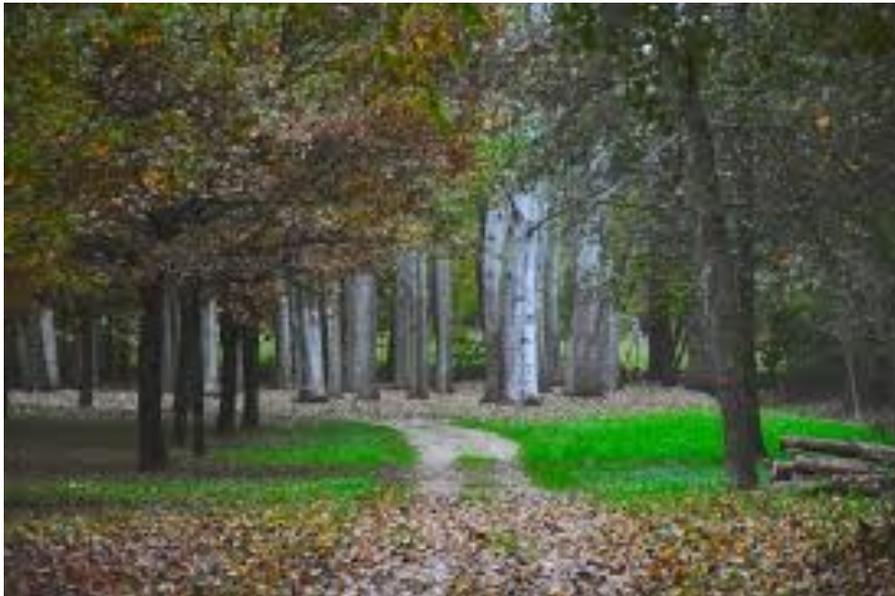




**Congregational
Federation**

Preparing for Retirement

Guidance for Ministers and Pastors of Congregational
Churches



There is a time for everything, and a
season for every activity under the
heavens.

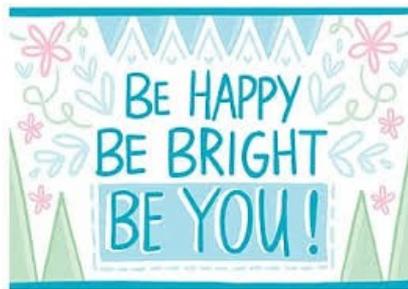
(Ecclesiastes 3:1)

(NIV)

This pamphlet is a resource to support Ministers and Pastors in preparing well for retirement.* We know that this can be a wonderful time for a Minister to look forward to, but we also know that it can be a frightening and complex prospect for some. The contents of this pamphlet are merely a guide. However, it is important that Ministers and their families begin to plan for retirement at least a good couple of years in advance.

We are encouraging you to take time **now**, with your spouse / partner, if this applies to you, as well as in your own heart and mind, to reflect honestly and creatively on the following:

- What will retirement mean for you, as a person / couple. and what significant changes are likely to be needed?
- What gifts and experience do you have, by the grace of God, that you may be able to continue to offer to others, albeit in a different role and context?
- How well prepared can you plan to be in terms of financial and housing provision?
- How can you prepare for retirement with real trust in God and with His peace in your heart and mind?
- Who can walk through this process with you, helping you to prepare well?



Introduction

Retirement is a natural aspect of life in God's service, and should not be resented or denied. However, we need to prepare to retire successfully, and this takes time, thought, prayer and a bit of research. There is also more than one way to retire successfully, and this depends on who we are as individuals.

When people think positively about retirement, they are typically looking forward to having the time and leisure to give themselves to family, friends, hobbies, new interests, or travel that they didn't have the time or financial wherewithal for before. Some plan to become involved as volunteers in a charity or some other kind of community work. Some even look to take early retirement if their finances will sustain them.

When people think negatively about retirement, they are often fearing financial hardship or becoming depressed, feeling that they are no longer needed, or worried about having a reduced number of people to interact with. So, also as a result of these kinds of anxieties, some look for part-time employment or for an opportunity to volunteer for some project.

* For the sake of brevity the pamphlet will refer only to 'Ministers'. However, it includes locally recognised 'Pastors' every bit as much.

But should we be even talking about retiring from ministry?

Some denominations, and Ministers, consider that the call to 'ordained' ministry is a call for life, and that there is no such thing as retirement from that life of service. This is a genuine conviction, to be fully respected by others, but it is not the only legitimate view.

Others consider it to be a calling to a role which, like any other, will be passed on to others in due course, and that the time will come to step aside to allow another person to lead the church into the next phase of its life. They acknowledge that even Ministers can lose their health and strength, or can become set in their ways of ministry, losing touch with new things that the Lord is doing.

There is actually a reference to retirement from ministry in the Bible:

'The Lord said to Moses, "This applies to the Levites: Men twenty-five years old or more shall come to take part in the work at the tent of meeting, but at the age of fifty, they must retire from their regular service and work no longer. They may assist their brothers in performing their duties at the tent of meeting, but they themselves must not do the work. This, then, is how you are to assign the responsibilities of the Levites".'

