

**Study Leave Report of
The Rev David Coster
June-July 2012.**

**A Journey towards Retirement and the
Third Age.**

“A human being would certainly not grow to be seventy or eighty years old if this longevity had no meaning for the species... The afternoon of human life must also have a significance of its own and cannot merely be a pitiful appendage to life’s morning.”

A word of thanks!

Having six weeks off for research and planning for retirement has been of great benefit to me. I hope my findings may be of benefit to those who are with me on this journey. To achieve this, my paper may require a wider audience than the Human Resources Committee of the Presbytery of Christchurch and being filed in the Archives of the PCANZ.

A big thank you to the Rev Dr Kevin Ward, my Study Leave Supervisor, and the staff of the Knox Centre for Ministry and Leadership. Your advice, hospitality and support has been greatly appreciated. The PCANZ is greatly enriched by your leadership.

Thanks also to the Parish Council of Cashmere Hills Presbyterian and those who graciously gave me the privilege of their experience, wisdom and insight throughout the interview process.

Thank you to my wife, Joy, for her gracious advice and sharing with me an introduction to retirement as we shared together on this period of Study Leave.

And finally a thank you to my daughter, Jenni, who took the time to proof read and comment on this paper.

David Coster

July 2012.

A Journey towards Retirement and the Third Age!

On the 27th January 1977 I was ordained and inducted by the Presbytery of Nelson Marlborough into the Parish of Awatere Flaxbourne. I was 26 years and eight months old, married to Joy with one child and another due in April. As I looked around the rural congregation I realised that I was one of the youngest, if not the youngest there. My greatest fear was that I was not up to the task of ministering to these people whom God had placed into my care. Even though I had been part of the church since the age of five, and had had six years training I wondered what I had let myself in for.

Seven years earlier, at the age of 19 I had heard the call of God to serve the church. For quite some time I ignored the call as I was quite happy being a bank officer with a reasonably secure future. After all I had always been in the top two or three at the bank training schools but I could not ignore the deep feeling that I was being called by God to something more. I talked to the Minister of my home parish about the fact that I felt called to the ministry. He told me to go away and seriously consider what was being asked of me. "You really will be a 'doormat' for people," was his advice.

Some time later I was back with him saying that I still felt called to ministry. He advised me that as I didn't have University Entrance I should work in the bank during the day and attend University Entrance classes at night school in the evening. This I did, and so began my long academic training for ministry. During that year the Presbytery of Southland and the Senatus of the Theological Hall both interviewed me. I was accepted to train for ministry with a few provisos: 1) my passing University Entrance, 2) my obtaining a full university degree and not the minimum six papers required by the Church at that time. I still remember the words of the Rev Professor Lloyd Geering to me, "Mr Coster, as you are fully aware, the Church only requires that you have six units of a degree prior to entry to the Theological Hall. We believe that it would be in your interest and that of the Church for you to have a full degree. I am sure you would agree. Good bye."

At the end of 1970 I passed University Entrance by sitting the examination. Being at night school we were unable to have University Entrance accredited through internal assessment. In 1971 I commenced my BA Degree at the University of Otago, completing it in 1973. In 1974 I entered the Theological Hall commencing my BTh. In the same class was my younger brother, Ray, doing a BD. Although a number of brothers have served the Church in ministry I do not know whether we are the only two to train in the same class.

Our training was thorough, rigorous and disciplined. Although we were a class which was theologically, socially and ethnically diverse great bonds of friendship developed between us. There were seventeen of us in the exit class of 1976. Some of us had studied for University Degrees – others an LTh or a Diploma of Ministry. Of the seventeen, four of us are still in ministry serving the PCANZ; one died a short time after ordination ; two have now retired; one died after retirement; one left the ministry of the PCANZ to become a priest of the Roman Catholic Church; eight left ministry at various stages after ordination.

The attrition rate from ordination to expected retirement for our class doesn't mirror that of the PCANZ. When I convened the Personnel Group of the Ministry Committee the Regional Ministry Officer, the Rev Ian Provan, advised us, with considerable concern, that the attrition rate for Ministers with the PCANZ from ordination to expected retirement was 72%. Our exit class has had an attrition rate of around 47%.

A period of six weeks study leave doesn't provide sufficient time to allow for research into the dynamics of why some stay in ministry and others leave. I am thankful, though, to the Rev Dr Kevin Ward who encouraged me to give consideration to the consequences of "burnout" in my interviews as one possible reason. To this I added a question on 'family stresses' as another possible reason.

As I contemplate retirement from ministry in about three or four years, after what will have been a period of nearly forty years' service in parish ministry, I find myself reflecting on whether I need as much training and preparation for retirement as I required preparation and training for ministry. Or, has my forty years in ministry been a wonderful preparation for retirement?

I have taken six weeks study leave to read and research attitudes towards retirement and preparation for retirement. I interviewed both ministers still in ministry and ministers already retired. To obtain a wider perspective I also interviewed people retired from other professions as well as one or two still in employment. In doing this I was attempting to ascertain whether the PCANZ prepares its 'staff' for retirement any better or worse than other employers. Not that the law, or the PCANZ, views us as 'staff' but that seems to me the most apt description for the relationship ministers have with the church.

Reading:

In ***Shaping a Life of Significance for Retirement*** (Hansen & Haas, 2010) examine the personal dimensions of the transition from full-time work to part-time work or full retirement. They found some common characteristics in most of the participants whom they interviewed.

These were:

- Retirement often signified a transition to a smaller world of authority, or responsibility, influence, interactions and recognition.
- Many of those interviewed grieved their loss of status and influence.
- Both men and women indicated difficulty in moving to a smaller world.
- No responsibility or activity they engaged in during the early years of retirement drew upon their professional leadership or decision-making abilities in any substantial or satisfying way.
- Many missed interaction and positively influencing the lives of others.
- Moving from a position of prominence and influence to being 'simply another person on the street or pew' caused them to ask, "Who am I now?" "What is my worth in this stage of my life?"
- Religious professionals were not exempt from these feelings.
- Those who moved from full-time to part-time work did not seem to experience the transition to a smaller world as acutely as those who stopped working altogether.
- Health played a key role for a few people. A smaller world was a welcome change for individuals with significant health challenges.

In ***Going the Distance -How To Stay Fit For A Lifetime Of Ministry*** (Brain, 2004) the following advice is given:

- The importance of self-care is an essential aspect of being able to sustain ministry. "Pastors should have in place such a pattern of self-care that enables them to assess and receive exhortations, challenges and criticisms honestly, but without being destroyed by them."
- Churches are always in the process of change. So are ministers.
- We easily take for granted the loyalty of family and friends to ourselves and (our) ministry. This means we easily presume upon this loyalty and squeeze them out, in time and in emotional energy and attention. ... this rarely happens overnight..
- God should be central to our life and all that we do – whether this be marriage, family, serving the church, retirement. A rebalancing of work/life/family values and priorities is important. This means we do not have to place God or family first or second; all are balanced within a Godly life

- He quotes A.D.Hart, “Most ministers don’t burn out because they forget they are ministers. They burnout because they forget they are people.”
- We should learn to view each task as a completed whole.
- The Pastor’s task may well be unfinished, in that both individual Christians and congregations alike need to be fed and nurtured by others, but it is nevertheless completed every time it is exercised faithfully.
- The work of ministry is like a relay. It involves both teamwork and the handing on of the baton to others.
- Ministers are often driven people and their own worst enemy.
- The *Messiah complex* is alive amongst pastors.
- Ultimately the work of ministry will be completed when the church is all gathered around Christ in the new heaven and the new earth. Our work will remain incomplete until that day.

