

Executive Summary

Ministry: Work and Retirement

Rev Richard J Gray Study Leave Report – July 2022

During my Study Leave I researched the topic of ministry in terms of work and retirement.

I explored areas that shape our thinking, and our sense of call, and how that impacts on our lives and the lives of those around us through different times and phases of living.

I was keen to see how other colleagues viewed retirement and how they planned and prepared for that stage of life. I am thankful for the eighteen ministers I visited and talked to over this topic and for the information they were willing to share with me.

All the ministers I talked to held in high regard their lifetime calling to ministry. Attitudes to retirement varied and were shaped by experience, circumstances, family and economics.

There are many ways that ministers have dealt to these issues throughout the time of the ministry.

Many did not give serious thought and planning to retirement until near the end of their ministry.

Some took a longer view in planning for this.

The issue of work being tied to our identity is a big theme that comes through and how when we retire losing that identity for some is a big issue. How do we deal with that, what do we do to re-establish a new identity in retirement devoid from our daily responsibilities in Parish Ministry?

How can we continue to serve the church, if we wish too, in a positive and constructive and yet different way?

Retirement as we know it today, is a relatively recent phenomenon and in looking at New Zealand's history and development of a pension scheme one can see the changes that have taken place over time to get us where we are at today.

Exploring the biblical and theological concepts around work and retirement was interesting.

Where did our identity and work life become so intertwined, why do we feel so obliged to work sometimes making martyrs of ourselves in the process?

I explore some themes in Genesis, Numbers, and Ecclesiastes to open up some questions and thoughts in this regard looking at seasons in life and concepts of work and rest.

All of life is a gift from God to be embraced and enjoyed through all its many and varied stages.

This lead to asking the question, whose mission are we on about? Here I look at the concept of Missio Dei, God's mission. This theological theme I believe is a freeing concept that allows us to step aside from responsible parish ministry, without feeling guilty, nor losing our identity, for the mission of the Church should never be about my ministry, but rather about the mission of God.

This mission will, and does, continue when one has retired from years of active ministry within the church.

There needs to be a letting go, and allowing others to rise, but above all, allowing God to continue God's work in the world.

Let those who are retired continue to be encouragers of God's mission, as we support, encourage and enable those who continue to provide active leadership within the Church.

Retirement is something we should encourage our ministers to embrace, but in coming to that point we need to talk about it, plan for it, and work toward it over a long period of time.

Richard Gray

Minister Waiuku and District Combined Churches

Full Report

Ministry: Work and Retirement

Rev Richard J Gray Study Leave Report – July 2022

Retirement is something that can come upon us suddenly, bringing with it many changes in our lives, our style of living and our identity in the world in which we live.

Some see it almost as the end of life choice that inevitably leads us on a one way journey out of this world as we know it. Others see it as an opportunity to enter a different stage of living allowing time to explore new areas and pathways that our formal working lives have not afforded us the possibility of pursuing.

There are many factors that shape this stage of our lives: families, health and well-being, economics and affordability. Some of these are within our control to manage and plan for, others are shaped by forces beyond our control that often come as part of the aging process.

Among the eighteen or so ministers that I have spoken to over this period of study, there are a variety of approaches that have been taken to planning and preparing for retirement, and mixed attitudes to the experience that it has brought for those that are retired. While I will not identify anyone's particular story, their willingness to share with me their experiences and quite often, personal details, has been appreciated. This has helped shape some of my thinking in putting together this paper.

In Ministry we are conditioned by what we term, 'a sense of call'. We tend to see this as a life time calling that shapes our thinking and our actions, our attitudes and our relationships with others around us, both family and community. That sense of call has determined where we live, what we involved ourselves in, and the priorities that we give to life over a long period as well as in our day-to-day activities. There is a cost to this calling, not only for ourselves, but also for those who are our nearest and dearest. While this cost to us may be appreciated by those we serve in our ministry, the cost to our families is often not recognised or goes largely unnoticed. Spouses may give up careers, or have to shift and find employment in new centres, often taking a backward step in their own careers, families are left behind, day-to-day routines interrupted, holidays broken into, seldom having weekends uninterrupted by work. All this is part and parcel of the general nature of ministry, but nevertheless comes at a cost. Retirement can offer the opportunity to return to, and restore a more balanced approach to life for a minister and their family that has been sacrificed over a number of years. I acknowledge that such sacrifices are not unique to ministry alone; they are however an inescapable part of it and one that often takes an unrecognised toll. Some ministers expressed retirement as a period of allowing their spouses to take the lead, to have their time.

