

RETIREMENT READINESS FOR CHURCH WORKERS

“Get Ready, Get Set, Go”

When contemplating retirement, we will need to deal with many questions. How do we make a healthy transition into “retirement” and the new life that awaits us? How do we “leave well”? What factors result in retirement success or failure? How do we keep a healthy and positive mental attitude in the midst of this life-changing and sometimes chaotic transition? How do we continue in meaningful service?

Retirement is not an ending, but a new beginning. Because we are living longer and healthier lives, it is not unusual for us to begin a lengthened chapter in our lives commonly called “retirement.” Today’s realities have changed this stage of life, resulting in some significant challenges that we must negotiate. Church workers often find it difficult to leave full time ministry because so much of their identity and purpose is found in their work. While retirement can mean greater flexibility and freedom, it often involves the losses of meaning and purpose, self-esteem, social and professional relationships, and our “normal fast-paced life.” How we meet these challenges will determine our satisfaction and joy during our retirement years.

The word “**retire**” is derived from *tirer* (French for “pull” or “draw”) + the Latin prefix “*re*” which means, “to retreat, draw back, or pull back”. Originally it meant to “leave or cease activity, to step down, give up, or go away”. It’s taking on new meaning today. The term now describes more than an event. It has become an extended period that may involve a second career, new forms of volunteer involvement, new relationships, time for self-reflection, and the realization of postponed hopes and expectations. These changes are reflected in the many new names we have given it, such as *Redefinition, Rewiring, Reactivate, Reaffirm, Recommission, Reconsecrate, Refirement, Repositioning, Reframing, ReServing, Reinventing, Re-Claiming, Rededicate, Renew, and Redeploying*. Pastor Richard Koehneke defines retirement as “a new season of freedom and flexibility.” For the purposes of this paper, I will simply refer to it as “retirement.”

We know that everything changes when we retire – our identity, our relationships, our boundaries, our meaning and purpose, our support systems, our sense of power, and our finances. Disengaging from our former life can be frightening and exhilarating at the same time. It is important that we give ourselves time to make a healthy transition. There is no right or wrong way to go through this process. Change and transition involve a grieving process. It is a letting go of the old, experiencing the unknown “in-between” time, and then grabbing ahold of the new. William Bridges’ book, “*Managing Transitions*” (Perseus Books Publishing, Reading, Mass. 1993), describes this process well.

In summary, a successful retirement occurs when we are able to thrive physically, vocationally, socially, financially, and spiritually. John Rowe and Robert Kahn in their book, “*Successful Aging*” (Dell, NY, 1999) describe four critically important factors to sustain a successful retirement: (1) physical health, (2) a growing intimacy with God, (3) social interaction, and (4) meaningful ministry.

STEPS ALONG THE WAY

“The first step towards getting somewhere is to decide you’re not going to stay where you are.”
(John Pierpoint Morgan)

Deciding when to retire may be difficult. Some questions that may help you make the decision include: Are you still productive and finding your ministry fulfilling? Are you maintaining healthy relationships with your staff, leaders, and members? Are you healthy spiritually, emotionally, and physically? Have you already “retired in place”? Once you have prayerfully decided to retire, it is helpful to announce your decision 6-12 months in advance to allow adequate time to bring closure to your ministry.

The following are some thoughts and resources which may prove helpful as we work through the challenges and opportunities of our transition into retirement.

1. SPOUSE

- Always include your spouse in your discussions and decisions as you prepare for retirement.
- Be sensitive to the fact that your spouse will also be going through a challenging transition as well. Your spouse is grieving many losses, even as you are going through the process. This is a time for listening and sharing.
- Men tend to have a more difficult time than working women making the transition to retirement, because women often have outside friendships and activities.
- Is your spouse retiring at the same time? How will retirement impact your marriage? How will you manage the “togetherness/separateness” polarity? How will your roles change?
- Pay attention to maintaining a healthy marriage. This may require the assistance of a counselor.

2. IDENTITY

- *“For a church worker facing retirement, the most significant danger is not the loss of a future income, but the loss of a psychological future – the loss of one’s hope to make specific future contributions toward the Kingdom of God.”* (*“Finishing Well”* by Nathan and Beth Davis)
- Apart from financial security, claiming your new identity is the most important factor for a successful transition into retirement. Retirement is not ending your opportunities for ministry. But, it does require you to redefine yourself. It involves looking inside yourself, at who you’ve become, who you once were, and who you want to be as you move forward. It means that you must deal with changing personal roles, identity, and calling. It invites you to identify your gifts, maximize your strengths, and pursue your passion. It is an opportunity to create a life that reflects more closely who you are. In short, it is more about *“being”* than *“doing.”*
- The key question is “What will I do with the rest of my life?”
- It is helpful to take time to talk with co-workers who have retired successfully.
- This quest calls for a time of prayerful discernment to determine how you might connect your passion and gifts with your new life and opportunities for service.