In *The Spirituality of Men* (Culbertson (Ed), 2002 p249) Ed Thompson writes of “*Men’s Faith: The Effects of Pre- and Post-Retirement Masculinities*. “With retirement, where, when and how individual men spend their day is no longer dictated by the absolute authority of work or the ideology of the work ethic. What then does ‘retirement’ mean to older men themselves? As it is experienced, retirement is not strictly an event, rather it is a social-psychological process. It involves separating self from work ethic and eventually leaving the work force. It is an extended process of retiring *from*, and men imaginatively rehearse what retirement will be for ten to fifteen years before the event....It is also a life stage, extending from the person’s decision to exit the labor force to his death. And it is thus a movement *toward*. It is the process of questing and reconstructing one’s ultimate concern, seeking spiritual wellness.”

Interviews

With such advice in mind I wondered just how my retired colleagues planned for retirement and how they adjusted to retirement. Being on study leave for only six weeks meant that only a small cohort could be interviewed and much that I originally wished to achieve had to remain outside the scope of this paper.

The question was did their experience match that of the authors whom I had read? Could I learn something from those who have walked this journey before me? Also, what plans were my colleagues in ministry making for retirement? Could they assist me?

A Brief Analysis of Responses:

Overview of Experience of Retired Ministers: Appendix A

Major response at retirement: Both grief (It is difficult to say goodbye when there is no hello) and relief (Freedom to do what I want when I want). Few had any sense of loss of status or worth.

Preparation for Retirement: Purchase home as early as possible. (Since completing the interviews I have spoken to a retired minister who informs that the major burden of retirement for him is servicing the mortgage on his home.) The majority would have appreciated a retirement seminar run by the PCANZ to assist them move towards retirement.

Involvement in Presbytery: Majority are involved at some level, but only when requested. They do not wish to be involved in making decisions which other people have to implement.

Involvement in local Congregation: All were involved in their local congregation assisting when asked to by the Minister. None retired into the parish which they retired from.

Activities: Retirement doesn't necessarily equate to inactivity. Those whose life was more expansive than just the church, or those who had part time employment, seemed to cope better with their changed circumstances.

Family: The majority felt that their spouse and children had paid a cost through their being a Minister through long hours, evenings and weekends being worked.

Resignation: The majority did not consider resignation from ministry to be an option worth considering. Those who did found that supportive colleagues and understanding parishioners assisted them in their time of need.

Burnout: A number failed to recognise their need for self-care and came close to burnout on more than one occasion during their ministry. For some it was a repeating pattern.

Health: This was a major consideration for some of those interviewed, influencing the time of retirement and how that was handled with the Church Council.

Overview of Experience of Retired Non Ministers: Appendix B

Major response as they look towards retirement: Relief and grief.

Preparation for Retirement: Little preparation for retirement was undertaken. The pressure of work meant that little time was available for planning and preparation.

Assistance with Retirement from Employer: This was neither given nor expected.

Health: Weariness and health were considerations at point of retirement.

Reaction to Retirement: It has been a positive experience allowing time to follow interests not connected to employment.

Family: All felt that family had paid a significant cost throughout their employment because of the long hours worked.

Overview of Ministers still in Employment Appendix C

Consideration given to retirement: Those closer to retirement have given planning for this serious consideration. Those further away from retirement have given planning for retirement less consideration.

Property: All Ministers have made some provision for retirement through the purchase of property. They were either living in their own home or, if in a Manse, had rental property.

Retirement Seminar: Most thought this would be very helpful but, beyond the Beneficiary Fund, there was little in the way of expectations of the PCANZ.

Attitude towards Retirement: All looked forward to this period of their life with hope. They saw it as a time for family and the flexibility to do what they wished to when they wished to.

Major issues concerning Retirement: These tended to focus on health (either their own or a family member), and finance. All looked forward to retirement and the freedom they saw this offering.

Service to the Church after Retirement: All (other than one) saw themselves as being available to serve the Church after retirement. This was at a congregational level, rather than a Presbytery level.

Change of Vocation: Approximately 50% of those interviewed, because of personal or ecclesiastical circumstances, considered resigning from ministry and seeking a new vocation. One of those interviewed is resigning from Parish Ministry and moving to being director of a counselling centre run by a group of churches.

Sense of Call: All had a very strong sense of “Call” to ministry. It was this, and the support of colleagues and friends, which sustained them during the difficult periods of ministry.

Cost to family through Ministry: The majority felt that their family had paid a cost, either personal or financial, through their service of the Church. At the same time there was recognition of the positive side of being involved in the family of the church.

Planned age of Retirement: As with already retired colleagues (who retired from 58 onwards) so those in ministry planned to retire anywhere between 61 and 67. The significant factors that this depended on were finance and health. Some of those interviewed intended to seek part-time employment within the Church as they neared planned retirement age.

Burnout: All had experienced various degrees of burnout during their time in ministry. All sought assistance in managing the symptoms and recognising the causes. The support of colleagues and friends was vitally important in their remaining in ministry during this time of crisis. Burnout was not always disclosed to the parish leaders.

Overview of non- ministers still in Employment Appendix D

With only one person being interviewed a pattern cannot be established but the responses were very similar to those of non-ministers already retired.

Preparation for Retirement

I acknowledge that those interviewed are heavily weighted in representing professional careers. This seemed to me, to provide a better comparison to those in ministry. (Although some interviewed felt that ministry had unique features which distinguished it from other professions/vocation)

Other than making provision for retirement housing, issues of preparation for retirement seem to differ little between ministers and non-ministers. The key components, recognised by those already retired, were preparation and planning. Those who did little planning expressed the wish that they had been better prepared. Ministers who had not purchased a home pre-retirement felt greatly disadvantaged financially. Many were dependent on their spouse providing housing capital.

Those still active in ministry have taken the advice of their older colleagues and are making, or have made, provision for housing independent of the Beneficiary Fund. The changed Terms of Call allowing for either the provision of a Manse or the paying of a housing allowance has freed up capital for congregations as well as allowing Ministers to keep pace with housing inflation. The down-side, as reflected by some of those interviewed, is that mobility of ministry may be impaired. This, though, places ministry on a similar footing to others who may move because of their employment and have to sell and purchase a home. It may be necessary for rural parishes to have to continue with the provision of a Manse because Ministers may be loath to move if they perceive purchasing a home in a rural area would erode capital gain. Marked difference in house price between the major cities and the rural areas is also a consideration as Ministers indicate that they tend to purchase in the area in which they intend to retire, thus allowing for the establishment of a home prior to retirement.