Ministry is also conditioned by attitudes to wealth. Although in the world we are all told to plan and save for retirement so that we might be able to enjoy some comfort and the ability to pursue some other interests in life, as well as being told that national superannuation only offers the bare minimum for a basic life style, our attitude to storing of wealth and gathering for ourselves is challenged by our faith that almost says, do not worry about tomorrow for God will take care of us. One minister I spoke to had a lovely saying: “Don't love wealth, but don't sit on your hands either.” There certainly is an aspect of God helping those who help themselves. Surely we shouldn't merely be content at being beneficiaries in our old age, if we can do something to ease the pressure for that stage of living.

Of course our church had and continues to have a retirement scheme that to some extent enables us to save for retirement. I don't want to go into the pros and cons of the old Beneficiary Fund versus the new Kiwi Saver compliant scheme as that would not be helpful. I, and a few of my colleagues I

talked to took the opportunity from the inception of the Government Kiwi Saver scheme to enter into that off our own backs as an extra buffer, thus gaining the advantage of the Government contribution offered.

The concept of Stipend is a basic living allowance. It does not always allow for extra for savings and most people spoke of that extra coming from spouses' earning or inherited money. I found the relative nature of income interesting too. In one parish I was considered well paid on the Basic Stipend, while in another the Basic Stipend was considered a meagre remuneration.

Housing is another major issue that faces ministers and retirement. This is an ever growing problem. When I was young the Beneficiary Scheme of the day had a pay-out on retirement that would have purchased a very modest dwelling in a suitably priced location. By the time the scheme wound up that payout would not have purchased a section. I don't believe this was the fault of the scheme or the church but says much more about the wider economic influences and priorities that have come to play in our society and indeed throughout the world. Such economic forces are ever changing and we and the church need to keep adapting to them. Nevertheless, housing becomes a big issue for those facing retirement. More and more ministers are purchasing their own properties earlier on in their lives. This needs to be encouraged as it provides that basic stability for ministers as retirement approaches.

Some ministers have managed to invest in a bit of property: rentals, holiday houses, and so on, which provide a firmer base for retirement, or offer opportunities from which to make decisions later on. Often the ability to do this has come from supportive family members or inheritances, or sometimes from lives led prior to ministry where people have already got into the housing market and have held on to that asset. It also comes out of one's personal attitudes to putting aside for the future versus day-to-day living, or perhaps on a spouse's income that enables that extra flexibility. Personally, I have observed people throughout my life who have invested wisely in such areas and learned from those many sources, and taken opportunities as they have arisen. This is going to give us flexibility and some sense of security in our coming phase of life.

In most denominations there is that unwritten rule that ministers retire to a place where they have not been in ministry. There are many reasons why this is a wise option. It makes a clear break of the pastoral tie, and enables ministers and their families to reshape their lives around a new and different community and the possibility to pursue different interests. It also frees the parish to pursue God's mission in that locality offering a new direction and new possibilities unencumbered by the past.

The down side for ministers is the need to reestablish in a new place with a new group of people, without the formal sense of identity that our calling has carried with us in previous shifts. Moving from one parish to the next as minister, affords us a ready established community, usually eagerly awaiting our arrival and wanting to welcome us into that place with the office of identity already established. This for many is hard to do when facing retirement bringing on that sense of a loss of identity. It can be a good idea to establish where you will retire ahead of time and become established in that locality prior to retirement. We have done that over a period of more than twenty years and are known within the local community, not for my role as minister, but as someone who appears occasionally to have a holiday. Others I have spoken to have done a similar thing.

It is interesting that in society our work becomes our primary identity. This is built up over a lifetime, and when it suddenly ends that identity can disappear as well. In ministry with the concept of 'Ordination for life,' this sense of identity must be handled with care, as I have already alluded to.

One parish has put out a sheet of 'Frequently Asked Questions' in the lead up to their minister's retirement. In it is asked, "Can the minister continue in ministry after he retires?" and the answer explains it well, "Ministry is a life-long calling. In retirement the minister can continue to exercise ministry in other areas of the Presbyterian Church as he is called and is able to do so."