3. PERSONAL LIFE MISSION

- This is an opportune time to update or write your “life mission statement”. You may begin by defining a meaningful purpose for your anticipated retirement life. You may ask yourself what

you want to do that will fulfill you and help you to feel productive. In short, how can you make productive use of your retirement years?

- A useful tool for creating personal mission is *“Life Mission: A Developmental Resource,”* by Les Stroh (lesstroh.com). This package includes 2 workbooks for a married couple to use as they write their personal mission statements.
- Consider journaling your feelings, experiences, dreams, and decisions as you make this transition. William Bridges, in his book *“Transitions, Making Sense of Life’s Changes”* (1980) encourages journaling as the first step to finding meaning in retirement. Prayerfully ask yourself -- Where is God in this? or How is God speaking to me through this? You may want to include a list of the things for which you are grateful and keep adding to it.
- Make a list of your “life lessons,” and pass them along to family and friends as appropriate. This may be part of your legacy.

4. LIFE PLANNING – YOUR VISION FOR YOUR FUTURE

- Write your “Personal Life Plan.” Google: *Michael Hyatt, Creating Your Life Plan.* His approach is solid, balanced, and Biblical. He offers excellent templates for developing your life plan. Some of the reasons he gives for developing a Life Plan include: *“A life plan will help you clarify your most important priorities, enable you to maintain balance, provide a filter by which you can say “no” to lesser things, equip you to envision a better future, serve as a road map for accomplishing what matters most, and will help ensure that you don’t finish life with regrets.”*
- Include an intentional plan for intimacy with God. He will direct and sustain you in your transition to a new life with Him in retirement.
- Key questions you may be asking yourself as you begin your retirement journey are:
 - ✓ If you had enough money, how would you live your life?
 - ✓ If your doctor told you that you have just five to ten years to live (and you would feel healthy), would you change our life and how would you do it?
 - ✓ If your doctor told you that you had one day to live, is there anything left unfinished you would want to do?
- Determine the core values you live by. Will they remain the same in retirement? These will help guide your retirement planning. A helpful tool for looking at your core values can be found in *“What Color Is Your Parachute for Retirement”* (Nelson & Bolles), pages 46-72.
- Explore “activities” and a life-style that expresses your unique gifts and passions. Ask yourself - What do I really want to do with the time I have left?
- Ask yourself how you want to be remembered by God, your spouse, your children, your parents, your colleagues, and your friends.
- It is important to make time for your family, friends, and yourself.
- You may want to include meaningful volunteer work. This can be a wonderful time of personal renewal and purposeful living.
- Explore and develop new interests, hobbies, and volunteer causes that will offer a sense of productivity, ways to meet new people, and build a sense of community.

“Your vision will become clear only when you can look into your own heart.

Who looks outside, dreams; who looks inside, awakens.”

(Carl Jung, Swiss psychiatrist)

5. FINANCIAL SECURITY

- Prepare for and maintain financial stability. This includes a budget (projected income and expenses).
- Review your pension plan, savings, investments, life insurance, annuities and other sources of retirement income.
- Request your Medicare card from Social Security three months before your 65th birthday.
- Decide when to take Social Security benefits.
- Retirement Planning Tools you may want to use in this regard include:
 - ✓ For those enrolled in the Concordia Retirement Plan (CPS), you can access the Retirement Connection through the benefits portal, myCPS.org.
 - ✓ Log on to www.socialsecurity.gov. Remember that you need to sign up for Medicare part "A" three months prior to age 65. Answers to many of your retirement questions can be found in "Retirement Benefits," SSA Publication Number 05-10035.
 - ✓ T. Rowe Price Social Security Evaluator (free) [troweprice.com/social security](http://troweprice.com/social%20security)
 - ✓ Social Security Administration, Office of Public Inquiries, 6401 Security Blvd, Windsor Park Building, Baltimore, MD 21235, 800-772-1213.
 - ✓ MaximizeMySocialSecurity.com (\$40)
 - ✓ SocialSecurityChoices.com (\$39.95)
 - ✓ SocialSecuritySolutions.com (\$20-250 depending on level of service)
 - ✓ AARP Social Security Calculator (free) www.aarp.org/socialsecuritybenefits
 - ✓ You may also want to use one of the many "retirement calculators" (use the Google search engine to find these).
 - ✓ A certified financial planner can be helpful as you look at your assets and liabilities, setting a budget, and establishing financial goals.
- Prepare a plan for long-term-care needs. A common pitfall is underestimating these needs and overestimating what Medicare will cover. (Medicare will pay the Medicare-allowed rate for the first 20 days, part of the cost for the next 21-100 days and nothing after 100 days)
- Consider opportunities to earn income after retirement. Include volunteer service in your plan.
- Continue using the IRS's housing exclusion for clergy.
- Attend a retirement readiness workshop such as the "Retirement & Estate Strategies Workshop" offered by Thrivent (Jonathan Doering, San Diego, CA) or Concordia Plan Services one day retirement workshop (Paul Snyder).

