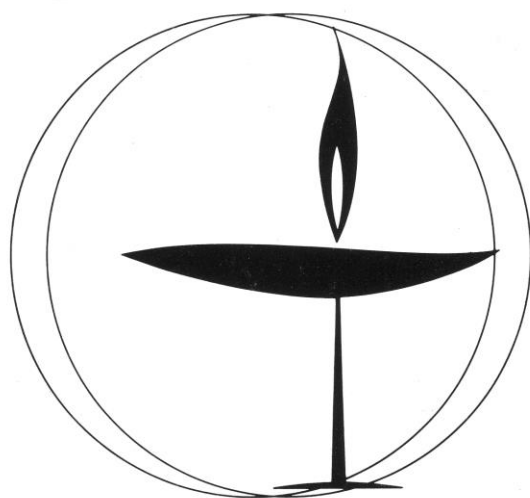


# On Retirement: A Guide for UU Ministers and Partners

2013 Edition

(Retirement Plan carrier  
info updated, 4/2024)



Unitarian Universalist  
Retired Ministers and Partners  
Association

[www.uurmapa.org](http://www.uurmapa.org)



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*Visit the UURMaPA website at [www.uurmapa.org](http://www.uurmapa.org)  
for a listing of current board members and Caring Network Coordinators,  
the most up-to-date online version of the Directory,  
and information about current activities available to you.*

## ACKNOWLEDGMENTS

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A companion document to this Guide is the report of the UUMA Task Force on Retired Ministers: “Recommendations & resources for best practices in right relations among settled, interim & retired ministers & their families.” A short summary of this is included in Chapter 3 of this Guide. The full report is available online at

[www.uuma.org](http://www.uuma.org)

## **WHO WE ARE**

### **Unitarian Universalist Retired Ministers and Partners Association**

This organization – *your* organization – was formed in 1982 under the leadership of the Reverends Harold Hadley, Horace Westwood, Arnold Westwood, and Walter Donald Kring. It was incorporated in Massachusetts in 1997 and received 501(c)(3) non-profit charitable organization status from the IRS in 2004.

UURMaPA is governed by a volunteer Board, elected by the membership. The current board is listed on our website at [www.uurmapa.org](http://www.uurmapa.org) under Governance. Many others help to lead and provide services including our Caring Network Coordinators, a Nominating Committee, a Webmaster, an Historian, a Database/Directory Manager and List moderators.

Membership includes Unitarian Universalist ministers who have officially announced their retirement to the UUA, their life partners, and the surviving life partners of deceased UU ministers. There are no dues, but our association relies on member generosity through annual donations. We number over 900 members in over 600 households.

The mission of UURMaPA is stated in our Purposes:

*In faithfulness to the Unitarian Universalist tradition and to the guidelines and code of conduct of the Unitarian Universalist Ministers Association and the Unitarian Universalist Society for Community Ministries, the members of the Unitarian Universalist Retired Ministers and Partners Association embody in our lives and our conduct with each other the values that we proclaim on behalf of our faith. Our purpose is to be an inclusive multicultural community that serves the interests and enhances the well-being of retired Unitarian Universalist ministers and their life partners through informational communication, periodic membership gatherings, and other supportive programs and activities. As a Unitarian Universalist organization of professionals and partners, we recognize that fulfilling our purpose calls us to cultivate anti-oppressive attitudes and practices consistent with our shared values, thereby promoting our collective well-being. (March 2023)*

To this end, we have Caring Network Coordinators who stay in touch with members in each region, help members in financial distress to get assistance, and help to sponsor luncheons and other regional gatherings to keep members connected. UURMaPA also sponsors several annual conferences in different areas of the country, to which everyone is invited. There are special programs at General Assembly to honor newly retired ministers and acknowledge their contributions. Our quarterly newsletter, *Elderberries*, goes to member households by mail and online. Online services include a chat line through the SpeakUp list-serve and occasional news bulletins through UURMaPA-Announce. An online Directory provides current listing of all households, and we offer this *Retirement Guide* to help you make the most of these post-ministry years.

## INTRODUCTION

Contemplating retirement has many facets. There is the anticipation of time to call one's own, to pursue beloved hobbies and interests and to explore new possibilities. There is the tantalizing anticipation of freedom from the daily grind, from schedules, from endless meetings. There is also often a sense of fear of the unknown combined with a sense of loss – loss of identity, loss of income, the potential loss of health and financial security. Hence, there is likely to be a fundamental concern about balance. Will the good – those new freedoms – outweigh the anticipated losses?

Against this challenge of uncertainty, there is one constant: change is inevitable. But that has always been the case. What may be new about the uncharted territory known as retirement is that you are in charge of crafting your own schedule without reference to the expectations of the work place. There are no clocks to punch; no congregational demands that put you in a particular place at a certain time. You have priorities to set and choices to make and – taking account of family needs – you are the one to make them.

How do you learn about this new stage of life? We have found that friends and colleagues who have preceded us into retirement have been invaluable resources about what to expect, which is the main reason for this Guide. In addition, there are lots of books, articles and websites that help explain how this works. A short list of resources can be found in Appendix III; also check your local library and the internet.

There are predictable “stages” of retirement developed by experts and thoughtful research. But a word of caution – there are no absolutes in this process, no single path; there is no abandonment of life's ambiguities, those same ambiguities that have pestered you through the earlier stages of life. Many of us have discovered that it takes several years to begin to figure out retirement so do not be surprised at the pace of the process. Ultimately each experience is likely to be a little different, and each of us has to be a pioneer, willing to test new waters and write our own story.

Like our lives, this guide is an ongoing work in progress. It is the product of many hands and is designed to be helpful without being either prescriptive or inclusive. We have collected stories from our retired colleagues, both ministers and partners, and we offer a representative sample, organized in such a way that their different experiences may be helpful to others. The Guide will be reviewed and revised periodically. We welcome your feedback for future enhancements.

We look forward to hearing from you. You may send your suggestions to the current secretary, who is listed at [www.uurmapa.org](http://www.uurmapa.org) under Governance.

And to those for whom retirement is still on the horizon, we look forward to welcoming you into this rewarding, interesting, sometimes challenging and often surprising part of life's journey.

# Chapter 1: Financial Aspects of Retirement

## Retirement decision making

Deciding when to retire has huge financial and emotional consequences. Postponing retirement for even one or two years can have a significant impact on one's circumstances.

Prolonged honest discussion with family members is a must and should precede raising the topic with congregational leaders. Exploring your situation with trusted colleagues, especially those who are already retired, can be very beneficial. However, insist on confidentiality.

Some ministers choose retirement because of health problems. Others might choose it because they feel bored and under-challenged, or just less productive than before. We have heard from colleagues who found that a sabbatical gave them a new level of energy that helped delay retirement until a better time. We may also learn to deal more effectively with antagonists. Standing on the edge of this decision is probably one time in our lives when we ought not to be deciding all by ourselves.

It appears that most UU parish ministers announce their plan to retire a full year in advance, sometimes longer. The UUA Transitions Office is likely the best source of advice on this.

## Finances

The first element of retirement planning is regular saving over one's working life.

In periods like the present, when the world's stock markets have gone up and down like a roller coaster, it is natural to want to jump off, even if this means taking a loss. While for some people there is no other choice, hanging on to investments that have taken a beating holds the best promise for eventual recovery.

Financial decisions are rarely best made by oneself or by following a hunch. They should involve our families and those closest to us. There are hosts of financial planners willing to offer a UUA Retirement Plan participants have access to independent financial planners from **Empower** who can offer not just guidance, but advice. The difference is that guidance is basically plugging numbers into a computer program, whereas advice involves a strategic overview of one's financial goals and plans.

