

# Approaching Retirement

Paul Goodliff

*Head of Ministry, Baptist Union of Great Britain and Ireland*

I am not yet approaching retirement, and feel I have some years to go before that happy fate arrives, but I have given some thought to this as part of a project to place some material about retirement on the website of the Baptist Union of Great Britain. I believe our thinking has wider appeal than simply congregationally governed churches, although that is inevitably the genesis of this article.

The experience of retirement for ministers has always been unusual. After all, if ministry at its heart is the offering of a life of discipleship in service of Christ, his church and his world, do we ever really 'retire'? At the very least, much of what has been the focus of our way of life will continue in a different shape, tenor and key ... prayerfulness, service, witness, care for others. This is the stuff of the common experience of discipleship, and ministers do not cease from being followers of Jesus because they no longer draw a stipend. Yet, 'retire' we do, at least if our place on the denomination's registers of ministers is meaningful, where 'retired' is a distinguishing category.

However, there will be many more changes, some significant, others subtle, that reshape our lives when we enter 'retirement', whatever we think that might mean. It is more than simply exchanging a stipend for a pension. It signifies a greater freedom of choice in how we use our time and talents, while remaining subject to the 'long obedience in the same direction' that is the common experience of all who live under the rule of Christ. It reflects, probably, a laying down of the demands of oversight, pastoral charge of a congregation and much of the profound sense of responsibility only ever really understood by those to whom is committed the charge of a congregation of God's people, although for some, in the early years of retirement at least, fresh pastoral ministry is sometimes welcomed. One hopes that the sometimes frenetic pace of life that stipendiary ministry or salaried chaplaincy demands will be replaced by a more sedate, and healthier, way of life, with more time for family and friends and opportunities to renew old interests and discover new pursuits. All of this is part of the rich pathway of discipleship and ministry.

The cautious and ambivalent way of describing retirement for ministers reflects the ambiguity many feel. For every minister who says 'I can't wait until I retire', there are others who insist, 'I am not retiring, you know.' It will partly reflect the theology of ministry that the minister has lived by, and, probably more profoundly, the degree to which personal identity has become wrapped up in the work of ministry. Long before there were any changes in employment law or retirement regulations, 'retirement' for ministers was, at least, an ambiguous stage of life. It is quite different to the experience of the teacher or doctor, for instance, who may be employed on a Friday in July, and by the following Monday will no longer be engaged in teaching or the practice of medicine in any form. Perhaps it is closer to the experience of those who in retirement act as consultants or senior advisors to the profession to which they have devoted their working life, but generally retirement for the average church member means a whole new way of life. However, for the minister it can seem almost 'business as usual', especially if all that 'free time' gets absorbed by the local church and the wider Baptist community, with the result that retirement can seem, if anything, busier than when employed as a chaplain or holding office as pastor of a congregation, if the newly-retired is not careful!

This long-standing ambiguity about the nexus of work-life-ministry-discipleship has become complicated by recent changes in retirement regulations within employment law. From October 2011, it became illegal to require someone to retire at age 65 from employment, and a similar prohibition for office holders (which most ministers in a local pastoral charge remain) had been enacted earlier. For most of the last century, ministers retired at 65, drew their pension, both state and church's, and there was little expectation that stipendiary ministry would be extended beyond that date (unless you were a Catholic priest, when you seemed to go on for ever). For a while, immediately previous to the October 2011 regulations coming into force, ministers had the right to request an extension of their office beyond 65, but the church had a right to refuse, and normally did so. Now, to require someone to retire at 65 is illegal, and this has complicated the period of ministry that immediately precedes whenever the minister intends to retire (which could be 65, or 75 or 85!). This does not apply to the Church of England, which is governed by other legislation. A church that wishes to remove its minister at any age, but

especially at this end of a working life, cannot simply dismiss its minister. Of greater importance, probably, than the illegality of such a move are the pastoral implications of a 'forced retirement.' It signifies an unhappy end to ministry, when it should be a time of celebration and gratitude and new hope. Entering retirement from such a conflicted situation is painful, and will make adjusting to this new way of life all the more difficult. Therefore, early conversations about the minister's expectations pay dividends. One church may be keener to continue to offer a call to an effective, healthy, experienced person beyond the hitherto 'normal' retirement age of 65, than to lose them, while another congregation may struggle with being able to continue to have confidence in its minister whose health is failing and whose capability is restricted. It is not always obvious which of these responses is likely, and so open and calm conversations about the wishes of the minister are always helpful.

Preparing for retirement consists in more than negotiating the date. Indeed, some aspects of preparation for retirement begin the moment a minister is ordained and accredited. The provision of a pension is an obvious example, as is housing. The spiritual preparation for retirement is a less obvious example, and of central concern here is the development and sustaining of a personal spirituality independent of the work of ministry, or at least not so interwoven with the work of ministry that once that rhythm of sermon preparation and prayerful pastoral care is broken, and a new rhythm of life begun, less tied to work, the spiritual disciplines collapse or lose their vibrancy. The danger is not only that the minister feels the loss of role, but their sense of spiritual health is lost too.

Moving nearer to the date of retirement, at least four years from the anticipated retirement date, a minister and their spouse (if married) can sometimes attend a preparing for retirement course (the Baptist Union's pre-retirement course: a three day residential event is an example from my own tradition).