With retirement comes reassessment and refocusing. How one adjusts to a life of retirement would seem to vary depending on personal attitude and circumstances.

Those whose life was more expansive involving groups and friendships outside of the church seem to adjust better to retirement than those whose life was fully occupied in the Church. Their identity and sense of self-worth was not inextricably linked to who they were and what they did. They did not view themselves or their ministry as being indispensable. This attitude is reflected by those still in full time service of the Church who express little desire to be “Presbytery animals.” (To coin the phrase used by one Minister interviewed.) On-going involvement in congregational life, assisting Ministers as requested, was viewed as a positive contribution to the work of ‘the Kingdom.’

Those who chose to retire early, not on the grounds of ill health, were positive about their ‘third age’ with many taking part time employment not related to their previous employment. They used their rich reservoir of accumulated wisdom to assist others, sometimes in a voluntary capacity. They also had the energy and the motivation to try something new or to take up an interest which they did not have the time to do during their working years. (One of the Ministers interviewed took up sculpting of wood.)

This is borne out by L James and Jackie Harvey (2000 p 17) where they list their ten commandments for a successful retirement: These are:

- Be active
- Exercise Regularly
- Live your faith
- Help others
- Control your weight
- Have annual physicals
- Avoid accidents
- Be computer literate
- Enjoy humour and good music
- Obey God’s Ten Commandments

It seems to me that this is wise advice not only for retirement years but for all of life.

How does one end ministry? Oswald (2010) argues, "Pastors nearing retirement often find themselves living the paradox of possessing a rich reservoir of accumulated wisdom and yet feel constrained by a depleted spirit. But the 5 to 7 years prior to retirement should be a pastor's most productive and creative years of ministry. He has increased knowledge and experience, which makes him more effective in ministry. He knows how to work smarter, not harder. ...Most pastors are motivated to finish strong because they want to move into retirement feeling good about their ministry. The worst thing a pastor can do during his last 5 years of ministry is to coast into retirement."

Oswald recommends that a Pastor should advise the Church Council that he/she intends to retire 5 years in advance of the date, thus allowing a planning process with the Board and congregation. Five years notice allows for a strategic vision to be developed covering the next five years. It also allows the Pastor to have a focus in ministry as he/she heads towards retirement. Oswald also advises that in order to prevent burnout and to be in ministry for the long-haul clergy need two days off a week and to keep their workweek under 50 hours.

Many of those interviewed are/were working much longer hours than advised by Oswald. One of those interviewed has not taken a consistent period of study leave in twenty years of ministry using his study leave provision to undertake a further University Degree. Maybe Presbyteries should be more assertive in making sure that the Ministers under care are intentional in not only what they study but also in allocating one third of the leave to study and two thirds of the leave to rest and recreation, as suggested by Oswald.

My last study leave was at Westminster College in Cambridge, England. I was one of three Ministers doing study leave under the Cheshunt Foundation. The Director of

the Foundation, at our introductory briefing, made it very clear that an essential part of our Study Leave was rest, recreation and spiritual renewal. Study Leave was not only to be about furthering knowledge; it was also about prevention of burnout. My time at Westminster had the added bonus of my wife, Joy, being with me. For one of the few times in our married life we were able to attend worship and sit together.

The NZ Government Commission for Financial Literacy and Retirement Income encourages those in the work force to commence their financial planning for retirement as soon as they start earning. KiwiSaver is a good example of this. Oswald recommends announcing an intention to retire and the setting of a date five years prior to doing so. But planning should have started much earlier than this – some suggest ten to fifteen years prior to retirement. My research would tend to indicate that those who spent some years planning for and setting a retirement date adjusted to retirement much more successfully than those who did not.

Many employers run retirement seminars for their employees. The University of Otago is one such employer having a retirement policy. The University, through its Human Resources Department, seeks to support staff preparing for retirement. The Policy states, “Early planning for retirement is mutually beneficial in that it gives both staff and the University a more secure future, and enables both parties to plan with confidence.”

The Anglican Diocese of Christchurch has a Clergy Wellness Policy. Through the Pensions Board it organises biannual retirement seminars not only for those about to retire, but also for those newly ordained. Topics covered include, housing, financial planning, the pension scheme, estate planning, personal aspects including wellness and well-being. Neither the PCANZ nor the Methodist Church of New Zealand has such a scheme. A Superintendent of the Central South Island Circuit said to me that he was of the opinion that retirement seminars for ministers and spouses were an essential component of the Church being a “good faith” employer. In his opinion the topics covered should include adjustment, letting go and disengagement.

A number of the spouses of those whom I interviewed mentioned how much they appreciated the visits of the Ministry Officers, the Rev Bill Watt and the Rev Ian Provan. With the changes in allocation of the National Budget such support seemed to be greatly missed by those who had previously experienced such pastoral care. One of the recently retired ministers indicated to me that when he was Pastoral Convener of the Presbytery he was aware of the tremendous need amongst those in ministry. Being a parish minister he simply did not have the time to meet that need. His comment of "A Bishop can care for his clergy in a way that we in the PCANZ don't. We don't have anyone advocating for us" was said with a deep sense of concern for colleagues and their spouses.

Conclusion

The ordained ministry is one of the greatest resources of the PCANZ. Yet amongst the ministry, both active and retired, concern has been expressed about lack of encouragement and support during the years of ministry. "We are selected, trained, ordained and then left to our own resources to either succeed or fail. The only support we have is the support of overworked colleagues in a similar situation. This does not make one feel valued and appreciated." was the comment of a colleague.

Other colleagues indicated that they had no such expectations of the PCANZ as a national church simply because they were of the opinion that the church did not possess such resources. My comment is that it is not a case of lack of resources; it is a matter of priorities.

To retire well one has to plan well. All evidence indicates this. Support in long term planning for retirement would seem to be an essential element of wellness and wellbeing in retirement.

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Appendix A Questionnaire for those already retired from full time ministry :

Interview A: Retired Minister – Male

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I had two approaches from parishes in Wellington. I asked my wife if she would like to consider a move to Wellington. She indicated she did not wish to move as her business was established in Christchurch.
- I decided that if I was not going to shift to Wellington, I was not going to shift sideways to another parish in the Presbytery.
- I looked at the housing market and decided that if I waited another eight years I wouldn't be able to afford a house.
- To purchase a house I required capital from the Beneficiary Fund. This wasn't available until I retired.
- After being serving the church in a different capacity for two years and having being back in the Parish for one year I needed to make a decision whether I stayed, which would have given me a 24/25 year ministry in the parish.
- I decided to retire as I did not wish to 'freewheel' for the final years in ministry. I knew I was past remodelling and redesigning myself, and I didn't want to cruise for my final years of ministry.
- My commitment to ministry finally made up my mind to retire.

2. What preparations for retirement did you make?

- We had equity in property.
- Being away from Parish ministry for two years as Moderator gave me time to reflect and reassess my own performance and future.
- Decided to retire early without any idea of what I would do.

