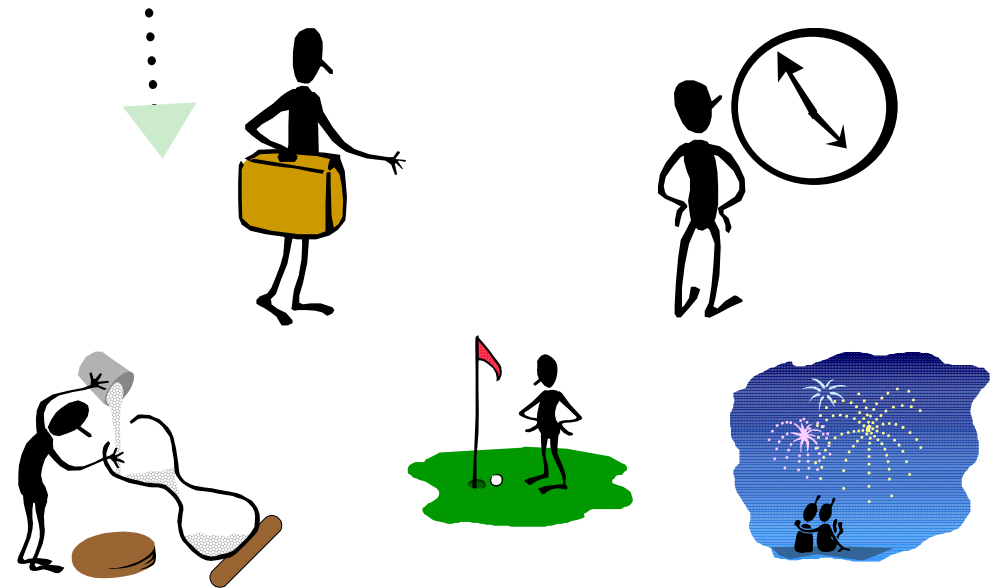


A document on

# Retirement: Coming, Ready or Not!



*Better Retirement* is the result of a study conducted by Equipping and Pastoral Care Committee, Cincinnati Presbytery, supported by a Board of Pensions Healthwise Grant.

"...do not fear, for I am with you, do not be afraid, for I am your God; I will strengthen you, I will help you, I will uphold you with my victorious right hand." Isaiah 41:10.

# are you ready?

Retirement from a parish ministry will happen, ready or not. We know that it helps all parties if they are ready--well prepared for the changes that will surely come. Especially for the pastor, and a pastor's spouse, preparation needs to begin long before the actual retirement date.

Retirement is both a rewarding and a difficult time for congregations and for pastors and their spouses. It is a time when a congregation can celebrate the pastor's ministry, and it gives the pastor and spouse the opportunity to fulfill goals they have been dreaming of for years. But it is also a time of grief.

This is an unsettling time for everyone involved because it is a period of change. The church must deal with the process of changing from one pastor to another--grieving over the loss of one pastor, while adjusting to a new one and to new ways of doing things. The pastor and spouse must give up the work, the worship setting, and the people who have meant so much to them. They must restructure their lives in very significant ways.

This pamphlet is the result of conversations with retired pastors, their spouses, members of sessions in their churches, and interim or newly installed pastors who have succeeded retiring pastors. Its purpose is to help make the process of this transition easier and more creative. It has four parts--suggestions for pastors and spouses, congregations and sessions, various bodies within the presbytery, and succeeding interims or installed pastors.

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# ollie ollie in come free!

If preparation is done well by all parties concerned, retirement can be a smooth and rewarding process. More than anything else, churches, retired pastors and spouses, and new pastors are urged to be open to the blessings of change and growth that the Holy Spirit offers in new situations.

"And now I commend you to God and to the message of God's grace, a message that is able to build you up and to give you the inheritance among all who are sanctified." Acts 20:32.

# Supply, Interim, and Newly Installed Pastor

When a pastor retires, the supply, interim or newly installed pastor will face many challenges, especially if the retired pastor and family remain in the community. The following suggestions may make the process easier:

- Talk to the Personnel Committee of session and COM about the retired pastor's and his or her family's further participation in the life of the church.
- Meet with the representative from COM and the retired pastor to deal with any fears of changes that are happening.
- Talk to the retired pastor about "How I can be successful here." This should be done carefully, and boundaries should be agreed upon. Try to establish a good working relationship.
- Make changes slowly and LISTEN to the heart of the congregation. Understand that there may be a resistance to change.
- Gently insist, with the help of the session, that you as current pastor are in charge of weddings, baptisms, and funerals.
- Talk with the Presbytery Executive or a member of COM about your fears in the transition, ongoing conflicts, and the good things that are happening. ASK FOR HELP AT ANY TIME DURING THIS PROCESS IF YOU NEED IT.
- Invite COM to talk with the session after a year of your ministry to check the health of the congregation and to evaluate how the transition has gone.