It could be added, "other areas of the church." Many ministers carry on, or take up duties not only at Presbytery level, but in wider aspects of the church's life, chairing or serving on committees, commissions, helping in mission organisations or para-church groups. Many are happy to settle into the life of the local congregation and play their part as they are invited too, just as any other parishioner does. After all we, like everyone else in the church, are called to be first and foremost followers of Christ. Retired ministers can be a rich resource for any parish if their gifts and abilities are exercised carefully and as part of the whole church in that context, helping to fulfil God's mission in that place.

This leads me on to wanting to look at some of the historical and theological aspects of ministry and the mission of the Church.

Retirement, as we know it, is a relatively modern concept. In New Zealand, our society was largely developed as a colony of Great Britain, but attempted to build its society on a more egalitarian basis. Between the 1850's and 1890's much effort was put into establishing this colony, including such institutions as the Government Life Insurance Department to encourage people to put savings away to support themselves in later life.

In 1898 New Zealand created the first publicly provided pension for "persons of good character" aged 65 and over. This was means-tested and income-tested, Additional income from insurance products from the likes of Government was allowed. This pension was well below average income and was not available to everyone.

From the 1900s to 1940 New Zealand, like the rest of the world, endured many cataclysmic events such as World War 1, the Spanish flu, and the Great Depression of the 1930s. This also saw a massive increase in Government involvement in Health and Education, leading to major reforms between 1935 and 1938. This saw the creation of a two-tier pension regime. The first tier was the Old Age Benefit, this started at age 60. It was means and/or income tested, and was intended to recognise those who had worked in difficult work since leaving school, often at age 13. The second tier was Universal Superannuation, which was not means or income tested and was available to all New Zealanders at 65. This has formed the basis of today's scheme with a few changes. In the 1970s the universal age was lowered to age 60. There were periods of means testing and then it was raised to 65 again in the 1990s. In later years the introduction of KiwiSaver has provided a compulsory means of saving for most New Zealanders in employment, with Government incentives provided and the option to enrol at a much younger age.

Often you will hear people say, and particularly ministers, that the Bible doesn't mention retirement. As I have outlined above, the ability for people to retire is a relatively modern concept. New Zealand's history in this area is not much different from other places in the western world.

Therefore the concept is a relatively modern concept. However, I did find a reference to retirement in the Book of Numbers, where it specifically talks about the Levites,

"The Lord said to Moses, "From the age of twenty-five each Levite shall perform his duties in the Tent of my presence, and at the age of fifty he shall retire. After that, he may help his fellow Levites in performing their duties in the Tent, but he must not perform any service by himself. This is how you are to regulate the duties of the Levites."

One writer says of this, "Numbers contains the only passage in the Bible that specifies an age limit for work. The Levites entered their service as young men who would be strong enough to erect and

transport the tabernacle with all of its sacred elements. The censuses of Numbers 4 did not include names of any Levites over the age of fifty, and Numbers 8:25 specifies that at age fifty Levites must retire from their duties. In addition to the heavy lifting of the tabernacle, Levites' job also included inspecting skin diseases closely (Lev13). In a time before reading glasses, virtually no one over the age of fifty would be able to see anything at close range." He goes on to say, "The point is not that fifty is a universal retirement age, but that a time comes when an aging body performs with less effectiveness at work. The process varies highly among individuals and occupations."

One could also argue that our mental alertness, along with our physical prowess are affected by age and can have a detrimental effect on the ministry of the church. We often don't see it in ourselves and others are often too polite to tell us, and we struggle to know how to have such a conversation with people. It is interesting that the Levites were able to carry on assisting but it was not a solo ministry.

Universal retirement is a modern concept of human life and existence and just because it is not specifically mentioned in the Bible does not automatically mean that we should not take the opportunity that today's society offers. We avail ourselves of many modern conventions that have developed over the years that were unknown to people of Biblical times.