3. Did the Church assist you with the change from full time employment to retirement?

- I spoke with Doug Langford from the Beneficiary Fund.
- The Session had no warning. I handed the Clerk my Letter of Resignation about one or two days prior to the Session meeting.
- The Session indicated they were happy for me to stay in the Parish until I was 65 but accepted and supported my decision to retire.

- I realised that in retiring from ministry I would still require an income.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- When I retired I said I would not preach for a year and I didn't.
- After a year I was asked to accept an Interim Moderatorship. I contracted with the parish to preach so many Sundays a month as I needed an income.
- Half time position came up a few months after I retired. I accepted this as well as three contractual positions with different bodies in the area of handling professional complaints.
- I had no sense of loss of identity or worth. I hadn't just been a parish minister.

5. What advice would you give those about to retire?

- Do not interfere in Presbytery. If the Church wants you to do something they know where to find you.
- I will not make decisions which other people have to carry out.
- I have continued to use my skills and experience when the church has requested it of me.

6. What for you have been the major issues concerning retirement?

- I love retirement. It is not a sign of aging. I saw it as a sign of dating.

7. Have you continued to offer your services/skills to the church after retirement? i.e. serve in some way?

- When I have been asked to.

8. Has anyone asked you to continue to serve in some way after retirement?

- Yes but on my terms. I never have offered – I have always been asked.

9. Did you find your wife and family paid a cost through you serving the Church?

- No. I was going to be an Accountant. Even though I worked long hours, ministry gave me the freedom to support the children in ways which other working people couldn't do. I had flexibility. I don't think there were other jobs that gave as much flexibility as ministry.
- Is ministry anti-social? Don't ever enter ministry if you don't want to work Sundays.

10. Have you achieved any of the things you hoped to after retirement?

- Yes.

11. Was there any planning/discussion with the Church Council prior to retirement?

- No. I tend to make personal decisions on my own. I handed the Session Clerk my Letter of Resignation one or two days prior to the Session meeting.

How far in advance?

I retired six months after handing in my Letter of Resignation.

12. At any stage in your ministry did you consider resigning? If yes, why? If no, why did you not act?

- No. I loved ministry

13. Have you experienced burnout during your years of ministry?

- No. When I was working I took at least a week or two every school holidays to go tramping with the children. This kept me positive even though I worked long hours in a 600 member parish.
- It is essential to take control and care for yourself.

- I took more holidays than the terms of call allowed but no one complained as they knew the long hours I was working.
- Job satisfaction meant I did not get burnout. I enjoyed ministry. I was young enough to cope. I took time off to care for myself.

14. Any other comments?

- The root of the question is, “Why are you doing ministry?” My self-identity didn’t rely on it. I enjoyed ministry and serving the church

Interview B: Retired Minister - Male

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I no longer had the energy or spirit to plan and take the evening Service of worship. I recognised within myself a broader weariness. Health issues.

2. What preparations for retirement did you make?

- I attended a retirement seminar with my wife at her place of employment. It was not that helpful as the only thing addressed was finance.
- It would have been very helpful if the Church had provided a Seminar on retirement from ministry as it is so different to other work.

3. Did The Church assist you with the change from full time employment to retirement?

- No. After retirement I wished I had stayed on in a part time capacity while another Minister carried the major work load. This would have eased me out of ministry and into retirement.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Mixed. I have grieved for my relationships with people of the congregation where I ministered for many decades. I didn't cease to care for them when I retired. It was a very painful break. It is a double grief – a loss of ministry and a loss of friendships.
- At a funeral I officiated at a few weeks ago (my first since retirement) I recovered a sense of identity. I thought to myself, "I am good at this. This is who I am!"

5. What advice would you give those about to retire?

- It is difficult to say goodbye when there is no hello. There is a need for a new life plus some extra income. May look for part time work. It is difficult seeking an identity other than as Minister.

6. What for you have been the major issues concerning retirement?

- The expectations of people after retirement with both weddings and funerals. I have said no to officiating at these as I didn't feel confident. I didn't realise just how weary I had become. I didn't realise how tired I was.
- I do have an on-going ministry with people I have known but there is a financial cost in travel which I am unable to meet out of my retirement income.
- Retirement isn't easy. My life is still in the city.

7. Have you continued to offer your services/skills to the Church after retirement? i.e. serve in some way?

- One of the reliefs of retiring is to be free of the relentlessness of ministry – this has been both stimulating and draining. It is good to be home at nights after a lifetime of being out in the evenings.
- We love the freedom to do what we like when we like.
- I am not eager to serve as an Interim Moderator as I would need financial reimbursement.
- As a Nominator – I am now out of touch with who is who in the church. I know the older Ministers, not the younger ones.

8. Has anyone asked you to continue to serve in some way after retirement?

- I have been asked to take services of worship. I have enjoyed this.

9. Did you find your wife and family paid a cost through you being a Minister?

- Yes – because the Church took priority. The Church was never out of my mind. We would have the car packed to go on holiday and a phone call would come in to say an elder had died. We would then unpack the car with very upset children.
- There has been quite a financial cost in serving the church.
- During my ministry I never had an Easter or Christmas off other than one Easter when my wife wished to attend her High School reunion. She told me on that occasion that she took priority.
- Friendships outside of the Church community are difficult to develop.

10. Have you achieved any of the things you hoped to after retirement?

- Yes – I wrote my book.
- I have distanced myself from the people of my last parish.
- To retire and then have the earthquake destroy the church building has been a double whammy.

11. Was there any planning/discussion with your employer prior to retirement?

- Yes. As to date of retirement

How far in advance?

Three months

What was planned/discussed?

I can't remember.

12. At any stage in your ministry did you consider resigning? If yes, why? If no, why did you not act?

- Yes. When I first came to my final parish I introduced new hymns. A man in the choir tried to get a petition to have me moved on. There were times when money was very tight. There were times when I felt inadequate.
- I stayed with my senses of call in spite of the difficulties.
- A Bishop can care for his clergy in a way that we in the PCANZ don't. We don't have anyone advocating for us.

13. Have you experienced burnout during your years of ministry?

- Yes – a number of times. It is interesting that you can get burned out doing what you like doing. I went to a Counsellor for a number of Sessions.
- The weekend a term offered by the Assembly was a good thing but I found it impossible to get away. Ministry is about on-going relationships and availability. Maybe this says more about me than the church.

14. Any other comments?

- Ministry took all my energy to keep going. The great thing was my times of study leave. I came back and offered a new ministry with new beginnings. Through this I kept myself growing with more to offer.

Interview C: Retired Minister - Male

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I had health issues so I retired at 63.5. The health issues were stress induced.
- I was having difficult relationships with Session and Staff (as had the two previous ministers)
- I desired freedom from ministerial responsibility.

2. What preparations for retirement did you make?

- We decided where to retire on the basis of our family. We had given much thought to this.
- I like the model of the United Reformed Church of England which holds compulsory retirement courses for Minister and spouse when the Minister is aged 60. There is another compulsory course closer to retirement date.
- The Presbytery I was a member of held a retirement seminar. I found this to be very helpful.

