give to pastors moving into the stages of retirement?" one friend, a financial advisor, responded,

- Make every effort to have your house paid prior to retirement. If this is not possible, make major additional payments to principle for several years prior to retirement.
- Commit to be totally free of credit card debt at retirement time, and then only use cards for convenience, when you know you have the funds to pay off the entire balance each month.
- Plan your car acquisitions such that you go into retirement with a car that will last you for several years.
- Consider the real need to relocate to a part of the country where the cost of housing, utilities, and necessities are lower than where you live now.
- If you have significant assets, engage a financial planner to help you prepare for restructuring, and get educated in the process.
- Community colleges offer courses for people to help plan for retirement. Take advantage of them.⁶

Capitalize on Strengths. After 30 or 40 years of ministry, you would think that upon retirement most of our colleagues would want to do something completely different. However, what I have discovered is that the gift mix that makes people effective in ministry is typically the same gift mix to which they prefer in part-time or volunteer service. When we add to that gift mix other talents and assets that we've acquired, and then consider the needs around us, a directional template for service can emerge.

For example, several of the repositioned ministers whom I interviewed incorporated their own ministries. One asset that pastors might overlook is all of the people with whom they have developed friendships over the years and who shared a passion for a particular type of ministry. For example, one pastor was concerned with racial reconciliation, another with assisting young parents, and a third with missions in Mexico. In each of these situations, former ministry friends gave significant volunteer service and financial support to these ventures.

Find a good church home. Retired clergy tend to reside either where their children live or where they consider *home*. Home might be where they grew up or where they spent a significant part of their ministry service. Some clergy will remain in the community of their last congregation.

The challenge when remaining in the same church is the temptation toward over involvement, to be drawn into leadership issues. We have already discussed the importance of letting go, so we can understand the pastor who advised, "In these situations, we need to have a hands-off attitude!"

The challenge when joining another church (as a lay person now) is coping with feelings of insignificance. Before, we were at the center of all action; now we are on the

outside of everything. Before, we knew everything that was happening in people's lives; now we're strangers to most folks. Before, we determined schedules and events; now no one asks our opinion.

Although most of our colleagues initially struggled to get past these feelings, they eventually discovered the freedom of simply living in community. Before, these pastors felt the pressure of planning worship services for people with vastly different preferences; now they are simply lovers of God. Before, they worried about assimilation and people falling through the cracks; now they can befriend just a few people. Before, they felt the pressures of staffing volunteer services; now they are just personal servants of Christ.

As we conclude the season of full-time professional ministry, it will be time to practice what we've preached for decades: all believers need to live in community. We, too, need to know and be known. We will need an environment in which we can learn, worship, and serve. Colleagues who have gone before us warn that the change from authority and position can be difficult, but it is also enjoyable and rewarding.

Simplify your lifestyle. In Sunday school we used to sing, "This world is not my home; I'm just a passing through." But for just passing through it sure seems like we've collected a lot of stuff on the journey. So one colleague advised, "Begin simplifying your lifestyle before retirement. Unwind some of the complexities that you picked up along the way. Begin cleaning out, selling off, maybe even moving to simpler quarters. Get used to a more Spartan lifestyle before it hits." In reality, everything that we own owns us. So we are advised during the sunset season of ministry to maximize time with people by minimizing time on the maintenance of stuff.

Prepare for your last transition. George Bernard Shaw said it well: "The statistics on death are overwhelming; one out of every one dies." The greatest certainty in life is death. One motivating factor for living full and living well in our last season of life is the realization that we are finite people. Knowing that I am closer to the end of life makes the moments remaining more precious.

As pastors, we have walked with people through "the valley of the shadow of death" (Ps. 23:4). We know that some people have left their houses in order, but others have not. And although death is *homecoming* for the godly saint, we have witnessed the waves of grief that cascade on the loved ones who remain. Therefore, for the sake of our spouse and family, we need to ensure that the details of our final transition, our transition into glory, are in order.

Talking about final plans during the last weeks of life is difficult. Those moments are best reserved for reflecting on the good times shared together. Therefore, now is the time to make our spouse and children aware of our desires regarding life directives, funeral arrangements, favorite hymn or song, location of interment, and other physical details regarding our death. Our will should be current, and beneficiaries should be noted on all assets, such as titles, insurance policies, and certificates of deposit. A list of

distribution of property should be maintained in a safety deposit box, the children even knowing ahead of time that such a list has been put together.

Once again, the point here is not to be overly morbid but succinctly to delineate how we want our *tent* taken care of when the real us goes to be with Christ. Then, with the details of our last moments planned, we are free to maximize our last season of ministry.

Enjoy the journey. Colleagues who have repositioned into part-time ministries or volunteer service have embraced a selectivity that ensures the most fulfillment. For example, one pastor agreed to work 20 hours a week in pastoral care. In this role, he was able to use his people skills but didn't have to hassle with staff meetings and other administrative functions that he disliked. Another minister negotiated an arrangement where he would work 40 weeks per year, the weeks negotiable to accommodate trips that he and his wife desired to make.

Summary

At the repositioning stage of our lives we have *nothing to prove*. Although some pastors might have enjoyed all aspects of their ministerial journey, many pastors have acknowledged always feeling driven toward another destination. In this last season of ministry, we can now accept only those opportunities that we choose. We can limit engagements to only those activities that can make the greatest impact and offer the deepest fulfillment. We are now free to enjoy deeply our ministry journey.

End Notes Chapter 18: Retiring or Repositioning?

1. Ted W. Engstrom, *The Most Important Thing a Man Needs to Know About the Rest of His Life* (Old Tappan, NJ: Revel, 1981), 107.
2. Ibid, 106.
3. Smiley Blanton, cited in Engstrom, *The Most Important Thing*, 107.
4. Jerry K. Robins, "Lessons in Retirement," *The Christian Sentry* (12 April 2000): 422.
5. Engstrom, *The Most Important Thing*, 109.
6. C. Van Elliot, CFP, Director of Financial Foundations, Big Bear Lake, CA. Information given in an email to the author, July 7, 2001