Attitudes expressed in a blog by Paul Arnott entitled "A Theology of Retirement?" in my opinion are not necessarily helpful. He quotes James Houston, founding president of Regent College who claims, "Retirement is not in the language of the Christian'. Few people have stopped to ask, 'Should we retire? Is retirement consistent with the values of our Christian faith? Does God endorse the concept of retirement?" He goes on to comment, "There is currently a great deal of discussion about what makes for a happy and fulfilled life. But is this the right question for a follower of the Lord Jesus Christ to ask? The Bible suggests that the key to a fulfilled life is to live in close relationship to the One who created everything that exists. Tom and Christine Sine argue that we will find the best that God has for us, not by pursuing happiness, but by losing our lives in service to God and others. Then and only then can we discover the rich, satisfying life that God intends for us."

Such attitudes are more aligned to the concepts of the Protestant Work Ethic, which although seeing salvation as a gift from God, expressed by Luther and the Protestant movement as sola gratia, they viewed work as a stewardship given to them. Thus Protestants were not working in order to achieve salvation, but viewed work as the means by which they could be a blessing to others. Hard work and frugality were thought to be two important applications of being a steward of what God had given them. Protestants were thus attracted to these qualities and supposed to strive for reaching them.

This seems to me a fine distinction between working for our salvation, and working to please God. Our inability to put aside our work for a period of our lives to do other things, including rest can surely be seen as part of God's gift to us in our humanity.

I began to ponder why we put such emphasis on work? Where did this overbearing concept of work come from? The Genesis story tells us that work was introduced as a direct consequence of sin entering the story.

"And he said to the man, "You listened to your wife and ate the fruit which I told you not to eat. Because of what you have done, the ground will be under a curse. You will have to work hard all your life to make it produce enough food for you. It will produce weeds and thorns, and you will have to eat wild plants. You will have to work hard and sweat to make the soil produce anything, until you go back to the soil from which you were formed. You were made from soil, and you will become soil again." Genesis 3:17-21 GNB

It is interesting that so many books have been written on work and the value of work, and that we see our identity in our work, promoting the idea that we never give up our work for God, as if that work in some way adds to the value God places on us, or adds value to the mission of God in the world. It may well do both of those things, but to see it as a life sentence reinforces the concept from Genesis that work is that curse bestowed on humanity because of sin.

However, if as the Gospel proclaims, that Christ came into the world to save the world from its sin, that he did not come into the world to condemn the world, but rather that world might be saved, should we continue to hold on to that high value of work, or should in fact we see rest as, at least, of equal value to work? Rest can surely be seen a gift from God, restored to us in Christ. Rest was the culmination and reward on the seventh day in the first Genesis creation story.

Tom and Christine Sine's idea that pursuit of happiness should be put aside for service to God and others sees work as blessing and rest as sin. Have we in fact reversed these concepts in our theological thinking or torn them apart rather than holding them in tension as "both and"? Claus Westerman in his commentary on Genesis says of this passage, "This also makes it clear that human beings are more than their work, and must not be simply identified with it. No one is indispensable; everyone will one day be taken away: 'until you return to the ground again', because you were taken out of it."

Life in its entirety is a gift from God to each and every human being. This gift affords us opportunities throughout our life. We make choices, we work, we rest, we celebrate, we commiserate, we choose to engage with God or we choose to ignore God. This is all part and parcel of our humanity. It is in the Wisdom literature where we see these periods of life starkly put to us as the Philosopher ponders deeply on the short and contradictory nature of human life, with its mysteries, injustices and frustrations, along with its pleasures and joys, and comes to the conclusion that, "All of us should eat and drink and enjoy what we have worked for. It is God's gift." In coming to this conclusion he recognises periods in life, almost rhythmic periods, that speak of time and motion; a time for birth and a time for death, a time for planting and a time for pulling up. One wonders whether there might well be a time for work and a time for rest within this frame work.

In his commentary on this work, Roland Murphy says "There are three 'gifts' of God, task (v10) 'duration' (v11) and eating and drinking [*Celebration*, my words] (v13)." He also says, "The events in v2-8 are presented as simply elements of human experience, some of them peak experiences (birth and death).

Surely, we can view retirement as one of these peak experiences or periods of life that God has blessed us with, to enjoy, to celebrate, to use as part of our celebration of the whole experience of life. It is not a period to switch off from our connection with God, but maybe a period where for once we can "be still and know that I am God." Too much of life and our attitude to life is about doing, working, and not enough of it is about being, of taking the time to be who God intends us to be.

