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IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

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How to Avoid the Potholes on the Road to Retirement

Gordon, a pastor in his late sixties, ignored all the warning signs. Despite his waning energy, he believed he was the exception to every retirement rule. The congregation's anxiety grew with each passing year and concerned leaders braced for the brewing crisis. Would the pastor have a medical emergency that suddenly suspended or ended his ministry? Would the church's financial and mission vitality outlast the pastor's "treading water" years? Would the congregation eventually confront Pastor Gordon and force him to exit?¹

Big Potholes for Pastors to Avoid

If the pastor, along with the congregation, prepares for the next chapter, they likely will encounter only a few minor bumps. However, six issues repeatedly pose problems along the way.

1—The hasty or unplanned exit. One of the biggest errors is starting retirement planning too late. Pastor Mark took his first step toward retirement planning at age 50. He participated in a denominational workshop that assessed four aspects of his life linked to a healthy retirement: financial concerns, health issues, spiritual life, and call or vocation. Before addressing the latter three aspects, Pastor Mark reviewed his financial retirement package to identify an age when he could realistically retire without undue hardship. His wife took part in the planning—would she retire before, after, or about the same time? Which options would be financially possible for their family?

Once a timeline for the ideal retirement age is in place, a second assessment process begins about five years before retirement. At this point, pastors should be thinking about a number of things:

- What is the status of available retirement funds? Are we as a family still on track with our financial planning?
- Are there indications of future medical problems if some lifestyle issues are not addressed?
- What spiritual practices currently nurture my ministry that I want to carry over into retirement?

What kinds of non-church activities, interests, and friendships are being developed?

- What is my sense of call or vocational discernment now? Where do I feel my energies should be focused in the remaining years of my ministry? Where do my gifts and the church's greatest needs intersect?

Answering these questions and having an understanding of what life after work looks like is important to ease the anxiety that comes with retirement. Pastor Mark took his mentor's advice to think of retirement not as quitting but as "answering a new call, with a different income source."² He investigated volunteer opportunities for the causes he deeply cared about. Always avid travelers, he and his wife discussed the long list of places they still wanted to see. He also looked forward to spending more time with family and friends and supporting them in ways he was unable while he was in full-time ministry.

2—The "I'm indispensable" syndrome. One year before retirement a pastor should start thinking of a date when he or she will lead worship for the last time. Pastor Gordon kept postponing making this determination, even to himself, because of his concern for the church's future. He didn't think the



church could afford a full-time pastor after his retirement and worse—the church might close. But his inaction increased those probabilities.

3—*A spouse on the sideline.* Too often a spouse doesn't get to be a part of retirement planning (such as participating in workshops). If the pastor's moves dictated where the family lived, perhaps retirement is a chance for the spouse to set the agenda. Many denominations stipulate that the pastor and spouse join another church immediately upon retirement. This rule can be difficult for the spouse who loses long-term friendships and meaningful church leadership roles. Experience shows that a spouse that remains in the church suffers many awkward moments—hearing all the deserved and undeserved criticism of the new pastor—without being able to respond. In some cases, the family sells their home and relocates to a new community. If the spouse wants to keep working, that option complicates the timing of separation from the church and community.

4—*The lame duck problem.* Generally, lay leaders know the pastor's retirement is coming. In a healthy church, retirement conversations come up in the pastor's annual performance review. Every church situation is different and opinions about "best practices" vary. But the guideline for how far in advance to announce a retirement date is somewhere between three to six months. If the pastor announces earlier than six months, the church stalls because the pastor's ability to lead the flock is compromised.

5—*Unclear communication and boundary issues with the congregation.* The pastor sets the tone for this major transition and his or her attitude is what matters. The pastor should communicate hope and enthusiasm for the church's next chapter. An optimistic message of faith that the congregation will continue to live out their mission in significant ways should come from the pastor. The pastor's retirement gives everyone a time to express thanks for their ministry together and to seek forgiveness for any past conflicts.

One way to insure that everyone gets the retirement news at the same time is a pastoral letter to the congregation (see the NW Synod of Wisconsin Resource Center for an excellent example).³ The pastor is responsible for making clear that the pastoral relationship will end and after the retirement date, he or she can no longer conduct funerals, weddings, and baptisms for former church members.

6—*The grief tsunami.* Despite doing all the right things, Pastor Don was not prepared for the tidal pain that washed over him. Before retirement, his answering machine blinked with multiple mes-

sages each day. But in retirement, the machine light read "zero" day after day. He confessed, "That's how I felt."

A pastor forms deep attachments in ministry and officiates at long-time members' funerals. Retirement then opens up a space for "carried grief"—unacknowledged and unmourned loss.⁴ Another part of the emotional response stems from identity loss. Pastors hold the privilege of being an important part of people's lives. One pastor wrote, "My collar says our conversation could be very important. You can trust me to know that now could be the time for the moment of truth."⁵ Those sacred moments and conversations cease to be central to the pastor's daily life.

How the Congregation Can Help

The pastor and governing board meet to discuss concerns and issues related to the transition. In most cases, the governing board appoints a transition team (this is not the same group as the search committee) shortly after a retirement date is announced. The transition team takes charge of reviewing denominational policies, planning a celebration event and appropriate gifts for the retiring pastor (for example, cash in the form of a love offering helps defray moving expenses), assisting the pastor with housing, and updating members about the process. The church benefits if the governing board chair or key lay leader conducts an exit interview with the pastor.

Every family believes that they are the exception to the policy that prohibits the retired pastor from officiating at weddings and funerals. When the retiring pastor has baptized their daughter, led her confirmation class, and known the parents for decades, the family naturally wants that pastor to officiate at their daughter's wedding too. Nevertheless, an exception request is always awkward for the retired and current pastor. Simply don't ask.

1. Many thanks to the anonymous pastors and leaders who shared their insights and experiences.

2. Marcia Clark Myers, former director of the Office of Vocation, Presbyterian Church (U.S.A.).

3. http://synodresourcecenter.org/admin/personnel/retirement/0001/transition_and_retirement.html

4. Alan Wolfelt, *Living in the Shadow of the Ghosts of Your Grief* (Fort Collins, CO: Companion Press, 2007), 7.

5. Samuel Wells, "Dressed for the Moment," *Christian Century*, November 26, 2014, 33.