Other dimensions of retirement call for action much closer to the actual event of retirement. It is hoped that the close of this last stipendiary ministry will be a celebration not only of that pastorate, but of those that preceded it, and an opportunity to lay down the pastoral responsibilities through a liturgy is recommended. Not all will be of the persuasion that this is a kind

of ‘un-ordaining’, although for some that would be their theological preference, but for all it celebrates through prayer, Scripture, praise and testimony, the passing of a significant stage in a life of discipleship and ministry. After all, we begin ordained ministry liturgically, with a service of ordination, and we start every new pastorate with an induction service. Why not signify this next stage of life and ministry with some form of service?

Where to live is often the most vexed of issues. Baptist Union recommendations generally are that a minister moves away from the area in which they lived immediately prior to retirement. The Church of England insist upon this and all priests move to another parish, and bishops to a new Diocese. This is important if the pastor who follows the retiree is to have free reign to conduct their ministry without conflict with their predecessor. No one intends this, of course, but one of the tasks of the congregation is to transfer its trust and allegiance from the previous to the present minister, and some individuals will find this difficult, just as some bereaved people find it hard to let go of the one they have lost, and create capacity for investing in new relationships. However, removal is not always possible, or welcome, and family circumstances might require the minister who has retired to live in the same community. Perhaps there are family responsibilities such as care of grand-children that mean the retiring pastor needs to stay, and of course there will be a circle of friends and neighbours that are hard to say ‘goodbye’ to at the best of times. The minister might have their own property in which they lived as pastor, *in lieu* of a church-provided manse, and this may prove difficult to sell, even if the intention is to move away, and this delay a departure. Anglican incumbents do not have so much freedom in this regard, and what is negotiable for some Free Church ministers, is impossible for them. (*Editor’s note: A surprisingly large number of Anglican clergy have a home of their own, but it’s not usually in the parish they serve. Occasionally, however, it is, and this can cause the same difficulties as among Baptists and other Free Church denominations.*)

In these circumstances, there should be clear agreement about a set of protocols that will prevent the relationships breaking down and either a belated and forced move by the retired minister, or the premature ending of the new pastorate. These protocols include:

1. A strictly adhered to 'sabbatical' break from the congregation upon retirement, preferably of at least 6 months. This helps the 'leaving and cleaving' work of transfer of trust from one pastor to the next. The retired minister should worship elsewhere. It might be possible in certain locations for the minister to remain in the same home, or district, but commit their membership to another Baptist church. Staying put in a locality does not always mean remaining in the same church.
2. No pastoral work in the church should be attempted by the retired pastor without the express permission of its new minister. With time, and confidence in the relationship between the new minister and the previous one (who is now a church member and the pastoral responsibility of their successor), opportunities to serve collaboratively might be offered and indeed welcomed. But the responsibility for this congregation has passed from the retired minister to their successor, and unwanted 'interference' from the former will prove at best unhelpful, and at worst toxic.
3. Permission to officiate at funerals or weddings should only be sought after careful consideration and negotiation. It may be that a church member has expressed in their will that the retired minister should take their funeral service, but this must be negotiated with the new minister, nonetheless. Similarly, when a minister has been in post for many years, and then retires from a church, whether they remain in membership or not, those who were young people earlier in that minister's pastorate might understandably prefer the retired minister to officiate at their wedding, but this should be resisted by the retired minister unless their successor approaches them with particular pastoral reasons why they wish them to undertake that duty.
4. The same principle must apply to church meeting, where this is the governmental instrument. Silence is always preferable to a contribution from the previous minister, and where a contribution is offered, it should be only ever in support of their successor. Concerns that the retired minister might have (and there are legitimate circumstances where this might be so) should not be voiced

in public, and only discussed with great discretion and restraint with, say, the Regional Minister.

5. Permission to remain in membership must be explicitly sought by the managing trustees of the church and granted by church meeting. Generally a minister's membership is attached to their holding pastoral office, and ceases when that office is no longer held.

These protocols are born of wide experience, some distressing. If the relationship between the congregation and their pastor is akin to a marriage (and there are certain resemblances), it is never helpful to have 'three in this marriage'.

Most ministers find retirement a time of fruitful service of Christ, with continuing opportunities to minister, especially through the leading of public worship in a variety of settings. With age may come greater infirmity and declining powers, of course, and a slow re-adjustment to narrower confines is part of what it means to grow old. For some, sudden death, or a short illness after seeming robust health and active old age, will mean that such a decline is hardly present, but it is not the experience of most. Finding the shape of ministry and discipleship when life is so 'hemmed in' raises new challenges, and ones not really of central concern here, but retirement from stipendiary ministry is one stage among many that God weaves into the pattern of being that prepares us for eternal life.

As many as welcome, and long for, retirement, there are those who dread its advent. Understanding the season and the time of God's appointing for its enactment, to be ready for it, and to see how it is woven into God's economy for us is the work of a mature spirituality and a settled faith. Indeed, it's the work of a life-time.

## **Work and Faith: Does the church really care?**

### **Julian Reindorp**

*Retired Anglican Priest*

Did Jesus really care about work and faith? During the last week of his life on earth, Jesus was asked: "Is it lawful to pay taxes to