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Talk to the Personnel Committee of session--Make changes slowly and LISTEN

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# pastor and pastor with spouse

The pastor may discover that it is harder to adjust to change than can be anticipated. This is doubly true when a spouse is involved. How does the pastor structure the new, larger amount of free time? How do marriage partners relate when they are together a lot more? How can both a pastor and a spouse feel useful after giving up their respective roles of leadership in a congregation? How do they maintain the friendships that have been built over the years without interfering with the life of the congregation and its relationship to its new pastor? Letting go and moving away in some new direction can be difficult.

It can also be difficult for a congregation to let go of its former pastor and spouse, and to relinquish the way things have been done in the past. A new pastor may have a hard time becoming established as the congregation's minister.

Here are some suggestions to make retirement easier for the pastor as well as for a spouse:

- Be sure that retirement is your choice--that you are doing it at the time you really want to.
- Plan ahead! Go to retirement workshops that are offered by our Board of Pensions. The first one might be as early as when you reach the age of 50, and subsequent ones repeated every five years or so as retirement time gets closer. Such opportunities include a Fiscal Fitness (Financial Planning) Workshop, early to mid career, and a Retirement Planning Seminar (Growing into Tomorrow...Today), ten to fifteen years before you would like to retire, and perhaps again three to five years prior to actual retirement. Workshops should include preparation about health concerns, legal issues, finances, use of time, and spiritual, family, and social life

issues. Especially, plan where you want to live, and what you want to do. Make a solid commitment to do something--even if it is just loafing for a while. Plan where you want to worship.

- Look forward to the perks of retirement--new freedom to travel and to choose whatever activities you wish to participate in, freedom from the criticisms that go with being a pastor or a pastor's spouse.
- Ask for and become familiar with Presbytery's policies on retirement. Educate your congregation ahead of time about what your limits have to be after retirement. When you make your official announcement about your retirement date, let them know that you will no longer be available to do the things you used to do once you are retired--especially weddings, baptisms, and funerals. Close friends from your former congregation will need to get used to the fact that any conversations should exclude discussions of the current pastor and congregational life.
- Do not announce your plans to retire too far in advance. Lame duck periods are difficult for all concerned. Six months is adequate notice.
- Request a Retirement Packet (including a Pension Quote, date specific) three to six months prior to your proposed retirement date, and, if you are married and have not done so, carefully consider your Joint and Survivor Options. Your Board of Pensions regional representative is available for consultation on these matters.
- Continuing to live in the community where you were a pastor can make it difficult for you and the congregation to let go. If you do remain in that community, worship somewhere else. Say "NO" when parishioners call for advice, complain about the new pastor, or ask you to perform weddings, baptisms and funerals.
- Be available if your successor asks for help or information, but WAIT to be asked, and do it carefully.

#### Suggestions for the Committee on Ministry (COM):

- Have a manual in place for the timeline and guidelines about procedures--i.e., Church Information Form, Pastor Nominating Committee guidelines, retirement policies, etc.--for the retiring pastor's church. Involve the session's personnel committee with the retirement process.
- Interpret to everyone involved the presbytery's guidelines with regard to retirement policies--i.e., the minister should not keep the key to the church building or continue to ask the secretary for time. The congregation should not request the retired pastor to conduct weddings, baptisms, and funerals; nor should they engage him or her in complaints about changes that are occurring.
- Have a representative visit the session as soon as possible after retirement is announced, and monitor key steps from the above mentioned manual.
- Monitor the health of the relationship between the retiree and the former congregation, with the awareness that congregations need as much care and attention as pastors and their spouses. Different problems can emerge, depending on whether the relationship between the congregation and pastor has been positive and healthy, overly dependent, or conflictual.

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**Be sure that the guidelines for retirement are stated with flexibility--Create a scenario of appropriate post-retirement relationships.**

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# presbytery

Presbytery has some overall responsibilities in providing leadership to sessions, pastors and congregations during the retirement process. In addition to those assigned to specific committees, presbytery should consider the following:

- Be sure that the guidelines for retirement are stated with flexibility rather than rigidity, and that they are distributed to all clergy in the presbytery.
- Establish a method for keeping track of pastors and spouses who attend Board of Pensions retirement workshops. This can be done through staff or an appropriate committee, or as an annual review by the presbytery executive. Those who have not participated in these workshops can then be encouraged to do so before they reach the milestones of ages 55 and 60. Those who have can be helped to make the necessary plans appropriate to those times.
- Create and communicate a scenario of appropriate post-retirement relationships, through an exit interview with the Committee on Ministry.
- Offer workshops on teaching congregations not to be dependent, perhaps through the Committee on Ministry.
- Keep records of the whole process as staff, committee members and chairs change.
- Promote a holistic/wellness model for all pastors so that the ministry of the pastor is a journey from start to finish, with retirement just a "speed-bump along the way." This should be an ongoing effort.