6. ESTATE PLANNING

- Work with an attorney to write or update your will, power of attorney, and advance medical directive. Explore whether a living trust is advisable for your situation.
- Make a list of your assets and liabilities. Include a list of your safe deposit box contents and the location of all-important documents. (Wills, trust agreements, powers of attorney, investments, birth certificates, marriage license, divorce papers, social security numbers, inventory of bank accounts and credit cards, deeds, mortgage agreements, vehicle registrations, disposal of personal items, tax returns, contracts, drivers license, safe deposit box key and location, insurance - home, life, health, disability, annuities)

- You may wish to prepare a biography and your funeral service. You could also choose to prearrange your funeral.

7. GOOD HEALTH

- Develop goals that will help you to maintain a healthy life style – emotional, physical, spiritual, and intellectual. (Cf. Attached “Wholeness Wheel” and www.ministrycare.net/wheel.aspx)
- Review your medical insurance needs and options. Work with Concordia Plan Services and Social Security to determine medical coverage after retiring.
- Keep your mind active (never stop learning). Many state and community colleges offer free or significantly reduced tuition for seniors.
- Exercise daily. Eat properly. Get adequate rest. Keep in touch with family and friends.

8. RELATIONSHIPS

- How will you deal with the loss of social and ministry connections?
- How do you intend to stay connected with your colleagues in ministry?
- Decide where you will establish your new church home.
- If you are remaining in the community, prepare a written “Covenant” that will describe your relationship to the congregation you are currently serving and to your successor. Set healthy boundaries with each of these. (Cf. attached document) It is normal and very tempting to want to continue serving the people you have loved. It can make you feel needed and appreciated. Ideally, you and your spouse will join another church, returning only at the invitation of your successor. Your primary concern needs to be for the welfare of the congregation you have been serving.
- The way you say “goodbye” to your current ministry is important to you and to those you have served.
 - ✓ Develop a “transition plan” with the leadership of the congregation.
 - ✓ Be intentional about visiting people who have been significant in your ministry. Express appreciation and affirm those who have supported you.
 - ✓ Take care of unfinished business and unresolved personal conflicts. Plan to make amends where possible, including giving and receiving forgiveness. This will enable you to bring a healthy closure to your relationships.
 - ✓ Leaving well includes marking the moment with appropriate farewell celebrations.
 - ✓ Be willing and available to do an “exit interview.” The leadership may request the District’s Mission and Ministry Facilitator, the Circuit Visitor, or another local pastor to accomplish this.
 - ✓ Complete projects you have begun as much as you are able, and get the congregational records up to date.
 - ✓ Discuss any remaining financial issues with the leadership (e.g. severance package).
 - ✓ Helpful resources include: *“Running Through The Thistles”* by Roy Oswald (Alban Institute), *“Saying Goodbye”* by Edward A. White (Alban Institute)

9. ADEQUATE SUPPORT

- It is vital that you maintain or rebuild a strong support system as you lose much of the old one.

- It is helpful to include a “Spiritual Director” (cf. attached document), “counselor”, and “life coach” as you prepare for and move into retirement.
- Establish a Prayer Team or several prayer partners within the congregation to surround your transition with prayer.
- You may also want to encourage the congregation to put together a “transition team” that works with them from the time you announce your retirement through the arrival of your successor.
- Consult with colleagues who have already retired and the networks they have participated in as you discern God’s will for your future.

10. LIFE SATISFACTION

- Ask yourself: What do I need to stop doing? What do I need to keep on doing? What do I need to start doing?
- Don’t be anxious about the future. Don’t regret the past. Live in the present. God is in charge and will take care of you.
- Live each day with gratitude. Appreciate the past and present, being aware of God’s presence in your life.
- Make no major decisions during the first year of retirement, except where necessary.

Years from now, as you review your life, what will you regret not having done? What will you celebrate? What will you give thanks for? May God say over your life, *“Well done good and faithful servant.”*

“Not that I have already obtained this or have already reached the goal but I press on to make it my own, because Christ Jesus has made me his own. Beloved, I do not consider that I have made it my own; but this one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the heavenly call of God in Christ Jesus.”

(Philippians 3:12-14, NRSV)

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