Before retiring, take note of essential monthly expenses. Keep a record of checks and out-of-pocket expenses during your final working year. One working minister found that dry cleaning was costing her \$1,500 annually. The spending habits and luxuries we take for granted can consume more of our post-retirement income than anticipated. Scaling down probably can't be delayed until one's working days are over.

This is important: have an amount sufficient to cover six months' worth of necessary expenses in an account that is liquid or easy to make liquid. A credit card is no substitute for money set aside in advance to deal with short-term financial adversity.

Most retirees say they wish they had started earlier to save for retirement. Maximize the amount you contribute into the UUA retirement plan. Some sources recommend saving at least fifteen percent of pretax income for retirement.

Make use of funds offered by well-known fund families. Avoid fund families that charge high fees or loads, which are subtracted from deposits. A sample of additional information on financial resources is found in Appendix III.

You can also consider alternatives to savings such as real estate, rental properties, and education to develop skills that will lead to post-ministerial income. It's important to know in advance about any inheritances that may be realized. Tough as it sounds, it may be necessary to make some hard choices between saving for retirement and selecting the school for a child's college education.

The UU Ministers of Canada (UUMOC) website is a great resource for ministers serving in Canada, or with ministries in both the US and Canada. <http://uumoc.ca/financial.html>

An excerpt from the UUMOC section entitled "Retirement" follows:

While many ministers have an amount equal to 10% of their salary and housing placed into a Registered Retirement Savings Plan in Canada, experience says that this is not enough. It is best to lobby churches for 15% at the time you are hired.

If your congregation does not contribute 15% to your RRSP, and you can afford it, it is always best to top up your giving in any year to the maximum amount allowed by law.

For ministers coming from the States to Canada to work for a number of years with the expectation of returning to the States, it is well to remember that Canadian and American dollars are not worth the same amount...

However, with universal health care in Canada, overall expenses in retirement may be considerably lower in Canada.

And here is an excerpt from the "Pension Plan" section:

The UU Organizations Retirement Plan is not advisable in most instances for (American) ministers while working in Canada. It is not and cannot qualify as a registered retirement plan under Canadian tax law. On the other hand, Americans serving congregations in Canada who anticipate being in Canada for a limited time - five years or less - should certainly consider remaining in the UUORP. The UUORP is, however, a "best buy" for Canadian ministers while living and working in the United States, even if only for a limited time. To the extent that money paid out under the plan is used to pay for housing in accordance with U.S. tax rules, the money is tax exempt because it is paid out by the plan as a "housing allowance," whether to a person living in the United States or Canada.



## Housing

There have been financial advantages to personal home ownership for many years. These can no longer be taken for granted, but owning one's own home can be very satisfying, especially with today's 30-year mortgages at low and fixed interest rates. Some retired UU clergy have been discussing home-sharing arrangements where they might pool their income from Social Security for mortgage, tax, and utility expenses.

Retired clergy are eligible for the tax-exempt housing allowance in the U.S. As of this printing it is unclear whether or not housing allowance for retired clergy is tax exempt in Canada. Information that follows applies to the housing allowance in the U.S. For information on the status in Canada it is best to contact a tax professional.

The allowance covers the same expenses as the housing allowance for working clergy. Working clergy's housing allowance has to be approved in advance by their governing Board. The UUA Board approved qualified housing allowance for retired clergy in the 1980's. **Retired clergy must take housing allowance distributions from the UUA sponsored Empower retirement plan in order to receive the money as tax exempt. It's important not to let a financial advisor rollover money from the UUA retirement plan into a traditional IRA; money taken out of an IRA other than the UUA Plan does not qualify as housing allowance and becomes subject to income taxes.**

The housing allowance is limited to the *lesser* of the actual allowable housing costs, or the fair market rental value of the home. For ministers who rent a home, actual expenses include the rent paid, utilities, and furnishings. For ministers who own their own homes, actual expenses include down payment, mortgage payments, legal fees, property taxes, fire and liability insurance, utilities, repairs and improvements, and furnishings.

A minister cannot apply a housing allowance to expenses associated with more than one home simultaneously.

The surviving spouse of a deceased minister is not eligible for the housing allowance, unless he or she is also a minister who otherwise qualifies.

Distributions from denominational plans should be coded "tax status undetermined" on the Form 1099 that the plan manager sends to the IRS. Check with the UUA Office of Church Staff Finances at (617) 948-426 or email [retirementplan@uua.org](mailto:retirementplan@uua.org) for more on this topic. As with IRAs, the UUA Retirement fund is subject to the Minimum Distribution Requirements, so be sure to take that into account when planning your retirement income.

The UUMOC website has a section on Housing Allowance in Canada.  
[http://uumoc.ca/pdf/housing\\_allowance.pdf](http://uumoc.ca/pdf/housing_allowance.pdf)

In addition to using information on the UUMOC web site, Canadian retired ministers suggest including a copy of the most recent vote of the UUA Board stating that qualifying pension withdrawals from the UUA Plan are paid as housing allowance, when filing tax forms. Anyone

receiving the pension gets an official copy of the vote. Filing a copy of it with the CRA may not be necessary, but it does add credibility to the claimed housing allowance deduction.

## **Credit**

Avoid overusing credit cards, and be sure to pay off credit card balances before anything else. Credit card balances and student loans usually must be paid off before realistic retirement planning is possible. Banks and other credit card issuers may reduce their interest rates if asked; they may also forego the annual \$50 or \$60 membership fee if the cardholder insists and threatens to close the account.

Pay more than the minimum monthly amount on mortgages and student loans; this reduces the number of payments and the total cost of borrowing. Avoid purchasing new cars; better values are found in well-kept low-mileage used cars less than four years old.

## **Social Security**

Be sure to pay the required self-employment tax (for Medicare and Social Security) during your working years in ministry; this will be 15.3 percent of money received as salary and housing allowance. While it is a significant tax, having a well-funded Social Security account is important; the retirement checks come every month and are indexed to inflation.

Don't take SS Retirement Benefits until you have reached the age of full eligibility, now typically 66 or 67 depending on your year of birth. Early withdrawals reduce the value of monthly benefits forever. If at all possible, there are financial benefits from delaying retirement until the age of 70 when the benefits are higher.

If you are still working when you become eligible for SSRB, have that amount subtracted from your monthly salary, with the salary reduction sent as a voluntary contribution to the UUA Retirement Plan.

## **U.S. Social Security and Canadian Social Insurance**

Under The Agreement on Social Security between Canada and the United States, which came into force on August 1, 1984, workers moving between the United States and Canada are not required to pay both U.S. Social Security tax and Canada Pension Plan (Quebec Pension Plan in Quebec). A totalization agreement requires workers moving between the two countries to pay into just one plan in any given year. It entitles them to benefits from both plans in accordance with their contributions and eligibility. For social insurance purposes, where such an agreement exists, a worker is only required to pay the social insurance tax in the country in which she or he resides.

## Medicare and Health Issues

The following section is based on current information as of this printing. It may change depending on the enforcement of the Affordable Care Act (“ObamaCare”).

Health insurance coverage through Medicare is not automatically linked to Social Security. One can have one without the other.

This federally funded health insurance starts at age 65, unless one is still covered through a health insurance plan offered through employment. It is important to enroll three months before your 65th birthday. Usually you can choose between Traditional Medicare or a Medicare Advantage Plan (HMO or PPO) offered by a private insurance company. In either event, the enrollee pays a monthly premium or has it deducted from the monthly Retirement Benefit, or both.

Traditional Medicare doesn’t cover all of the usual hospital, medical, and prescription expenses, so many people enroll in a Medicare Supplement Plan as well. Check out [www.medicare.gov](http://www.medicare.gov).