3. Did the Church assist you with the change from full time employment to retirement?

- Yes. The Retirement Seminar mentioned above. It would be very useful to have something like the URC does in England.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Retirement has brought with it grief. Grief of ill health – grief of retiring early – grief at leaving people, grief at leaving my home province.
- I had other identities than that of Minister.
- Family dynamic is very important.
- It is another phase of life. I can now volunteer to do things such as I do in co-ordinating the ministry with seniors where I worship.
- I viewed retirement as aging, in as much as I was struggling with my own health issues.
- I struggled to cope for some weeks after retirement. I required medical assistance

5. What advice would you give those about to retire?

- Go gently – relax and unwind
- I slept most afternoons for five months after I retired. I just did not realise how weary I was.

6. What for you have been the major issues concerning retirement?

- Because of my health I did not expect to live for very long after retirement. Since retiring the health issues have subsided.
- My wife has blossomed since retirement.
- One needs a sense of purpose – some meaning in life after retirement from ministry.

7. Have you continued to offer your services/skills to the church after retirement? i.e serve in some way?

- Yes. I have continued to serve as needed at a congregational and Presbytery level.
- I found the Fresh Horizons Conference in Tauranga to be very helpful.

8. Has anyone asked you to continue to serve in some way after retirement?

- Yes: At both Presbytery and congregational level.
- Ministry Development Reviewer.

9. Did you find your wife and family paid a cost through you being a Minister?

- Yes. This varied from place to place. My children got hell at school in a town where achievement was not valued. Working the weekend, Easter and Christmas is highly anti-social.
- Ministry means one has very limited friendships.

10. Have you achieved any of the things you hoped to after retirement?

- Yes: pretty much after the first six months

11. Was there any planning/discussion with the Church Council prior to retirement?

- No. It was a done deal when I informed the Session. My discussion was with my Doctor.

How far in advance?

Three months.

What was planned/discussed?

My retirement and when this would be.

12. At any stage in your ministry did you consider resigning? If yes, why? If no, why did you not act?

- No. I never lost my sense of call to the ministry.

13. Have you experienced burnout during your years of ministry?

- Yes. At least once in every one of the three parishes which I served.

14. Any other comments?

- It is important when in parish ministry to look at the spectrum of trust-mistrust in the history of leadership in the parish.

Interview D: Minister Retired - Male

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I wanted to get on with sculpting. I had been 16 years in my last parish. I retired at 63 – 2 years early.
- I offered to retire at 55 but the Session encouraged me to do a further eight years.

2. What preparations for retirement did you make?

- We built our own home in 1985/86 and moved from the Manse into it. The Parish was very co-operative with this.
- In 1977/78 I did my MA at Massey University on Retirement. Therefore I made sure all the issues were sorted out prior to my retirement.
- I ran retirement seminars for the PCANZ for Ministers and their partners.

3. Did the Church assist you with the change from full time employment to retirement?

- Yes. I encouraged the Presbytery to take a de-induction service in my final parish. This was most helpful. I was inducted by the Presbytery into retirement. It was also an acknowledgement by the Church of all my years of ministry.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Retirement has been a positive experience. I am able to fulfil my own abilities and talents in my own way and my own time. It is a time to give back to my family something of what they missed during my years of ministry.
- I don't view retirement as a sign of aging. Many years after retirement, I still don't.

5. What advice would you give those about to retire?

- Embrace retirement. Retire properly and then review the way you may wish to serve the church.

6. What for you have been the major issues concerning retirement?

- None. I am very positive about life, busyness and involvement in U3A, Probus and my local Church.

7. Have you continued to offer your services/skills to the church after retirement? i.e serve in some way?

- I have retired; therefore I am retired from administration. It would be inappropriate for me to be making decisions as I would not have to live with the consequences of those decisions.

8. Has anyone asked you to continue to serve in some way after retirement?

- Yes. Occasionally I get asked to take Services but I have generally said, No! To retire is to retire – that is the healthiest model.

9. Did you find your wife and family paid a cost through you being a Minister?

- Yes. I regret that I was never available to watch my children play sport. I was out very much in the evening. My wife brought up the children.

10. Have you achieved any of the things you hoped to after retirement?

- Yes – all of them. I have more time with the family, garden, workshop and reading.

11. Was there any planning/discussion with the Church Council prior to retirement?

- Yes. I discussed this fully with the Session.

How far in advance?

Eight years.

12. At any stage in your ministry did you consider resigning? If yes, why? If no, why did you not act?

- Yes – quite often – especially in my first two parishes. By my third parish I had gained experience and maturity.
- In my final parish I was close to resigning but an office bearer took me for a beer and helped me to see things more clearly.

13. Have you experienced burnout during your years of ministry?

- Yes. When I came to my final parish I kept longing for the joy and trust of my previous parish. I had a conflict with some in the leadership who believed I knew nothing. My son's health also added to the anxiety of my wife and me.
- It didn't help that I never took one Easter or Christmas off during my years of ministry.

14. Any other comments?

- Ministry gives status (at least it did in my time) I never, though, looked for status

Interview E: Retired Minister - Male

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I retired in two stages. I was 30% time in parish ministry and 50% time as Chaplain to PSS Homes. At 65 I retired from the parish ministry when the Government pension became available. I kept working for PSS until age 67.
- At the age of 52 I withdrew from the Beneficiary Fund when I became self-employed.

2. What preparations for retirement did you make?

- We purchased a life-style block and grew walnuts, olives and peonies. I was employed part time as the grounds man for the public areas of our retirement settlement.

3. Did the Church assist you with the change from full time employment to retirement?

- No. It was my wife who secured our financial independence; otherwise we would have been in major difficulty.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Retirement has been a positive experience. It is a relief to be relieved of the demands of ministry. Life is easier – I can take longer to do things.

5. What advice would you give those about to retire?

- Have goals and interests to pick up on. Find things to do that are satisfying.

6. What for you have been the major issues concerning retirement?

- I have no sense of loss, status, value or worth. I love reading historical novels. It is nice to be asked to take services but I can say no.

7. Have you continued to offer your services/skills to the Church after retirement? ie serve in some way?

- Yes. I have continued doing supply work as well as being Nominator and Interim Moderator.

8. Has anyone asked you to continue to serve in some way after retirement?

- Yes. Even though I have been retired twelve years I still get asked.

9. Did you find your wife and family paid a cost through you being a Minister?

- Yes – especially in the early stages of my ministry. In my first parish I worked 80+ hours per week. My wife was left to bring up the children. When I became a Hospital Chaplain I didn't know what to do with myself in the evenings as I was working normal hours. My wife found this difficult as she saw me as encroaching on her domain.

10. Have you achieved any of the things you hoped to after retirement?

- Yes.

11. Was there any planning/discussion with the Church Council prior to retirement?

- No.

12. At any stage in your ministry did you consider resigning? If yes, why? If no, why did you not act?

- I did and became self-employed after serving as a Hospital Chaplain. I found this most fulfilling.

13. Have you experienced burnout during your years of ministry?

- No. I had good supervision. My supervisor told me not to spend \$2.00 when you only have \$1.00.