(Numbers 8:23-26)

In this pamphlet we are working from the basis that retirement from ministry is godly and appropriate. We also regard it as a positive stage in our journey of faith and service.



Start Planning

We need to think now about what we will actually do in retirement. It may be helpful to try to put a figure on how much time we typically spend in a week in our ministry responsibilities. Is the overall figure 25, 37, or 50 hours per week? This is how much time you will have to devote to other activities, responsibilities and leisure when you retire.

That will then be a good point to consider the issue of what you will be able to afford in your retirement. How much is it likely to cost to be able to live in accordance with your hopes and interests?

Planning for retirement can be particularly difficult for retiring Ministers, since they have had lives (perhaps their whole adult lives) with pastoral care of people, week on week responsibility for preparing and delivering services of worship, preaching, teaching, and leadership and/or coordination responsibilities for church meetings, fellowship groups, uniformed organisations, etc. Then there are the particular joys and sorrows of baptisms, weddings and funerals, usually beyond their church membership, all the time deeply involved with people and communities.

Many Ministers have said that leaving this behind feels like a grieving process, and we should respect that response, if that is how it develops for any Minister.



Planning as a Couple (where relevant)

Retirement planning is very important for couples to do together. At the risk of sounding pessimistic, in the UK generally there is evidence of a growing rate of divorces among retired couples. Questions to ask are:

- If you are both working, will you retire at the same time, or thereabouts, or will one of you continue working? This can have a direct impact on adjusting to new life patterns if both are not retiring at the same time.
- Whatever the situation for you both, will you be able to plan for things to do together and things that each may want to do without the other?



Think about your health expectations

Allowing for existing health conditions that you may have, people in the UK today, unlike those who lived in previous generations, have a reasonable expectation of being able to live for many years past their retirement. The number of people who are living to at least 100 years of age is increasing all the time.

The time to check on your physical health (including your dental health) (and let's not forget your emotional and mental health) is *before* you retire, enabling you to plan for any lifestyle changes or treatments that will make your retired life healthy and enjoyable. Plan an overall check-up now, allowing months and perhaps a couple of years to complete this.



Think about your financial expectations

Some Ministers are serving in a non-stipendiary capacity, and some are serving on a salaried part-time basis, whereas others are serving full-time on a salaried basis. The financial issues will be different for these different groups of Ministers.

Because of their particular theological perspective, some Ministers have decided not to make financial provision for their retirement years through pensions and the like. They depend on God to provide for them. This is a genuine conviction, to be fully respected by others, but again, it is not the only legitimate view.

Others are grateful for, and at least partly dependent on, the planned and resourced retirement packages provided by their denominational or fellowship bodies. These packages typically include pension schemes and perhaps other financial and healthcare packages.

For the relevant information regarding the provision of the CF, there is a significant section in the Year Book, entitled Financial & Legal Matters. This section includes useful contact details.

Think about your housing expectations

Some Ministers may already be living in their own homes, so that finding accommodation is not an issue. Some may be living in a church manse, or the church may be renting their home for them, with the result that they will need to move on retirement. You should be thinking about any need to move home long before you retire.

The CF offers housing for retired Ministers as a service if they have no other way of being adequately housed. We have a policy booklet specific to this matter of housing, and if this is a concern, you should contact the Property Manager / Finance Officer at philip.stainer@congregational.org.uk.

NB The CF holds a limited housing stock, and so there might be a waiting period for available housing. It is recommended that you submit an application **five years** before retiring. For full details, please refer to the Retired Minister Housing Policy 2018 which is available on request.

NB Particular issues can sometimes arise when a Minister continues to live in proximity to the church from which they retire as its Minister. Please refer to our sister pamphlet entitled, Non-Serving Ministers in Our Churches.



Think about possibilities for different ministry after retirement

As well as the good advice that can be given to all who retire about keeping active, developing new skills and keeping existing skills alive, we encourage retiring Ministers to consider options like the following:

- Could you consider offering yourself to the CF or your Area as a mentor for newer Ministers, or for those training for ministry?
- Is there scope for you to develop a more sustained prayer ministry?
- Could you offer yourself to Areas to lead services and preach at churches (not the one from which you retired!) that have no Minister, or when their Minister is on holiday or indisposed?
- Is there a possibility for local chaplaincy work, perhaps as a volunteer?
- Why not take advantage of the time and leisure to undertake some semi-structured study in an area of biblical studies, theology or church life and practice that you had wished you had had the opportunity earlier in your life to explore in some depth?

Start to develop your personal spirituality

Experience shows that it is important that Ministers reflect on their personal spiritual life before they retire. It is possible to become so bound up in the rhythms of pastoral care, in praying with and for people with whom you are in regular contact, and in preparation and involvement in leading public worship and group Bible Studies and fellowship meetings, that we neglect the joy, discipline and rhythm of personal prayer, devotion and Bible study.