It may be wise to schedule any needed dental or medical treatments before retirement. Medicare now covers an initial health checkup, so be sure to schedule that as soon as your Medicare coverage becomes effective.

Medicare will not cover a spouse younger than 65. If your spouse or partner is covered through the minister’s employment, it will also be essential to investigate what insurance will be available separately for him/her when the minister retires.

A word of caution: many primary care physicians (internists, family physicians, gerontologists) are not in Medicare or are not accepting new Medicare patients. Thus it is important to identify a physician who is accepting payment from Medicare, and who is taking new patients before the physician’s services are needed. The website [www.medicare.gov](http://www.medicare.gov) provides a list. Check also with local hospitals or your state’s medical society.

## Unitarian Pension Society Service Gratuity Program

Service Gratuities are quarterly payments sent from the UUA to ministers in fellowship who have served at least 21 years in ministry, who have reached the age of 67, and *who have made application to the UUA Office of Church Staff Finances to receive these payments.*

The money supporting this comes from the Unitarian Service Pension Society, a separate non-profit charitable organization incorporated in Massachusetts, and UUA trust funds designated for this purpose by donors decades ago.

The amounts paid out are based on the minister’s accumulated years of service when the payments begin, and whether the applicant has designated a spouse to continue to receive the gratuities after the minister’s death. The average recipient receives about \$400 each quarter. The range is from \$320 to \$600.

Neither the individual ministers nor their congregations have made any financial contribution to the corpus that funds these payments. The gratuities are not contractual obligations but are gifts made in appreciation for years of ministry served. Thus the Internal Revenue Service has ruled that the gratuities do not qualify as pension payments and do not have to be reported as taxable income.

Receipt of a service gratuity is not automatic. According to the terms of the originating document, eligible persons must make application themselves to the UUA Office of Church Staff Finances, 617-948-4265 or [retirementplan@uua.org](mailto:retirementplan@uua.org).

## Chapter 2: Changing Lifestyles

### Preparing to retire

Six to ten years ahead of the time you think you'll want to retire, you need to ask yourself:

*Where do I/we want to live?* Is it important to be near family? Can I stay where my ministry was (or my partner's) comfortably or will it be better to start new in a different place? It takes time to discern if staying or leaving is right for you. When you travel for business or pleasure check out places you think you might want to live. Pay attention to your intuition.

*What activities have I always wanted to do?* Think of things you haven't had time for and how you might prepare to try out some new areas. Will it be boating classes? Drawing or painting lessons? Quilting? Winemaking? Will you make time for creative writing now that you don't have those weekly deadlines? Perhaps join a band or a community choir? How about working on a political campaign, joining a public interest group, taking or teaching a class at your local college? What about that book you have always wanted to write but never had time for? You might want to dedicate time to research the life of a little known figure from UU history, write a meditation handbook, or transform some of the poetry you've written into new hymns. The possibilities are endless.

Taking lessons for new activities helps to prepare your psyche for the next phase of your life. You are not only letting go of an identity, you are preparing for new identities. *Retirement is not just stopping a career; it is beginning a new way of living.* It is satisfying and healthy to look ahead with anticipation. As one colleague puts it, don't just retire "from", have something to retire "to".

As you become involved in new pursuits you will have a chance to develop new communities in which to make friends. You may have the opportunity to be just another member of the group instead of someone with special status. Take time to choose carefully where you will volunteer so you don't fill up your calendar too quickly.

*Is it important to me/us to continue doing some ministerial activities?* For instance, will you choose to do guest preaching or the occasional memorial or wedding? As a partner, will you want to continue with church work and activities or is it time to let go? What is your vision for your "church role"? Of course, there may be surprises. One retired minister with a background in choral music became volunteer choir director in her retirement congregation because there was a great need, and she discovered she enjoyed it.

And of course... *What do I anticipate my/our financial situation will be?* Finances will affect many of your retirement planning decisions. It is important to have a good financial advisor. One minister found herself having nightmares repeatedly about financial matters until she found a good financial advisor to help plan the future with some confidence. The worrisome dreams disappeared.

Perhaps you'll have to give yourself permission to be more generous with yourself as you decide how to spend money during the early years of retirement. Take time to figure out what extras you might enjoy now. Perhaps it's enjoying a specially brewed coffee or buying that electronic device you've always wanted. Take time to treat yourself to something special, whether it's small or large.

## **Ministers saying goodbye: How much notice?**

There is no set guideline for when to announce your retirement plans. Some long tenured ministers announce their retirement one to three years ahead. Others give less than a year's notice. Here are some factors to consider:

*Satisfaction with your ministry.* Do you and your congregation have a warm, trusting, good relationship? In general, will you and they miss each other in the years to come, or will you (and they?) be glad to shake the dust from your feet and move on? If you'll be glad to leave (even if relations are good, but you're *really* ready to move on), you may want to give a shorter notice.

If the thought of leaving fills you with some sorrow at parting, you may wish to give longer notice so that the congregation and you can have time to grieve and prepare for the future. They have to budget for a ministerial search and probably for an interim minister or two and may appreciate the time to prepare.

If you are in doubt about any of this, quietly check with trusted leaders of the congregation, and/or talk it over with a colleague who knows your congregation.

Think about how you and your partner approach major changes. Does one of you make decisions quickly while the other needs more time to weigh the variables? Stress may be worse when the minister is retiring but the partner is still working. Will the stress of retirement put more tension into your relationship? If possible, find a good counselor to help you navigate these uncharted waters.

Honor your ways of being. And begin to celebrate that, after you retire, you'll be able to make decisions without thinking of the impact your decisions have on the congregation!

*Your partner's needs.* If announcing the minister's retirement two years ahead will jeopardize your partner's job, talk it over and mutually decide the best timing. And consider your partner's personal style and needs. Will s/he have a difficult time with a long goodbye or will a shorter period of leave taking be better? If your spouse has a leadership role in the congregation (e.g., choir director or youth leader) in addition to being the minister's partner, be sure to share this big decision. The congregation will have to replace two of its key people.

## **Saying goodbye: The process and the celebration**

The minister (and minister's partner) need a time dedicated to saying goodbye to the congregation. For even if you will return to the same church later your role(s) will be different. A celebration of the ministry acknowledges that it is ending and a new era is beginning. It can be hard for parishioners to see that your time with them is ending. Let your congregation know that they will be in good hands. For some ideas, see Appendix II, "Rituals of Leave Taking". The clearer you can be, the better things will go for the interim and next settled ministers. Make a clear break with the church you are leaving. Take time to reflect on your accomplishments and to look forward to the changes ahead.

## **Retirement: the first couple of years**

You've had the last worship service, the party is over, the parting gifts have been exchanged, you've turned in your keys, and returned books and files that rightly belong to the congregation. You've hugged and cried, and weary from the last activities, you're home. And at home, you are packing to move, or taking up your new life in your old home. Everything is changing.

You don't go to your old church anymore, unless specifically invited by the incumbent minister. If you (or your partner) have been named minister emeritus/emerita it is important that you follow the UUMA guidelines so that the interim and settled ministers have a chance to do their work without your influence. See Chapter 6 on Emeritus/a Status for further information.

If you stay put, you're now finding a different congregation to attend, or spending your Sundays in a different way. You can visit family! You can read whatever suits your fancy. You can go to the movies or hike in the woods or go canoeing! You can sleep late. One minister's widow, now married to a retired music director, said that on Easter morning they enjoyed singing old favorite hymns at home, still in their bathrobes.

You might prepare to travel awhile, move to an interim ministry, or just plain move to a place you've chosen for retirement. If you will be doing interim ministry you will have the opportunity to be part of a new community to see if you might want to retire there. If you do, remember that there will be a process of leaving the church there, too, so that the settled minister can establish himself or herself.