14. Any other comments?

- I have been fortunate health wise since retirement

Interview F: Retired Minister - Male

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I looked forward to retirement. I was both happy and frustrated in ministry. I was looking forward to the freedom of doing my own thing. I retired the Sunday after I turned 65.

2. What preparations for retirement did you make?

- Bugger all. I knew what I didn't want to do based on what my father had done – he wouldn't give up ministry. He ministered until the day he died. It was this that made me choose not to be associated with Presbytery and ministry after retirement.
- I did a lot of thinking about retirement but made no real plans.

3. Did the Church assist you with the change from full time employment to retirement?

- Not really. The National Church ran a seminar quite some time before I retired. Staff from the National Office spoke on finance. It was for Ministers and their partners. I would recommend that this be done again.
- I spoke to a couple of people recently retired.
- Most of the preparation is something you can only do yourself.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Retirement has been a positive experience. I have had no sense of loss of worth or identity. We are financially secure because my wife worked.

5. What advice would you give those about to retire?

- Buy a house as soon as possible in ministry. This means you are more likely to stay in the area where you have brought. This is a down side to the purchase of a home.

6. What for you have been the major issues concerning retirement?

- What is going to be my relationship with the church after retirement? I decided I would be a pew sitter rather than being involved in Presbytery. I am better as a member alongside other members. I have assisted by leading worship when asked to do so.

7. Have you continued to offer your services/skills to the church after retirement? i.e serve in some way?

- Yes. In my time.

8. Has anyone asked you to continue to serve in some way after retirement?

- No.

9. Did you find your wife and family paid a cost through you being a Minister?

- Yes. Quite a financial cost. I was out teaching between my first and second parish. I dropped \$10,000 to go back into ministry.
- My coming back into ministry was a factor in my marriage breakup. To save the marriage I would have had to leave ministry. I didn't wish to do this.

10. Have you achieved any of the things you hoped to after retirement?

- Yes. I am able to fill my time in a way that is useful to me. I do projects that are of interest to me.
- My greatest personal satisfaction has been joining U3A where I have lectured on the subjects I have researched.

11. Was there any planning/discussion with the Church Council prior to retirement?

- No.

How far in advance?

I advised the Church Council six months in advance that I was retiring. Two years prior to that, when we moved into our own home, it was clear I would retire at 65.

12. At any stage in your ministry did you consider resigning? If yes, why? If no, why did you not act?

- After ordination I waited one year doing an assistantship, for a Missionary position promised to me, to come up in the New Hebrides. The PCANZ went through one of its down periods and no one ever came back to talk to me about the position. I resigned and taught for twelve years.
- I came back into ministry because I still had a strong sense of call. Ministry has been very satisfying. I wouldn't wish to do anything else.

13. Have you experienced burnout during your years of ministry?

- Yes. I am depressive and at two stages in my ministry I would have come close to burnout.

14. Any other comments?

- There is the grief of retirement plus the grief of leaving the church family you love. I would not have wished to stay and worship in my last parish as I am aware of the dangers of this.
- Purchase a house early plus get advice on financial planning.

Appendix B Questionnaire for retired non-ministers

Interview G: Male - Retired Secondary School Principal

1. What was it that finally tipped the balance in favour of retirement over full time employment in ministry?

- I had worked in education for 40 years – as a Principal for 17 years. With Tomorrow's Schools coming in I thought it better that a new person take the helm. I retired at 58 but up until that time I was working harder than ever. I simply had had enough.

2. What preparations for retirement did you make?

- Very few – which is a mistake I may have made.
- I actually was too busy at my job to put time aside to prepare for retirement.

3. Did your employer assist you with the change from full time employment to retirement?

- No. I worked full time until the day I retired and that was it.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Retirement has been a positive experience. I have the freedom to do things I hadn't done before. I now play bowls. I didn't play sport when I was working

5. What advice would you give those about to retire?

- Plan early.
- Keep active – both mentally and physically.
- Some years ago the average age of death for School Principals was 18 months to 24 months after retirement.

6. What for you have been the major issues concerning retirement?

- Some people have missed the status- that hasn't been the case for me, although I do miss the fellowship of colleagues. I don't miss the hassles of the job, though. Good superannuation fund means we do have financial independence in retirement.

7. Have you continued to offer your services/skills in the field of your employment after retirement?

- I had to turn down a part time job in the field of education because by then I had a part time job with the Cancer Society. I spent 11 years as Session Clerk of the Church and received a great deal of pleasure from that.

8. Did you find your wife and family paid a cost through you being a Secondary School Principal?

- Yes. It was a very difficult balancing act being a Secondary School Principal, husband and father. I was supporting the sports teams on a Saturday as well as working most weekends. It was hard on my wife and family. The longer I was in the job the greater the demands became.

9. Have you achieved any of the things you hoped to after retirement?

- Yes. We have travelled which is something we always wished to do.

10. Was there any planning/discussion with the Board prior to retirement?

- Yes. The Board was very good at accommodating my plans.

How far in advance?

- May of the year in which I was retiring ie 5/6 months.

What was planned/discussed?

- The five to six months allowed my successor to be appointed in October/November of the year in which I retired. I could leave the school knowing it was in good hands

12. Any other comments?

- Go into retirement positively. Don't see yourself as retiring – it is just a change of direction in life. Be involved in something – not necessarily connected with your old job.
- Don't be tied at the hip to your partner. Do some things together and some things separately.
- Watch the 'little things' when you are at home. Remember this was your wife's working space.

Interview H: Self employed with wife in Family Business**1. What was it that finally tipped the balance in favour of retirement over full time employment?**

- I am basically retired but I don't think I will ever completely give up work.

2. What preparations for retirement did you make?

- I am participating in and enjoying the things I like doing like motor bike riding, Rotary, family and grandchildren.

3. Did your employer assist you with the change from full time employment to retirement?

- I am my employer.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Retirement has been a positive experience. I enjoy doing what I like doing.
- In business I had basically run out of grunt.
- I now have time for the family and grandchildren without pressure of demands.

Note: During the days I was staying with this person he was active in business and meetings every day!

5. What advice would you give those about to retire?

- Keep a healthy lifestyle.

6. What for you have been the major issues concerning retirement?

- None. I volunteer and do what I like when I like.

7. Have you continued to offer your services/skills in the field of your employment after retirement?

- I haven't really retired yet, I suppose.

8. Did you find your wife and family paid a cost through the time of your work?

- Yes. I was out most evenings. My wife really looked after the children.

9. Have you achieved any of the things you hoped to after retirement?

- Yes. We have travelled which is something we always wished to do.
- My values have changed since our eldest son died just after the birth of his child

10. Any other comments?

No.

Interview I: Retired Physician

1. What was it that finally tipped the balance in favour of retirement over full time employment?

- Health issues. I was noticing how tired I was and the weight of responsibility was becoming a burden. In the last six months I took Friday off to complete the record keeping. Prior to that I used to do this on a Saturday.

2. What preparations for retirement did you make?

- Very few. I didn't have the time. I planned to go away for a few months so patients could not contact me.
- Leaving the mission field was like retirement – I needed space to work out my new area of contribution. Colleagues in New Zealand were suspicious of my having served overseas.

