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# ***GROWTH POINTS***

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With Gary L. McIntosh, D.Min., Ph.D.

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## **When to Leave the Stage**

A generation of baby-boomer pastors are facing retirement age. Spanning an eighteen year gap from 54- to 72-years-old, approximately 10,000 boomers are hitting the traditional retirement age in the United States of 66-years-old each year. This number of boomers hitting retirement age will continue for the next twelve years, and it includes a large number of pastors.

The question of when, or even if, to retire is a major one. Should pastors retire while still at the top of their abilities? Or should they hang on as long as they are able to, even at the risk of staying beyond effectiveness?

Some pastors point out that the concept of retirement is not found explicitly in the Bible, while others note that vacations are not found in the Bible either, but it's still wise to take them. All, of course, agree that God expects us to be guided by wisdom.

## **Peak Years of Ministry**

Studies of peak performance have been completed for several professions. For example, athletes tend to peak around 28-years-old (The mean age for setting world records in athletics is 26.1). Of course, some Olympic medal

winners have been over forty, and a few well-known NFL Football players and NBA Basketball players have competed into their forties (the numbers are few).

Peak performance tends to come later in life for careers that involve mental creativity. Philip Hans Franses, an economist, found that physicists often made their most important discoveries at age 48, while chess grandmasters tended to peak at 31 in their mental acuity. Famous artists produced their most expensive works around 42, Nobel Price-winning authors most often wrote their best work at 45, and classical composers wrote their most popular music at 39. The average age for a persons prime creative work was 42.

If the general studies of creative people in similar occupations holds true for pastors, most will reach their peak creativity between 35 to 50 years of age. But, like in other professions, some pastors will continue to minister effectively well into their 80s.

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Other than athletics, most of the past research has focused on identifying a person's *most creative* years. The artists, authors, composers, grand masters, and others continued to produce excellent work well into their later years. The research simply points out that their peak came early, usually when they had lived about sixty-two percent of their entire lives.

### **Why Pastor's Stay Too Long**

Pastors often wait too long to retire for a number of reasons. At the top of the list is a lack of financial preparation for retirement. Today's churches usually try to help a pastor save financially for retirement, but that was not so common just twenty years ago. Numbers of pastors continue to pastor beyond their prime simply because they need to keep making money.

The fact that people are healthier today is another factor that results in some pastors delaying retirement. Some pastors are physically rigorous in their 60s, and feel they can pastor well into their mid 70s. They like to say, "75 is the new 65."

Other pastors just feel that their calling is not finished. They surmise that their years of experience have made them even more qualified to pastor, so why quit?

Still others hang on because they don't want to lose the social benefits of pastoring. The general respect of having people look to them for leadership, care, and assistance is difficult to give up.

### **Signs It's Time to Retire**

Deciding when to leave the stage is a complex decision. Here are some questions to consider.

1. Your health: Are you and your spouse in good health? What is the history of longevity in your family? Take these matters seriously. Delaying retirement could mean you won't be able to do what you'd like in the future.

2. Your money: The standard rule of thumb is that you need savings/investments/social security equal to twenty-five times what you need to live on annually in retirement. If that is not true for you, you may need to work longer.

3. Your future: You need to retire to something, not just from something. Answering three questions will help you determine if it's time to retire. What do I want to do? Where do I want to do it? Who do I want to do it with?

4. Your ministry: Since creativity tends to peak by age 50, are you able to lead your church into the future? Are you capable of casting vision for the next decade? If you find yourself just coasting along, perhaps it's time to leave the stage.

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“All fit churches are healthy, but not all healthy churches are fit.”

**Phil Stevenson (D.Min.) is district superintendent of The Pacific Southwest District of the Wesleyan Church.**

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