- Consider leaving a long-term ministry a few years before retirement, and doing something like pastoral care, interim or short-term ministry. A reduction in salary for a few years will not significantly reduce your pension.

- Be prepared for feelings of loneliness, abandonment, and uselessness to happen, to both the pastor and spouse. If it would be helpful, find a support group, together or separately, or take advantage of the services of the Committee on Ministry or a committee or individual whose responsibility is pastoral care of pastors. Acknowledge your grief and work through it, with outside help if necessary. Don't be afraid to admit you are having difficulty and ask for help.

- Find a part-time volunteer opportunity that might take away some of the feelings of loneliness, abandonment, and uselessness. There are many churches that need exactly the experience and skills you have to offer, but cannot afford a full-time minister.

- Be sure you have a life outside of the church LONG BEFORE you retire. Begin to build friendships, hobbies, and interests while retirement is still far off that will give you some sense of continuity when you must leave a full-time career of ministry. This goes for both pastor and spouse.

- For the sake of your own growth, as you look for a new worshipping community, you might want to find a church different from the one you have just served. Hopefully, you can find one where your gifts and interests would fit in and be welcome. However, retired pastors must also be careful about judgments on the liturgy, the sermons and the programs in the new church. As a retired pastor, you must be able to stand outside the limelight. Rejoice that

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**Be sure that retirement is your choice--Educate your congregation ahead of time--Be sure you have a life outside the church.**

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# the session and the congregation

To preserve the peace and unity of the church, it is extremely important that session and congregation prepare together with the pastor and presbytery to journey through this stressful time. It is the responsibility of the session to shepherd the congregation through the process. Members who have had a comfortable relationship with the retired pastor may have difficulty turning to the new pastor for ministry. Families may long for the retired pastor to return to conduct weddings, baptisms, and funerals. To avoid the tensions and problems sometimes created by such situations, presbyteries have established policies that restrict or prohibit the retired pastor and spouse from returning to their former church. Sometimes, these policies are flexible; sometimes they are hard and fast. Obtain a policy statement from your presbytery and become familiar with it.

Suggestions for the session include:

- Don't wait until the pastor's retirement is imminent to start the transition process. Beginning in the pre-retirement stage (age 50-60), the session and the personnel committee should periodically discuss with the pastor his/her retirement plans, and encourage self-help programs for the pastor and spouse throughout their ministry. They should also encourage both pastor and spouse to attend pre-retirement workshops together.
- Three to five years before the pastor's anticipated retirement, the session should prepare the congregation to let go of the pastor by teaching the members not to be dependent upon the pastor. The PC(USA) offers excellent materials and other resources to encourage lay leadership.
- More specific preparation of the congregation for the pastor's retirement should start 3-6 months before the retirement date. Session should contact the Committee on Ministry, the Pastoral Care Committee or its equivalent, or

the staff person of presbytery who is responsible for pastoral care of pastors to learn the processes for retirement, for calling an interim pastor, for conducting a self-study, and for calling and installing a new pastor. The congregation should take an active role in becoming informed about the retirement process. Session and congregation should continue to work with presbytery entities through the retirement date, during the transition period, and into the new pastor's first year.

- The session should explain and interpret to the congregation the presbytery's policy on the retired pastor's continued involvement in the life of the congregation, realizing that it is okay for members to continue to love the retired pastor and spouse, but helping members learn to accept the ministry of the new pastor.
- As the retirement date nears, session and congregation together should plan celebrations that will allow the members of the congregation to express their appreciation for the pastor's ministry to them, recognizing also the contributions that the pastor's spouse has made. Congregation members should take advantage of this time to bring closure to the pastoral relationship they have had, allowing the pastor to begin a new life apart from the church and permitting the church to move forward in new directions.
- The session should be aware that the congregation may experience emotions of grief, anger, bewilderment and abandonment. Careful, advanced planning by pastor, session, congregation and presbytery can help to recognize and deal with these feelings. With love and grace, the session and the congregation can encourage each other to look forward to a new era in the church. Remember: this is a passage, not an ending.

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