If you're lucky, your home sale went through quickly and your move is soon after your retirement date. You feel like a ghost if you hang around the town where you've ministered, waiting, waiting for your house to sell before you can move on to your "new life." After the packing, the move, the settling in, you realize it's really happening. You're in a new phase of living.

Whether you've moved or not, you're making new friends, or deepening friendships you didn't have time for outside the congregation. One retiree calls retirement "an active process in which it is necessary to create a new life and vocation."

For some this may mean returning to first loves: theater, writing and teaching, or whatever you enjoyed in the past and want to try again.

In your new activities – be they art, music, exercise, travel, visiting with family, volunteer service, crafts, gardening, attending or giving classes – you are meeting people and deepening relationships. Perhaps the relationship you deepen the most is that with your partner. You have more time together and you are doing different things together. Take time to check in with one another about how these changes are working for you as individuals and as a couple.

If you are single now and wish to make new connections, the new activities you choose can help you to find friends or even a new life partner. And for everyone, making new friends may be an outcome of joining a new group.

Take time to experiment with new roles. Learn something new you've always wanted to try. Stretch and explore. Pay more attention to "I want to," rather than "I have to." If you have to supplement your income, you may want to try some different occupations. For example, one retired minister took a part-time job driving other retirees to appointments. He enjoyed the counseling and support role he could play as he drove people to their destinations.

As you go through the retirement process seek out others who have made the adjustment successfully. Find out what has worked and hasn't worked for them. And be willing to be there for those who will follow you. Both the UUMA and UURMaPA are developing programs to address these areas of mentoring and support.

You *are* treated differently. You're no longer *the minister*. You're no longer *the minister's partner*. People probably don't hang on your words as pearls of wisdom like you thought they once did. Even if you're doing pulpit supply or consulting ministry, your roles will still be different from being the full time minister or partner. It takes time to learn your new role.

And yet, your identity as a minister (or minister's partner) stays with you, whether you seek to hold on to that part of your life or not. One piece of advice a partner gave her spouse was to tell people you are meeting for the first time that you did writing and counseling for a living, rather than admitting to having been a minister.

During this time of transition you may be celebrating freedom from expectations and long-familiar roles. Some of us decide to attend different religious institutions, such as Friends meeting, because we are free to attend services wherever we wish. Others find enjoyment in a new, different UU church. Some love the freedom not to attend any church. Still others dive into denominational work at the district or denominational level. The choices are yours!

You may also be grieving the loss of status and the special places you held because of the ministry. Take time to celebrate and to grieve. Throughout your transition it can be helpful to stay in touch with friends and colleagues who are ahead of you in the retirement process. You are not in this alone.



## **Retirement: later years**

Someone once remarked that there are three phases to retirement: "Go-Go" (you're pretty healthy and mobile), "Slow-Go" (as infirmities creep in), and "No-Go" (as you become homebound or move into assisted living.)

"Is this how it's going to be?" one retiree asked. "Will I spend the rest of my life watching colleagues, friends and dear ones become ill, die or lose their minds?" As we age, we do slow down. If we live to a ripe old age, we will inevitably grieve our own losses of health, or mobility or intellect; we will cope with our partner's infirmities and those of our colleagues and friends. And we will mourn their deaths. We can expect to attend more memorial services and write more sympathy notes.

One retired minister lamented the isolation caused by hearing loss, and another was saddened by health problems and waning energies which meant she couldn't do much useful work. One couple counseled acceptance of change and refocusing one's goals and learning to set a pace that matches energy levels. Others commented that aging meant letting go of more and more old roles, while reclaiming ties to family and friends, "sitting back and enjoying my last days." Others spoke of "aging out" of some activities and making appropriate adjustments, and eventually accepting more and more assistance.

As health and mobility decrease, one finds more need for ministry. Some retired UU ministers and spouses move into an area with a nearby UU congregation without letting the local minister or congregation know. Congregations and ministers generally like to minister to retired ministers and partners, so it is helpful to invite them to help. One minister's widow wrote that "during my husband's fatal illness, the congregation came forward to assist me in so many ways. I will be forever grateful." She also said, gratefully, that a UURMaPA caring network person came to see her at a difficult time, and went to the UUA to seek financial assistance for her. We deserve being ministered to in our older years, every bit as much as those to whom we used to minister!

Some ways to avoid feelings of isolation, in addition to whatever activities or services you find within your community, are offered through UURMaPA. You may wish to contact the Caring Network person in your district (in the back of the Directory, these reps are indicated with an asterisk by their names). There are also regional conferences/retreats, and local gatherings such as luncheons, which can provide contacts with others who understand your situation. If you have the time and energy, you might volunteer to assist with these activities to bring folks together.

## Chapter 3: Best Collegial Practices

Whether you are planning for your retirement or have already said your good-byes, one of the most important aspects of a successful retirement is to establish appropriate relationships with current ministers in a congregation you once served or may choose to attend.

In 2012 a UUMA Task Force on Retired Ministers, made up of representatives from the UUMA, UURMaPA, UU Interim Ministers Guild (UUIMG) and the UUA was convened by the UUMA to look at retired ministry and make recommendations for best practices in right relations among settled, interim, and retired ministers and their families. That report is available in full online at [www.uuma.org](http://www.uuma.org).

The following information is provided here as a guide for you. At the end of this chapter is a short summary of the recommendations put forth by the Task Force. We urge you to study the full report along with this Guide.

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If you are retired – congratulations! You are probably freer to compose your time and life in new and creative ways. There are many opportunities for the talents and skills you have gathered throughout your ministry. Enjoy!

### A New Congregation

If you are a retired UU minister seeking to attend a UU congregation you did not serve in your active career, have a conversation with the minister(s) - (settled, interim, contract, community, consulting, student) - concerning expectations and involvement. You may bring skills, awareness and talents that the resident minister(s) would welcome. You or your partner may have special needs that the minister(s) should be aware of – illness, financial distress, mobility issues, or end of life concerns.

In one of our congregations there are six retired ministers and they provide a whole cadre of wonderful supportive professionals for the settled minister. These can be joyful and fruitful relationships, but have the collegial conversation first!

### A Congregation Formerly Served

If you are a retired UU minister seeking to attend a congregation you served in your ministerial career it is especially important that you consult with the minister(s) - settled, interim, contract, consulting, community, student - concerning what role(s) or involvement with which both parties would be comfortable. It is essential that attention be given to the Guidelines for the Unitarian Universalist Ministry (available at [www.uuma.org](http://www.uuma.org); see Section G, Departing Ministers) which emphasize the use of covenants between former and settled ministers. Some sample covenants are found in Appendix I and in the Task Force report.

You may have heard colleagues recommend that former ministers absent themselves from the congregation for a specific number of years. This is a practice that has been found by many to be

very helpful, and fits well with the UUMA's "ministry of absence" (see *UUMA Task Force on Retired Ministers Report* of Oct. 1, 2012). Often ministers will stay away until a new minister is settled into the life of the church. It is certainly a good idea to establish a covenant and wait for the time period designated by it, along with an invitation from the settled minister to return. It is also a good idea to review agreements and understandings periodically for circumstances may change for either party. You or your partner may have special needs that the minister(s) should be aware of – illness, financial distress, mobility issues, or end of life concerns. Be sure to communicate these as soon as possible to the settled minister(s).

You may be in a position to know (before the new minister does) the comfort level of the congregation with the settled minister. Your experience will remind you of the ups and downs of virtually any settlement, and you may be in a unique position to see a crisis coming.

You may be able to advise your colleague, but at a minimum you must not do anything to destabilize her/his ministry. If this means you should absent yourself from the congregation, do it, even if your colleague sees no problem.