We use this attitude of working, or doing, in some way to justify our time, to justify our place in the world or in the church, or our value to God. However, God calls us to be. God calls us to be part of his mission in the world, in that time allotted to us. He does not call us to drive our mission or create our own place in the world, and this is an important distinction.

Missio Dei is a theological concept; a Latin term used to describe the idea that mission does not belong to the church – it belongs to God. Doug Koop, in his article in Christian Week (Dec 2009) says, "A quote attributed to Howard Snyder puts it this way. 'It isn't the Church of God that has a

mission in the world. It's the God of mission who has a Church in the world!" Jurgen Moltmann said, "It is not the Church that has a mission of salvation to fulfil in the world; it is the mission of the Son and the Spirit through the Father that includes the Church."

We seem to narrow this down even further, and we measure the mission of the church by the periods of ministry within a local parish. Our focus has become far too orientated on such periods of time where ministry is named by the one who served at that particular time. Those periods are often seen as successful or not depending on perceived outcomes over that time. Does this not then become our mission, not God's mission? A period of time served in a parish is part of God's overall mission, and our part, whether perceived as successful or not, makes up a section of a much larger and more mysterious and complete picture of the whole.

Sadly in our churches' lives we are putting too much emphasis on success rather than our faithful witness to the Gospel of Christ. Our questioning of ministers at times of review often focuses on what our vision is for the local church, rather than how we are helping to shape the vision of the parish for God's mission in the world today, or how we fit into shaping God's mission in our community today. Such focus leads to that minister-centric concept of mission and can have us feeling that we still have more to do to see our ministry out, rather than feeling enabled to step aside and let God's mission continue, often in a different way with sometimes another emphasis.

In my talking with colleagues, many who have been in the ministry for a long period of time spoke of feeling exhausted and it being time to go, while those who came to ministry later in life still felt they had more to offer. Somewhere in between these poles we need to see and acknowledge that sense of God's timing, a time for working and a time for rest or retirement. We seem keen to honour those who work till they drop as if they are martyrs for the faith, where as those who step aside and allow God's mission to continue we somehow see as giving up on God.

Fortunately, God does not give up on us, and even in retirement, as we may find time to be still, we surely continue growing and deepening in our relationship with God, and probably in different ways still helping others along that path of life.

Retirement from ministry is not about losing our identity, but surely about a continuation of enabling God's identity to be recognised and accepted by others. We do not need to be in the driving seat of parish ministry to be part of God's mission to the world. Retired ministers can be wonderful enablers and encourages in local parishes, in church councils or in local communities where they haven't had the time to serve before. They can be wonderful encouragers of those who have taken on the mantle of ordained ministry, as they know and recognise the stresses and strains, but that is a relationship of trust that has to be built, worked on and recognised from both sides, not merely imposed by a retiree. I have been blessed by quite a few retired ministers who have been willing to lend a listening ear, offer encouragement and lend a helping hand at short notice or when able. Retirement can be a time of allowing God to use us in many and varied ways that open up before us, but it can also be that time of rest and renewal that is afforded to us in the modern world.

In concluding I want to pose some questions that perhaps we can ponder in our lead up to, or in our retirement and that the church can think about as we minister to the whole community of God's people under our care.

What place does the national church lend to its retired ministers and how are they supported in this new phase of life? How are they invited to be part of the continuing mission of God in the particular denomination to which they belong, or have served in? In my current parish I am blessed with a number of retired ministers from a variety of traditions, Baptist, Methodist, Presbyterian and some folk who were part of a local Anglican Ministry team before the local church was closed just prior to my coming. This has added a richness of tradition and understanding that is brought into

the life of this congregation. We also help in a number of neighbouring parishes and so many of these people avail themselves, along with some very good lay preachers, to help keep services going in other centres and our own community. This for me, has been an expression of *Missio Dei*, God's mission in our community and beyond. This mission will continue beyond the presence of any one of us!

