

## *The Safety Net*

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*“Retirement”*

Dear ones,

Since my birthday is in four days, I find myself reflecting on some things that are not a part of my normal thought process. Occasional reflecting is good, I think. I hope mine will help you do some reflecting of your own.

A few weeks ago I put my car in a repair shop to do some things that were quite necessary. It was going to take a few hours, and I have no other transportation, so I brought a book to read and letters to answer. It was mid-morning and so I walked a couple of blocks from the repair shop to a local restaurant. I hadn't had breakfast, even though I had been up for several hours.

In the restaurant, near the back, was a group of men who were obviously having a good time. About a dozen in all, it was a typical group that meets for coffee. I knew most of them, so they invited me back to come join them.

You probably have such groups in your neighborhood. Lots of laughing, teasing, and one-upmanship. Periodically things take a more somber tone and there are efforts to solve the problems of the world. Everything is pretty simple for a mid-morning coffee group.

As I looked around the circle, I noted that most of the men were about my age, some older, some younger. I knew enough about them to know that they were all retired. I also assessed them to be financially secure. All of them owned their own homes, and most of them owned vacation homes in Arizona or Southern California.

On that particular day, half of them had played nine holes of golf already. There were golf stories and golf jokes aplenty. One man had been fishing in the Columbia River and had caught a thirty-two pound Chinook salmon. A couple of others had gone to the health club and exercised. All of them were having a good time.

But such good times can take a sudden turn. One of the men started complaining about our present political climate and how that his retirement income was not what he thought it ought to be. Another railed on illegal aliens and the drain they place on the economy. Three others joined that discussion in strong agreement.

They then switched to the topic of lazy grandchildren who expect something for nothing. The tone continued to spiral downward until another coffee-drinking buddy came into the restaurant and the teasing and golf-jokes started over again.

I was silent through the whole proceeding, and headed back to the garage as the group broke up until another day. I'm sure my own thoughts for the rest of the morning were quite different than any of theirs.

My thoughts were so different that I never did read from the book I had brought. Neither did I answer any letters. In fact, I spent the next three hours in a solitude that could only be described as "depressed."

Why?

Maybe you know.

I am certainly at retirement age, but I'm not retired. In fifty-one years of full-time preaching I have no pension. Only one congregation in all those years ever paid me any retirement pay. They paid me 10% of my salary into a fund for three years but then they fired me and I ended up living on it for the next several months until I could find a new job.

There's no doubt in my mind that I'm working harder now than I've ever worked in my life. More hours, more pressure, and far less time off.

I'm not unique in this. This is the lot of the preacher, especially those of us who have preached in independent churches. Many denominations have retirement plans for their ministers but that's all foreign to me.

And many older ministers do not even have Social Security. When I started preaching, preachers COULDN'T pay Social Security. Then there was a period when we could pay it or not. Then it became mandatory, unless there were conscientious objections. Many ministers in independent churches opted out of Social Security for a variety of reasons. There have been a couple of periods where men could change their minds and opt back in. But I know many men who never knew when they had those opportunities and didn't take advantage of them.

Personally, I did enough work for colleges and para-church ministries that I draw a meager Social Security. But I'm very grateful for it and especially for the Medicare benefits. I feel very sorry and concerned for those who have nothing.

It's also common knowledge that the vast majority of ministers in independent churches do not own homes. They've lived in parsonages and when they get too old to preach they have to rent what they can afford. They often become the wards of their children and have to depend on them for existence.

I admit to having a certain envy of people my age who draw retirement, own their own homes, and are able to do at least some travel. I even chuckle a bit when retired people complain about living on "fixed incomes." I think to myself that it beats "no income at all."

But now, having said all this, let me tell my ULTIMATE thought.

My ultimate thought is, I wouldn't change any of it!

I don't know anyone with whom I would trade places. I am so thankful for the works accomplished, the friends gained, and the treasures laid up in heaven. Those things far outweigh any earthly retirement that I can imagine.

It also needs to be said that people like myself have chosen what we do. I had a couple of opportunities in my lifetime to leave ministry and make big money. But I chose to stay in ministry. Or actually, I believe that God chose it for me.

I also could have saved more. I know lots of self-employed people who started planning for their retirements when they were young. (And some preachers too.) I admire their discipline in doing that. Preachers could do that too. But personally, I don't regret what I have given away or what I have invested in my ministry. I can't imagine how any Christian can give as little as a tenth of their income. We have so much more than the Old Testament Jews, and should therefore give more. (At least that's my opinion. We're all subject to our own consciences.)

The main thing for me is the fact that there is so much more than money. I recently had opportunity to return to Sacramento to spend a wonderful day with the Central Church of Christ, where I preached almost thirty years ago. I saw people I had baptized, people I had married, people I had laughed with and people I had cried with. I thought it was a foretaste of heaven. Ministry made it all possible.

No, I wouldn't trade with anyone.

I'm thankful to still have life to give. I know many men in their sixties and seventies, and even some in their eighties who are doing what they've done for a lifetime. Talking about the salmon you caught or the birdie you made is a far cry from touching the lives of people.

Ministry is all about people. I heard a Mennonite preacher on the radio many years ago discussing the topic: "Time is people." He said the common opinion is that time is money. But he argued that time is people. He suggested that what we invest in people is our richest treasure.

At the time I heard his sermon, I was very involved in a project that I thought was crucial. I had a plan, an agenda, and a budget. But people kept interrupting. I would plan what I wanted to do on a given day and someone would interrupt with a call or visit. It was frustrating to me.

And then I heard the sermon: "Time is people." So when the next person "interrupted," I decided I would look at it, not as an "interruption," but as an "opportunity." I discovered that God was bringing these people into my life and that what He had in mind for me to do was much better than what I had planned.

I've tried to remember that lesson. When I get a call from someone, I conclude that there is nothing in the world more important for me, at that moment, than to take that call.

When I visit someone, even if only for a few minutes, I make them the center of my attention and concern.

I still make daily “to-do” lists, but at the end of the day I may not have checked much off the list. But I do believe that I have done what God wanted me to do. I think, with all His wonderful Words, that He is ultimately a LISTENER.

I’m thankful for your retirement fund, the home that you own, and the vacation you can take. You’ve earned them. They are also blessings from God.

But I’m grateful also for my ministry. And I’m grateful to still have some time to give to people. I like to think that another birthday means I have more experience and should be able to do things a bit better.

If I can do anything for you, please call. YOU are my retirement.

Yours in Christ,

Silas Shotwell