In the case of a settled minister's invitation to direct involvement (preaching, teaching, leading an activity) you will need to determine whether you consider it appropriate. Feel free to turn down the invitation if it doesn't feel right to you. Many retired ministers feel that it is wise to steer clear of governance and policy issues. If your active presence in the congregation is agreed to by your colleague, you may be a creative force in strengthening his/her ministry and the health of the congregation. Be sure to review any agreements periodically, as situations change.

There have been many very constructive relationships created between retirees and successors. The relationship between Robert Collyer and his young successor John Haynes Holmes is legendary. Collyer sat in the front row and was often heard quelling complaints with: "You listen to that young man! He is our minister!" While we might not advise that approach, quiet support is helpful.

## **Emeritus/Emerita**

If you are a retired UU minister – declared emeritus/emera by your former congregation – you possess an honored status, but one which is often badly defined or understood. Consult the UUMA Guidelines for a description of the varied roles of the emeritus/a. See Chapter 6 in this Guide and also the Professional Guidelines at [www.uuma.org](http://www.uuma.org), Section H.)

It is particularly important for the emeritus/emera and the settled minister(s) to reach a clear understanding of when, where and how the emeritus/emera is welcome to be present and involved. It is also desirable that this understanding be confirmed by the governing board. There should be agreement among all the parties as to how the limitations and boundaries will be explained to members of the congregation. Remember, periodical review is essential, for circumstances do change. The understandings reached with one successor may not transfer to the next; each must be reconfirmed. Illness, frailty, and end of life issues are especially important to discuss with the settled minister because of the special relationship and sense of responsibility that may exist toward the emeritus/a (and partner) in the congregation.

One distinguished retired minister credited his long and happy relationship as minister emeritus with “never saying yes to the congregation and never saying no to a settled minister.” Good advice, though it may not fully apply in all circumstances.

## **Ministry in Retirement**

If you are a retired UU minister without an appropriate UU congregation nearby, or a retiree interested in part-time ministry, there are several choices which have been successfully tried. A warning note: whatever choice you make, you must not act in any way to impede the congregation’s possible progress toward regular settled ministry. We owe this to our colleagues!

*Fully trained interim ministry is an option.* This is handled through the UUA Transitions Office, now a part of the Ministries and Faith Development group (MFD).

*Contract ministry.* This is usually part time with a carefully negotiated contract specifying hours, responsibilities, remuneration, review (including how and when it is to be carried out) and responsibilities of the congregation. The District Executive is the first call to make, or, in Canada, the Regional Congregational Development staff.

*Evangelist: perhaps an unfamiliar word, but a reality.* Many of our congregations on Cape Cod owe their presence and very life to Ruth and G. Peter Fleck’s tireless evangelism. Some ministers seek pulpit opportunities, become involved in interfaith work, or participate in UUSC or other service organizations.

## **Partners**

If you are the partner or surviving partner of a retired UU minister, there is no clearly defined role for you, and no advocate like the UUMA for ministers. With the retirement or death of your partner your world can change drastically in ways you cannot control. Among these may be the loss of a home congregation. Ideally, the minister(s) of your chosen congregation will welcome your participation. In the best cases the new minister(s) will be eager for the partner or survivor to find useful, appropriate roles in the life of the congregation. If this is not the case, the partner will likely have to look outside the church for ways to serve her or his community.

It is essential that the partner or survivor – if he or she wishes to continue a relationship with the church where his/her partner has served – confer, converse and consult with the settled minister(s). Often the partner or survivor has held key roles, offices, or even staff positions in the church. The relationship must be defined anew, without triangulating with the new minister(s) among power blocks determined to maintain the *status quo*. The desired outcome for all parties should be the health of the congregation. This, like all the other relationships we’ve focused on should be regularly reviewed. Illness, frailty, struggles with finances, and end-of-life concerns should be made known to the settled minister. If you are able to continue to have a place in the church, you can expect to have pastoral support and care, as you need it.

Doubtless you have great gifts and talents you could continue to share, but it may not be easy to figure out where. One ministerial partner/survivor built a glorious music ministry that continues to nurture the congregation. Most surviving partners continue as wonderful, quietly supportive, nurturing presences in congregational life - with the full support of the settled minister. But it may take some exploration to find the right place for your special gifts. Keep exploring!

The Unitarian Universalist Retired Ministers and Partners Association (UURMaPA) recognizes partners as full members, which continues after the death of the ministers. UURMaPA provides many opportunities for retired ministers and partners to stay in contact with one another. Both ministers and partners are elected to serve on the board. Conferences are held in several parts of the country each year, and the quarterly newsletter *Elderberries* brings news of colleagues into your home.

UURMaPA areas (which are distinct from the UUA districts or UUMA chapters) have Caring Network Coordinators, who are part of the UURMaPA Caring Network. In the back of the Directory, these volunteers are indicated by an asterisk in front of their name. They are there to serve you, to answer questions, to help you find resources when needed, to offer pastoral care, and provide members. Feel free to call on them.

And feel free to become a caring coordinator! Partners are very welcome to serve in this role, It is a great chance to continue the quiet ministry that was second nature to some ministers' partners, and a good activity if you wish to continue that role in some way. Contact the Caring Coordinator Chair for more information.

### **Addendum: Report of the Task Force on Retired Ministers**

The following is a brief summary drawn from the Task Force report. There is a wealth of information contained in the full report and we recommend that it be read along with this Guide. Yes, it overlaps some of the material in the Guide but important enough to include here.

#### **The Task Force identified guiding principles for right relations.**

- The *dynamic of loss and grief* is central to the retirement experience and must be addressed.
- In all situations the congregation's health is primary.
- The authority and ministry of the currently serving minister(s), whether called, interim, hired, part-time or full-time, are paramount within the congregation, and necessarily will govern the role and behavior of any clergy currently present in the congregation.
- There is value for the well-being of the retiring minister and the congregation in practicing the *ministry of absence* as a necessary period of reflection and redirection.
- The relationship between the newly settled minister and the retired minister remaining in the congregation should be articulated in a public covenant.

- The time leading to retirement and the two years after retirement are critical periods of transition for ministers and partners.

## **The Ministry of Absence**

*[The UURMaPA Board felt that this section of the Task Force Report was important enough to include here in its entirety. Our thanks to Andy Backus for this contribution.]*

Ministerial styles and judgment vary widely. This fact is both a curse and a blessing on our profession. Together, however, we must set the overall boundaries for acceptable ministry. We must agree on general purposes and limits to behavior, and set rules for when these general understandings alone are not effective.

Ministerial transitions are especially difficult for all involved. The congregation faces the fact that many deep relationships are to be broken and only replaced gradually with new ones. The departing minister faces the burden of ministry: the fact that one's honored place in a congregation, and the deep relationships with congregants that spring from it, are contingent upon a ministerial relationship with that church. When it ceases, these connections must come to an end. To prolong them would only make separation more difficult for congregants and new bonding more difficult for the incoming minister.

Some refuse to accept that burden. For them rules are necessary: to be barred from physical proximity, to be barred from casual communication, to be reminded that congregants were never your friends in the first place.

The burden to honor these realities is entirely on the shoulders of the departing minister. Church members will invariably accept any invitation to continue a ministerial relationship beyond its appointed lifetime. Church members are especially vulnerable in times of personal transition – family illness, death, a wedding celebration.

Thus the departing minister's burden is doubly onerous: it is separation, but it is also enduring one's own necessary failure and the disappointment seen in the eyes of those people that person once served and loved faithfully. The refusal to continue the ministerial relationship is a bitter blow.

Perhaps it should be made more clear when new ones enter the ministry that it is not for sissies. It is service that demands much loss and pain.

And where does the minister go for healing? To colleagues, who need to be ready to hear the pain and suffering. Our profession is not easy.