Retirement will likely demand a new devotional rhythm altogether.

Thinking again of couples, retirement becomes an opportunity for both to discover a new joy, discipline and rhythm of devotional life together.



Give generous notice to your church

Congregational Ministers don't have a set retirement age, and it is now illegal in the UK to require someone to retire at the age of 65 years. This can be a blessing when everyone is happy for the Minister to continue in that role. However, it can be awkward if either the Minister or the church thinks it is time for the Minister to retire but the other doesn't agree. This situation needs to be handled with grace by the Minister, the deacons and/or elders, and the whole church.

It is also difficult if you keep your intention to retire to the last minute before sharing this with the deacons and/or elders, and then with the full church membership. The church members need time to adjust to 'losing' their Minister and time to start praying and planning for the next steps for the church. Serving your church well will include giving reasonable notice of a decision to retire.

This will also allow both you and the church, and perhaps people in other churches and the wider community, to find appropriate ways to say farewell to one another. This is especially important if there is some ongoing pastoral matter that you are involved in with anyone.

It will also give time to prepare an appropriate worship service, and perhaps other events, thanking God for the church community over the generations, for its life of worship and service, for your service as their Minister, and for His plans for the future of the church., including, as appropriate, the search for a new Minister.

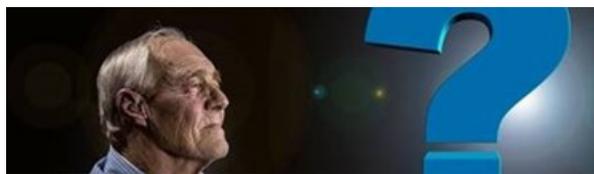
However, it is best that you do not seek to become part of any succession process. If the deacons and/or elders ask you for advice, it would be wise to encourage them to contact the General Secretary for assistance.



Service of thanks to God

Plan, with the deacons and/or elders, an appropriate farewell service. It should be a time of thanks and praise to God for the church community down the generations, for the line of Ministers who have served there, including yourself, and also a celebration of hope for the new Minister to come. If there is little or no prospect of a new Minister, or certainly not in the near future, then prayer for the future guidance and protection of the church and its members will be especially appropriate.

It may be appropriate to revisit the induction service that you shared when you became the church's Minister, modelling this final service on that one, perhaps with at least some of the same hymns / songs and Bible passages.



Safeguarding following Retirement

If you would still like to offer your services to the CF or to an Area after your retirement you will need to continue to hold a valid DBS or PVG certificate. There is a Government fee for a disclosure (plus registered body admin fee) in England and Wales and similar to join the PVG Scheme in Scotland. If your services are entirely voluntary, then you are entitled to a free disclosure. You may receive out of pocket expenses and still be classed as voluntary. However, receiving any other payments, such as preaching fees, means you are classed as a paid person.

If you are an accredited Minister in England or Wales you will continue to be included in the yearbook if your DBS certificate is valid. We ask that you renew your certificate every five years from the date of issue. For Scotland, accredited Ministers on the PVG scheme remain on the PVG list for life, so will continue to be included in the Year Book. It is important for Ministers in Scotland to ensure that they complete an 'Existing Members' form to update their working details with the PVG scheme should there be any changes in their role.

If you are no longer planning to be active in a relevant role and you wish to declare yourself 'inactive', please be aware of what this means. You are undertaking not to engage in worship leading or pastoral duties of any kind, in any context. Please let the Safeguarding Officer know in writing if this is the case. **NB** If you are leading services, taking funerals, etc, you are considered as 'active'.

Should you later wish to become active again, you will first need to obtain a valid Disclosure.

For advice on these matters, contact the Safeguarding Officer: safeguarding@congregational.org.uk

Holiday at Pilton Green

If you still have connections with the CF it will still be possible after retirement to book holiday periods at this CF holiday home in the Gower, Wales.

Charities

There are several National Charities, and also Trusts with which the CF has a direct relationship, which provide support for retired Ministers. The General Secretary will be glad to give advice and support about these.

Useful Resources

We have published a sister pamphlet to this one entitled, *Non-Serving Ministers in Our Churches*, and it is available from the Nottingham office.

We have published another sister pamphlet to this one entitled, *Preparing for a Vacancy*, and it is available from the Nottingham office.

We can provide you with a sample order of service for a farewell worship service, available from the Nottingham office.

In 2019 the Bible Reading Fellowship published a book by Paul Beasley-Murray entitled, 'Make the Most of Retirement' which you may find helpful.



Keep in Touch

Keep in touch with the opportunities for ongoing support and development that are provided through the church support department of the CF. If you have any questions or comments regarding this, please contact:

General Secretary
Congregational Federation
8 Castle Gate
Nottingham,
NG1 7AS
admin@congregational.org.uk ,
0115 911 1450

This pamphlet was prepared by the General Secretary and the Learning & Development Manager of the CF.