3. Did your employer assist you with the change from full time employment to retirement?

- No. Prior to 60 I moved from the Hospital to private practice. I was motivated by the restrictions in the public hospital. I wished for professional fulfilment. In private practice I could practise more as I wished to. It meant quite an intensity of work but I capped this at around 60+ hours per week.

4. Has retirement been a positive experience? If so why? Any sense of loss of worth/identity?

- Very positive. I have developed a lot of connections and involvement with people. With the younger ones I have become a mentor on their christian journey. Involvement in Operation Friendship has provided a wonderful opportunity for connections and providing hospitality.

- Great to have time to read and follow up on questions I have been asking.

5. What advice would you give those about to retire?

- Need to have some other interest you can take part in.
- Frustration – I have capacities which are not being used which seems a shame.
- To retire seems premature if you are fit and well.
- Attitude change: mark of worth and identity was in what I had been doing. It is a very liberating and important step 'to be of worth because I am not because of what I do.'

6. What for you have been the major issues concerning retirement?

- It was a huge grief for me with my career coming to an end. For my wife it was a blessed relief. I missed the teaching and stimulation of colleagues. I was quickly excluded from my professional group because I was not working.

7. Have you continued to offer your services/skills in the field of your employment after retirement?

- I gave up my practicing certificate one year after retirement. Insurance and practicing certificate are very expensive. To retain a practicing certificate I would have had to have on-going education.

8. Has anyone asked you to continue to serve in some way after retirement?

I was asked to run a medical investigation on a part time basis. Cost and commitment meant I couldn't do this.

9. Did you find your wife and family paid a cost through you being a Physician?

- Yes. The demands of the profession and not working regular hours meant I was usually late home. Holidays were difficult to arrange as

these always had to be worked in with other physicians. The children accepted the pattern and my wife compensated for my not being home.

- For much of my working life I was mentally preoccupied with research.
- I did watch the children play sport and as well as coaching them.

10. Have you achieved any of the things you hoped to after retirement?

- We have no real defined goals apart from travel, music and working with people – especially assisting the mission of the church.
- Since retirement we have enjoyed family meals much more. We are quite intentional about this.

11. Was there any planning/discussion with your employer prior to retirement?

- My wife and I talked about it driving home from work. We had to extend my retirement date because of the state of patients.

12 Any other comments?

- Be active and keep being positive.

Appendix C: Questionnaire for Ministers still in employment

Interview J: Minister - Male

1. Have you given consideration to retirement from ministry?

- Yes. When I worked in England in 2009 I worked with a colleague who was about to retire. It seemed a shame as he was at the peak of his career and had so much to offer.

2. What preparations for retirement are you making?

- I am planning to retire from full time ministry at 62; I may then look at short term appointments overseas. I intend to work half time until 67.

3. Do you expect the Church to assist you with the change from full time employment to retirement?

- A Retirement Seminar like they have in England URC would be helpful. Run this around when one is 60.

4. Do you look forward to retirement with hope or trepidation? If so why?

- Hope. I do not see retirement as a sign of aging. I have enjoyed every stage of my life and I will enjoy retirement.

5. Have you sought advice about positive retirement?

- No, although I have sought independent financial advice.

6. What do you see for you being the major issues concerning retirement?

- Having enough income to live comfortably and to visit family when we want to.

- I already bike 22km per day, play golf 2 or 3X per week and walk the dog.

7. Do you intend to offer your services/skills to the church after retirement? i.e serve the church in some way?

- Definitely. I value the preaching task. I also have an MBS in conflict resolution.

8. Do you find your wife and family have paid a cost through you serving the Church? How?

- Yes –definitely financially. I have taken a big pay cut to return to Parish ministry.
- My wife struggles with the expectations of being the ‘Minister’s wife.’
- Being a school chaplain was positive and gave freedom.

9. Have you ever seriously considered a change of vocation?

- Fleetingly when I was a school chaplain. I considered applying for a Principal’s position.

Why didn’t you do this?

- Doors didn’t open.

Why did you not act on that further?

- I have always felt the call of God on my life to ministry.
- I have had a new lease of life since returning to Parish ministry.

10. What age do you plan to retire from ministry?

- 67

11. What do you hope for after retirement? Any plans for the bucket list?

- Grandchildren, family, theological reading, golf, tennis, church.

12. Any other comments

- I would hope for a balanced retirement.
- I don't like retired ministers at Presbytery. I think we should leave it to those engaged in ministry.
- I will always be involved in a local congregation.

13. Burnout:

- Yes. I have experienced this. The office bearers had no idea. I took time out overseas for a year. Being a Chaplain rescued me from this pattern.

Interview K: Minister: Female

1. Have you given consideration to retirement from ministry?

- Yes.

2. What preparations for retirement are you making?

- Housing provision already made.
- I am pursuing own personal interests.
- I am giving consideration to the spiritual and emotional consideration for retirement.
- There is a question where I would be wise to retire – here or ?

3. Do you expect the Church to assist you with the change from full time employment to retirement?

- Not beyond the Beneficiary Fund.
- I have attended a retirement seminar run some years ago by the Church

- After hearing the comment of a fellow Minister I thought I must plan early for retirement.

4. Do you look forward to retirement with hope or trepidation? If so why?

- With hope. Freedom to do what I do when I choose to do it. Freedom to respond to family and be part of their lives as appropriate.

5. Have you sought advice about positive retirement?

- Informally re personal issues.
- Formally re financial issues and Beneficiary Fund.

6. What do you see for you being the major issues concerning retirement?

- Issue of getting older and being on my own.
- I have no fear of loss of status or worth. Ministry hasn't been my only career.
- I have worked through my personal stuff on my own while working with others.
- I am used to making decisions on my own. I am very careful with money.

7. Do you intend to offer your services/skills to the church after retirement? i.e serve the church in some way?

- I am open to short term supply. It would depend what was asked of me
- I want an active retirement for as long as possible.

8. Do you find your husband and family have paid a cost through you serving the Church? How?

- Yes – especially during my marital separation. Some in the congregation made it hell for the children.

9. Have you ever seriously considered a change of vocation?

- No. In the difficult times others have stood alongside of me. Doors have opened. I have never felt called out of ministry

10. What age do you plan to retire from ministry?

- 65 is when I have always planned to retire. I have seen too many people not have a lengthy retirement
- I want to spend time with the family.
- Ministry is quite an anti-social job as we work the weekend when others don't.

11. What do you hope for after retirement? Any plans for the bucket list?

- Travel.
- Voluntary work-the Hospice movement is dear to my heart
- Third age tramping group.

12. Any other comments

- I would wish to be readily available to the family when they need me.

13. Burnout:

- I came very close to this while working as a Chaplain. I recognised the signs and took leave to recuperate. I was saved by a lot of collegial support

Interview L: Minister - Male

1. Have you given consideration to retirement from ministry?

- Minimal. No time to think about it. I will retire at 65.

2. What preparations for retirement are you making?

- We are both in Kiwi Saver. No other planning at this stage.