And how does the minister continue to love and care for all those left behind? Certainly it is not by forgetting them. Rather it is by remembering, and by saying: "I am completing the full gesture of my ministry to them now by being absent in their lives so they may find ministry in new places."

[The Task Force Report included the following recommendations:]

## **Recommendations**

Applying these guiding principles to the many situations identified concerning retired ministers, the Task Force offered seven recommendations:

### Recommendation #1

We recommend the UUMA Good Offices Program be expanded to provide Good Officers specially trained in working with situations involving retired ministers.

Having a Good Officer will provide retired ministers with someone who understands their situation, including their sense of loss. It provides retired ministers with someone to talk with in addition to the Transitions Office Director. Having Good Officers trained and serving in this capacity will reassure all our ministers that there are resources available to support them through the life journey of their ministry.

We recommend the Retired Minister Good Offices Program include enough Good Officers to serve all of the UUA “regions.”

(The report includes suggestions on how to implement this program and the UUMA Board noted in October 2012 that the selection and appointment of Good Offices process was currently under review and revision so that section of the recommendation will change accordingly.)

### Recommendation #2

We recommend UUMA, UURMaPA, UUIMG and the UUA Transitions Office publish and distribute to all retired and retiring ministers the *Best Practices and Right Relations for Retired Ministers* booklet, developed by this Task Force, and the UURMaPA booklet...[this Guide]

### Recommendation #3

We recommend UURMaPA develop and sustain support groups for retired ministers’ partners and surviving partners. A peer coaching model could be used.

### Recommendation #4

We recommend the UUMA, UUA Transitions Office, UU Interim Ministers Guild and UURMaPA, continue conversation about healthy boundaries training throughout the ministerial career, and specifically for retired ministers.

### Recommendation #5

We recommend to the UURMaPA Board, with the support of the UUMA, that we continue the practice of providing facilitated peer support groups for ministers approaching retirement and ministers in their first two years of retirement.

### Recommendation #6

We recommend that UUMA and UURMaPA engage in an ongoing conversation on the meaning of retirement and ministerial identity.

### Recommendation #7

We recommend retired ministers, their life partners or surviving life partners become involved in UURMaPA.

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The UUMA Board accepted the report of the Task Force at its October 2012 meeting; it is now up to the UUMA Administrator to work with the Board on the implementation and funding of these recommendations.

The Task Force report also includes the following sections, with excellent information and suggestions:

- Promoting right relations between settled and retired ministers, following the UUMA Guidelines.
- Principles and resulting practices:
  - Priority of the settled minister's call
  - The power and authority
  - Right relations are covenantal
  - Friendships within the congregation
  - Other gleanings
- The interim period
- Staying away
- Minister Emeritus/Emerita
- Retiring well
- Leaving a church
- Partner's role
- When a congregant initiates contact
- Contact with former church staff
- Chapter practices
- Role in installation of settled minister

And a Tool Kit with helpful information and examples.

Valuable and useful information as we plan a healthy retirement.



## Chapter 4: Joining a Religious Community

### The Choices

Choosing a congregation to attend after retirement is very different from the choices you made during the settlement process. Your choice is dependent upon your geographical location, your relationship and comfort with a specific congregation or minister, and your mature faith. In working on this publication we have found a tremendous variety of choices, each with its own merit. This leads us to believe that there is no best way of choosing and relating to a congregation. This chapter will introduce you to a wide spectrum of individual experience.

There appear to be three different paths that retired ministers and their partners follow:

1. In some cases the minister will return to a congregation he or she has served.
2. Another path opens when the minister moves away from the area of the church most recently served and the minister chooses a new congregation to attend.
3. A third alternative is the choice to stay away from congregational life, or find a church of another denomination which suits one's maturing spirituality.

Each of these paths offers many other choices. We hope that these stories, taken from the lives of Unitarian Universalist retired ministers and partners, will help to illuminate the path which is right for you.

#### **Path #1, Returning to a Congregation You Have Served**

Probably the most perilous path of all is returning to a congregation which you have served. It demands discipline on the part of the retiring minister because, frankly, "you don't work there anymore." Someone else has assumed all the roles which just a short while ago were yours. And that someone else may be new to ministry and feeling very insecure, or may be very experienced and have all the answers. If you feel superfluous, it's probably because you are. You will need to work your way back into the congregation as a member and as a colleague in a covenantal relationship with the newly settled minister(s). In the section on Best Collegial Practices there are many specifics which will help you in establishing a relationship with the minister(s). In Appendix I you will find examples of covenants between former ministers and congregations, and between former ministers and newly settled minister(s). Study them and be prepared to suggest to the interim or newly settled minister(s) that you work out your own covenant.

Retired ministers have described the experience of returning to a congregation previously served in many ways – some good, some not-so-good. Listen to some of their voices:

- I was used as a dumping ground for complaints.
- My relationship with the present minister has been difficult. He is afraid of me.
- I feel I could have been helpful for my replacement but rarely, if ever, was I consulted about the church's history, etc.

- I am still active at my former church and feel strong support there.
- What has worked well for me is asking permission of the interim or settled minister for everything I want to do at church, keeping a *very* low profile for the first two years, and saying, "I don't know," when asked questions about most church functions, issues, etc.
- With good communication and mutual respect, I was fortunate to have a very positive relationship with both interims that followed me, and now with my successor. And I also know of a case where the incumbent feels that the sudden severance and total absencing of himself by the retired minister has damaged the trust in ministry that his successor is trying to develop with the congregation.
- I hadn't anticipated how positive and affirming the relationship would be. I was familiar with the literature, particularly from the Alban Institute, regarding the relationship of a retired minister to a new settled minister, and to the congregation formerly served. I did not attend church or participate in any church activities during the two year interim period and did not return to the church until the new minister invited me to participate in his service of installation. During the first two years of retirement I was involved in a variety of denominational activities and committees. Except for Sunday services I avoided participation in other church activities, and did not attend membership meetings unless invited by the settled minister.
- During the three year interim period at my former church, the congregation went backward in membership with very little growth. All the momentum of the congregation halted. I think I could have provided behind the scenes help and guidance that could have prevented this stagnation. Too many of the church's problems are explained as grieving. The current procedures assume untrustworthy ministers, immature congregations and exceptional interims. In my experience these assumptions are not warranted. Current practice is based on fear rather than cooperation.
- I did not expect to be removed from church life for four years. The church had some problems and its search lasted three years, and then the new settled minister, who was relatively new to the ministry, requested that I stay away from the church for one year – a total of four. In general, I had a good relationship with the interims, and now, with the new minister.

Two crucial elements emerge from these stories:

1. establishing a covenantal relationship (as referred to earlier),
2. preparing the congregation for your departure and return.

The hope is that retiring ministers, interim ministers and incumbents will be respectful of each other, rather than assuming from the start there will be problems. It's also hoped that congregations will enter into covenants with the ministers, allowing their unique situations to strengthen the ministry of their churches.

A minister's partner may face an entirely different set of challenges from that of ministers. The variety of roles they have filled in the church during the tenure of the minister may no longer be appropriate or available. Often this will have to be decided on an individual basis, but it is probably best to err on the side of caution.

There are no official guidelines for partners, but speaking to others who have experienced departure and return to a former congregation can be of great help. Listen to the voices of some partners and couples:

- I had difficulty singing in the choir (and keeping my mouth shut when not singing) after being the music director for so many years.
- I can't return to the pew. I know too much. The settled minister is clueless. It was painful being shut out by the inner circle.
- I mostly stay away from the church now. I never was very active, but participated in social events and the occasional committee. My spouse attends services but I do not.
- What worked well for us was getting totally out of the local church we had served, then coming back at the request of their minister.
- It is difficult to be in the same town and church, but we like our town and are near our children.
- During my husband's final illness, the congregation came forward to assist me in so many ways. I will be forever grateful to them.
- We have not had any problems while honoring the "hands off" policy for former ministers.