Many retired ministers look for, or are asked to consider, taking up short term ministry opportunities; acting as Interim Moderators or serving on Ministry Settlement Boards. Many continue to play a vital role in some of the committees of the National Church or regional and national church courts. This is great! However we must not come to think that the church will not survive without us, nor that things must be done as they always have been. The church of one generation is never the same as previous ones. We can all look back and see evidence of that in our own experiences. The danger is that we bemoan the fact that change has occurred and look back to the 'glory days' as we remember them. I think this is a condition called aging that comes to us all in some degree or other. There is a wealth of wisdom built up over the years that the church should value that can add checks and balances to change and development as it unfolds. However, it must not be used as barriers to prevent progress in the reign of God for today.

As ministers, we need to think ahead, especially in terms of retirement. We need to plan, talk with others, think about where we might retire too, and work out a financial plan to support our retirement.

We need to think of interests outside ministry that might excite us or give us some focus other than life in the church. This needs to happen during our years of ministry so that we don't work and live in the silos of the church. Many speak of life as being too busy in parish life or other areas of ministry to find time for other interests. This is not a healthy view of life at any point as we must care for ourselves if we are to care for others. There may be interests that you had in your youth or in earlier years that you can plan to pick up in retirement. Find groups to join, plan holidays, or major projects that might occupy some of your time. All the books I read on retirement point to these sorts of things, and for ministers it is no different and perhaps even more pertinent, as ministry has been so all consuming for so many years.

Perhaps I can finish by quoting from the first letter to the church in Thessalonica, where Paul offers some sound advice to a troubled world looking eagerly for the coming of Christ.

“God did not choose us to suffer his anger; but to possess salvation through our Lord Jesus Christ, who died for us in order that we might live together with him, whether we are alive or dead when he comes. And so encourage one another and help one another, just as you are now doing.”

Bibliography:

- Walter Brueggeman An Introduction to the Old Testament Westminster, John Knox Press – 2003
- Philip J Budd Word Biblical Commentary 5 Numbers – Nelson Reference and Electronic
1984
- Baruch A Levine The Anchor Bible - Numbers 1-20 A new translation with Introduction and
commentary
- Roland Murphy Word Biblical Commentary 23 Ecclesiasties - Nelson Reference and
Electronic
- A Noordtzy Bible Student's Commentary – Numbers - Zondervan 1983
- Steven D Price: How to survive Retirement: Reinventing yourself for the life you've always
wanted
Skyhorse Publishing 2015
- Thersa Sanders Approaching Eden – Rowman and Lifflefield Publihers -2006
- Kenneth S Shultz: Happy retirement: the Psychology of reinvention
Penguin Random House 2015
- James Suzman: Work: A History of how we spend our time
Bloomsbury Circus 2020
- Gherhard Von Rad Genesis – Old Tesatement Library – SCM Press Ltd 1961
- Max Weber: The Protestant ethic and the Spirit of Capitalism
trans, introduction and selection copyright @Peter Baehr and Gordon
C Wells, 2002

Other Papers:

- Paul Arnott A Theology of Retirement?
Ethos, Centre for Christianity and Society Tuesday, 6 December 2016
<http://www.ethos.org.au/online-resources/blog/theology-of-retirement>
- David Preston An extract from Retirement Income in New Zealand: The historical context,
for the Office of the Retirement Commissioner.
<https://thehub.swa.govt.nz/resources/retirement-income-in-new-zealand-the-historical-context/>
- Paul Carpinter Summary – History of the Welfare State in New Zealand
11 September 2012
<https://www.treasury.govt.nz/sites/default/files/2012-10/ltfep-s2-03.pdf>
- Bob Stallman Numbers and Work Bible Commentary - Produced by TOW Project
<https://www.theologyofwork.org/old-testament/numbers-and-work#introduction-to-numbers>
November 1 2013

My thanks to the following people who have offered their experience, ideas and resources that have contributed to my consideration of Ministry and Retirement.

Bruce Howat
Sandra Gibbons (Methodist)
Les Ferguson (Methodist)
Jock Brunskill (Baptist)
Colin Hood (Baptist)
Marty Stewart
Anne Stewart
Tony Kippax (Anglican)
Kerry Enright
Helen Martin
Malu Fruean
Louisa Fruean
Heather Kennedy
Peter Dunn
Nyall Paris
Terry Wall (Methodist)
Lynne Wall (Methodist)
Nikki Watkin

*(Those who I have not designated with a denominational label are Presbyterian.)

A special thanks to Nikki for agreeing to help guide me through this period of Study Leave.