3. Do you expect the Church to assist you with the change from full time employment to retirement?

- In the ordinary world it is part and parcel of employment. I have zero confidence in the PCANZ to act in a constructive and proactive way.

4. Do you look forward to retirement with hope or trepidation? If so why?

- I have no real concept of what retirement means for me. There are so many things I have yet to achieve.
- Retirement is an indicator of aging

5. Have you sought advice about positive retirement?

- No.

6. What do you see for you being the major issues concerning retirement?

- Main concern would be financial. I am not worried about activity/inactivity. I don't assume retirement means inactivity.

7. Do you intend to offer your services/skills to the church after retirement? i.e serve the church in some way?

- I would hope to be of service after retirement through supervision, counselling etc.

8. Do you find your wife and family have paid a cost through you serving the Church? How?

- Yes – by my not being at home. There is a great cost to the family of attending meetings, calls at home. In working for the

PCANZ there is a lack of boundaries, a lack of money, lack of weekends with no Christmas or Easter off. At the end of 20 years of service in ministry I have had a gutsful. The PCANZ has not served me well.

9. Have you ever seriously considered a change of vocation?

- Yes. Four or five times in twenty years. GA06 brought it all to a head
- I am changing my vocation. I have a sense that I am now claiming some of my life back.

Why did you not act on this before now?

- Loyalty to congregation, colleagues and the hope that I could bring about positive change.
- I have a strong sense of call. I have agonised over my change of direction in ministry.

10. What age do you plan to retire from ministry?

- 65/66

11. What do you hope for after retirement? Any plans for the bucket list?

- I would hope to be able to enjoy doing the things I do for pleasure – biking, fishing, study, spend time with my wife, stay in touch with our children.
- I have spent most of my life preparing others for this. I haven't really thought about this as a possibility for me.

12. Any other comments

- The biggest challenge facing the PCANZ is how does the PCANZ treat its Ministers of Word and Sacrament?

13. Burnout:

- I have recognised cycles more than once. The way the PCANZ is set up makes people like me an absolute sitter for burnout. Boundaries of expectations for ministers are very poorly defined.

Interview M: Husband and wife – both in ministry**1. Have you given consideration to retirement from ministry?**

- Yes. We are looking to purchasing a retirement property.
- We have sought independent financial advice and are working on this.

2. What preparations for retirement are you making?

- Nothing yet.
- A retirement seminar could be helpful but we don't expect it.

3. Do you expect the Church to assist you with the change from full time employment to retirement?

- I am not sure that the church has the capacity to handle things like that.

4. Do you look forward to retirement with hope or trepidation? If so why?

- With hope. We are looking forward to our self-sufficient lifestyle block to retire to.

5. Have you sought advice about positive retirement?

- This is not an issue

6. What do you see for you being the major issues concerning retirement?

- No issues. Possibly ill health.

7. Do you intend to offer your services/skills to the church after retirement? i.e serve the church in some way?

- Yes! In some way but on our terms.
- Could offer short term intentional pockets of ministry.

8. Do you find your wife and family have paid a cost through you serving the Church? How?

- No. The children have always enjoyed being part of a congregation.

9. Have you ever seriously considered a change of vocation?

- Yes. Because of my marriage breakup. I felt unworthy and that the church wouldn't want me.

Why did you not act on this?

- Because of my deep sense of call and the encouragement of some good people at the right time.

10. What age do you plan to retire from ministry?

- 61 if we can afford it.
- We may semi retire and do contract work.

11. What do you hope for after retirement? Any plans for the bucket list?

- Travel.
- Develop our lifestyle property into a homestay.

12. Any other comments

- I am pleased to be part of the PCANZ

13. Burnout:

- Yes – especially in the early years. There was stress at work and at home. I had nowhere to recharge.
- I sought counselling for a year where I learned how I operate and why. I identified the personal issues. I found a place where I could talk honestly

Interview N: Minister: Male**1. Have you given consideration to retirement from ministry?**

- I have thought about retirement but have not attended a seminar on it. I would really appreciate it if the Church ran a retirement seminar.
- I have worked through our finances myself.

2. What preparations for retirement are you making?

- I intend to stage retirement. I am looking, with a group from my current congregation, at purchasing a plot of land where we can all build homes and live as a community.
- I will continue to worship in my current congregation, or one of the extensions, after retirement.

3. Do you expect the Church to assist you with the change from full time employment to retirement?

- I don't expect it but it would be useful. I see preparation for retirement as my responsibility.

4. Do you look forward to retirement with hope or trepidation? If so why?

- I look forward to retirement with both relief and hope. Being retired will give me relief from ministry and the weekend routine. It will give me greater freedom and flexibility.
- It will be great to have weekends back
- The reality is that we are all aging. I like Peter Snell's term, 'the third age'. I look forward to volunteering – not finishing ministry. I will continue to make a contribution to the Kingdom in some way.

5. Have you sought advice about positive retirement?

- See above

6. What do you see for you being the major issues concerning retirement?

- The health of my wife would be my major concern

7. Do you intend to offer your services/skills to the church after retirement? i.e serve the church in some way?

- Yes! But on my terms. I am not a Presbytery animal. I will offer to assist a local congregation in a voluntary capacity.

8. Do you find your wife and family have paid a cost through you serving the Church? How?

- There is a cost. Whether it is any more than any other profession I am not sure.
- My wife and I ask ourselves at times, "Who are our real friends?"

9. Have you ever seriously considered a change of vocation?

- No. I have always felt the strong call of God on my life.

10. What age do you plan to retire from ministry?

- All things being equal – 65.

11. What do you hope for after retirement? Any plans for the bucket list?

- Travel – if my wife's health permits.
- Offer to serve the church in some capacity.

12. Any other comments

- No. The Church has been pretty good to me. I have not felt neglected either at a local or national level.

13. Burnout:

- Yes. After the first five years I had to have six weeks off.

Appendix D Questionnaire for non-minister still in employment

Interview O: Union Representative - Male

1. Have you given consideration to retirement?

- Yes. I will retire at 65 when the Government Superannuation cuts in.

2. What preparations for retirement are you making?

- None. Maybe I should be.

3. Do you expect your employer to assist you with the change from full time employment to retirement?

- No. I work until the last day and then that is it. There is no provision for part time employment within the Union.

4. Do you look forward to retirement with hope or trepidation? If so why?

- Hope. I retired from teaching five years ago. I will work as the Union Rep until 65.

5. Have you sought advice about positive retirement?

- No. I haven't even thought about it. I look forward to the day when we can travel and live in different cultures. We may sell the apartment and live in the crib.

6. What do you see for you being the major issues concerning retirement?

- finance and health

7. Do you intend to offer your services/skills in the field of your employment after retirement?

- No. I may look for a part time job.

8. Do you find your wife and family have paid a cost through your period of employment? How?

- No. My wife and I have worked very closely together.

9. Have you ever seriously considered a change of vocation?

- Yes. I did five years ago.

Why?

- I had had enough of teaching.

10. What age do you plan to retire?

- 65

11. What do you hope for after retirement? Any plans for the bucket list?

- Travel

12. Any other comments

- Not really. You have made me think, though