If your choice is to return to a former congregation, remember that it will not be the same place and that you will not be the same person. Make no assumptions about your role or the congregation's welcome of you. There will be people whom you have never known, who have never seen you before. This can be the basis of a whole new set of relationships, but it is wise to note that you are still a minister or a minister's partner, and people will look at you as different from others in the congregation.

### **Path #2, Moving to a new UU congregation**

Some of us decide upon retirement to become members of a UU congregation different from the one we or our partner served. Often this is due to having relocated to a different geographic setting. However, this decision may also be related to having more than one UU congregational option in the area in which we (or our partner) served. In either case, this shift to becoming members of a new congregation brings with it joys and challenges.

Entering a congregation new to you and your partner works best if you have thought clearly about what each of you is hoping to find in a new church home. How involved do you want to be? Do any of the activities, programs, initiatives interest you? How do you see yourself being able to be supportive of the settled minister? Is it important to you to be informally recognized by other members as being a retired minister and/or minister's partner or do you want first and foremost to be just a member?

If you are in an area with several different UU congregations available, you may decide to attend different churches, appreciating different styles of worship and preaching without getting very involved.

If you decide you do want to join a congregation, one approach is to be minimally involved as the following colleagues have shared:

- I have tried to deflect attention and decline becoming too active in the congregation of which I am now a member – keeping a low profile has worked for me. And I appreciate not feeling like I have to be there every Sunday.
- I have found that choosing a peripheral program to be involved in – like the discussion program, Thanksgiving dinner at church, etc. has worked well.

You (and your partner) may decide, however, that you want to be quite actively involved in the congregation you join. It is important to be very clear with yourself about how you want to be seen by other members and how you see your possible role as a volunteer and in relationship to the settled minister. Here are perspectives from three colleagues:

- Soon after we moved, I realized that I needed to define for myself what being a "member" of a UU congregation meant to me as a retired minister. I determined that what I wanted to be was a "regular member" – not a lay member, as I am ordained, but a regular member who happens to have ministerial training and expertise, just as other congregational members have training and expertise as physicians, lawyers, academics, electricians, etc.

I can volunteer my knowledge and skills in appropriate ways as a regular member while always being cognizant of supporting and talking with the settled minister about possible tasks for which I might volunteer. My goal is to be that type of member for whom I was always grateful when I was one of the settled ministers in a congregation. For me it is important to be actively involved in the life of the church as a regular person – enjoying fully the sense of being "in community" with others who share similar values and respect for a wide diversity of beliefs and perspectives.

- When we retired, we moved to a new location where we were warmly welcomed. A conversation with the called minister reassured him that we would consult with him before performing any ministerial services. Realizing that some ministers had different styles, I have tried to appreciate their strengths and ignore their shortcomings. We all have some (strengths and shortcomings), and it's good to recall them. When I was willing and able, I helped the settled minister on occasions of his/her absence (or double-scheduled). Now I do not feel up to doing anything ministerial. So I am supportive and consult when asked. We have had four ministers here since I retired.
- Doing a 2-½ year self-directed contemplative life after retirement and therefore taking no ministerial gigs was helpful to me. Then, with moving to a new city and new UU congregation, I took as my prime directive: support the ministry of the called minister! (This has been very well received.) Doing adult RE class, covenant group, men's group,

etc., but doing absolutely no weddings, memorial services or other ritual functions and preaching once every two-three years works for me!

If you become involved in a new congregation, you may realize at various times that you do not feel as inspired and engaged as you used to be and you may be aware of the “same old, same old” of which you are tired. The question then is whether you want to back off for a while or whether you need to find a group within the church of which you can feel a real part. One partner shared how much it meant after her husband’s death to have found a group in her new congregation whose friendship and support could help her move through her time of grieving.

### **Case Studies**

Sometimes things work out well in a search for a new church home in retirement. And sometimes unexpected obstacles occur. Here are two case studies which may offer you some perspectives and insights into the challenges and the joys.

#### **Case Study #1:**

When my partner and I moved from the area of my last settlement to the town where one of our grown children lived, I was invited to speak at a new UU group that was forming. A few months later, I volunteered to edit their newsletter and was invited to join the planning committee. In the months that followed I made some suggestions to the Sunday services committee and was later invited to join that committee. I did very occasional Sunday services. A year or two later I was asked by the president to chair that committee. I continued in that role and did occasional services for the next few years. Over that time the congregation grew, purchased a building, and began planning to call a minister.

I asked if the plan might include some role for me in cooperation with and being supportive of the new minister. I received no response for a couple of months until one day I received a registered letter from the current president of the congregation (who had criticized my theological approach in the past), asking me to appear at a meeting with the UUMA Chapter Good Offices person and representative from the district office.

At that meeting I was informed that I should immediately cease all my volunteer ministerial functions, even though the search for a new minister had not yet begun. I was taken aback by what felt like a slap in the face from the congregational leadership, the UUMA Good Offices person and district staff. I decided to resign from the congregation.

Although I was pained at first by this sudden termination of my relationship with this congregation that I had been serving on a voluntary basis and really cared about, I came to believe that it was best for my own spiritual growth. I do not hold any ill will. I have had one cordial meeting with the new minister and have had pleasant conversations with some members of the congregation when I have seen them in passing.

Since the time I left this congregation, my only substantial contact with our movement has been through UURMaPA, locally and at regional gatherings. My partner and I have appreciated and enjoyed these connections.

### Case Study #2:

My partner and I decided to move to an area closer to our young adult daughter and her family. It was a geographic area that was new to us. I initially explored some of the UU churches in the area, preached a bit, led a couple of workshops, and attended the ministers' group, but nothing "stuck," as I thought of it.

I found myself feeling awkward as a retired UU minister entering the life of two larger churches in the area, although I was quite used to and loved the large church from which I had retired. The minister of one was friendly and kind (but quite involved in his first year at the church), the other turned down an offer to have lunch together and said we could see each other at the chapter meetings. I felt awkward going to chapter meetings because I was retired and, in a real sense, "out of it." I shared my distress/discomfort in the go-around-the-circle sharing that was part of every meeting. Certainly the colleagues were sympathetic (including some retired colleagues), but it was clear they were all busy with their busy lives (and I understood that). But, there wasn't much response, and I realized I was in a really different "place."

My partner and I finally settled into a small UU fellowship located pretty close to where we live – speaking there, slowly attending more often. After a time of attending, we joined and have become active members. I finally became really comfortable when I realized it wasn't at all awkward being a retired minister; I was simply "myself" who happened also to be a retired minister. I wasn't their minister, and didn't want to be. My partner and I had finally found our UU community.

I realize that what I was looking for, and really need, was a community of UUs, not particularly a community of only UU ministers (although I certainly *do* care about ministers and ministry and having colleague-friends.)

Being part of a small, growing UU group that has just purchased land and a building and is in process of refitting and meeting the codes of a new "religious assembly" in our area has been energizing and the whole of who I am is in gear, accepted and contributing. *Not* leading the fellowship, but participating in its life. To put it simply, there is now clear meaning in my life, and I'm happy.

Thus the move to a new UU congregation can bring many rewards, as well as its share of challenges. What seems most important is for retired ministers and their partners to clearly discuss with each other what they are looking for in their participation in a congregation, to talk with the settled minister and to create a covenant that is clear and supportive for all. The richness of being a part of a healthy UU community of fellow seekers and workers for social justice can be an amazing gift in our retirement years.

### **Path #3: None of the Above**

Retired UU ministers and their partners really have three choices to make:

1. join their former congregations as parishioners
2. join a different congregation
3. none of the above

For a variety of reasons, you may opt for becoming un-churched. You may not feel comfortable joining a congregation for a host of reasons. Some sources of discomfort might be:

- not wanting to be tempted to assert your power as either minister or partner;
- disagreeing with the direction the newly-settled minister believes is best for the congregation;
- preferring to visit a number of different congregations when, and if, the spirit moves you to go to church at all;
- having a personal problem or personality issue either with members of the congregation or with the newly-settled minister;
- wishing to pursue alternative approaches to finding a sense of religious or secular community;
- preferring to sleep in on Sunday mornings or to watch "Meet the Press" or read the Sunday papers or ....

This is not an exhaustive list. Any number of additional sources may result in your decision to stay clear of a membership affiliation with any particular congregation.

If this is your choice, what are the "rules"?

- First, this is clearly your decision. Retirement is a time of life that offers an opportunity to reassess the routine that you have followed for scores of years. The temptation to “stay the course” in order to remain “active” might be the wrong choice for you. Exploring new alternatives can be very exciting and, physical health permitting, keep you active.
- Second, your decision may be either permanent or temporary. The beauty here is that these decisions are entirely yours to make. If one decision needs to be abandoned, make a new one. You may tire of reading the papers on Sunday morning or you may truly prefer to be in a spiritual community. If so, make a covenant with the settled minister(s) and follow your heart.
- Third, should you opt for a “none of the above” choice, do learn to forgive yourself! There is much in our culture, and this may be especially true for ministers and their spouses, that keeps sending “should” messages reflecting what the social order seems to expect of us. This is not particularly surprising, as you have been going to church “religiously” all those years. It may not be that easy to stop. Overcoming these messages may require some effort and some clear communication between partners.

Here are the voices of two ministers who decided not to attend a UU church after retirement. These are deeply religious choices which reflect both pain and satisfaction:

- I made the decision not to become involved in a UU congregation based on my own experience as a minister in several congregations where the presence of retired ministers proved hurtful to my ministry. I realize this is not always the case and that a retired minister could be a beneficial presence, but I decided not to take the risk. As a theist and even a follower of Jesus, I have found that Unitarian Universalism does not any longer provide me with the spiritual sustenance I am seeking. I have attended Quaker and Methodist services; I also follow a personal spiritual practice of prayer and meditation.
- It is difficult growing in one's faith in a direction different from a given congregation, or even the UUA, so that common foundations for identity and discourse become very thin.

What if people start asking you to explain yourself? “Why are you no longer coming to church?” (or “to my church?”) In any event, you don't want to be surprised by the question, so taking some time to think about an appropriate response is probably time well spent. This is a situation in which one shoe does not fit all. You may want to explain your choice to close friends and family, but this may be utterly pointless or even inappropriate for casual friends or former congregants. In general, the less said the better as each comment is likely to generate a follow-up observation or additional question.

But ultimately, this is *your* life in retirement. You get to decide!



## Chapter 5: UURMaPA-UUMA Chapter Relations

Retired UU ministers are welcomed more warmly at UUMA chapter meetings than some might anticipate, yet fewer retirees attend chapter gatherings than one would expect. Broaching this question quickly leads to a variety of complicated issues both for chapter leaders and for retirees.

From the perspective of retirees, there is always a question of the cost of attending chapter meetings/retreats (travel and meal costs and in some instances overnight accommodations). Another consideration has to do with the fact that retirees are often developing new interests or renewing interests from their lives before ministry. And for some, they are working and cannot take a day (or two) from work to continue to be involved with their local chapter. Some have disabilities which make them less mobile or they can no longer drive. In some cases spouses are not welcomed so they both stay away. Occasionally one hears of retirees who feel their presence has been noted coolly, if at all, and their choice is not to participate. Often the programming is designed specifically for those in active ministry and is not relevant to the day to day life of the retiree. Also a retiree feeling welcomed at chapter meetings is separate from but clearly related to retirees attending local UU congregations. It's not surprising that there was such a wide range of responses to this inquiry in the survey.

For chapter leaders, there is always the question of how to help retirees feel welcome. Do they want leadership positions? Are they able to put forth the energy needed for leadership work? Is there enough money in the Chapter coffers to invite retirees to a complementary lunch or overnight or to cover their travel costs? What kinds of programming would be attractive to our retired colleagues and would also be appealing to our active ministers? Can and will our active ministers provide carpooling services to our retirees?

In summary, some of the factors that seem to strongly support or detract from relationships between retired and active ministers and their participation in chapter life are:

- whether a retiree has been a longtime minister in the district or has recently relocated to the chapter area and is not personally known to those in service or to the congregations;
- the health of the retiree and if he or she can manage the costs of travel to chapter and district events and whether a spouse (the driver) is welcome at chapter meetings;
- whether retirees are invited to chapter leadership positions;
- whether the chapter programs concentrate only on issues of current ministerial service, or are more broadly conceived;
- whether the experiences & wisdom of retirees are acknowledged, honored, and engaged;
- the extent to which retirees take some initiative in stepping forward to nurture congenial relationships, even to the extent of serving as a mentor to a younger minister.

Some personal comments from retirees on the survey questions were:

- I felt awkward going to chapter meetings because I was retired, and ‘out of it.’
- Colleagues were sympathetic, but it was clear they were all busy with their lives.
- In our UUMA cluster, retired ministers are very welcomed and are invited to lead programs; our coordinator is a retired minister.
- I was welcomed and included, but I noticed that I was never asked to help in chapter leadership.
- I no longer have an expense account... so I no longer go.
- I think it would be worthwhile for the UUMA to imagine how to keep in touch with retired ministers, not because they need our wisdom but because there may be a time in the lives of all of us when we need each other and to be remembered.
- Here are the stories of two ministers — one who returned to his former chapter, and one who joined a chapter new to her. Perhaps their experiences will be of help to you.

### **Case Study #1: Continuing in One’s Chapter**

My spouse/colleague and I live in a district which has a large UUMA Chapter that alternates between an all-inclusive meeting every other month and regional group meetings on the alternating months. This is the chapter to which we belonged before retirement.

At the large meetings I often see colleagues with whom I otherwise have no contact. However, I have found that the large meetings do not give me time for enough one-on-one contact with old friends and acquaintances. These meetings are largely geared to keeping on top of the tasks of ministry and learning about the latest concepts in ministry, church organization and governance, as well as the latest denominational initiatives. These concerns of our still-active colleagues are no longer of pressing interest to me. Though it is always good to see colleagues, the little personal time ends up being more like church coffee hour.

However, both of us are also members of one of the regional small groups, with colleagues whom we have known from before we each retired. These small group meetings are much more conducive to personal sharing and nurturing friendships with other colleagues. Our small group meets every other month for check-in, lunch, and personal conversation. We have sometimes declared a discussion subject for a meeting, but it soon becomes clear that what we all need is time for personal sharing, collegiality, and the sharing of the struggles and joys of our professional and personal lives. Our group has also gathered socially with spouses and partners for a holiday dinner or end-of-church-year picnic. I experience our group to be warm and welcoming. It keeps me engaged with colleagues and also with the larger movement.

My sense is that those of us who are retired have something of value to offer as ones who have been through the muck and mire, have survived, and can provide a pastoral presence for those who are now going through it. We also have needs for support from other colleagues, active as well as retired, who share our life trajectories. I have much less interest in trying to keep up with the latest fad in organizational development or group dynamics or preaching styles, than I do in experiencing the give and take and the nurture of sharing the joys and struggles of our lives with one another.

### **Case Study #2: Entering a new UUMA Chapter**

I moved to a new geographic area upon retirement and thus the UUMA chapter and cluster were new to me and I to them. Since our particular area is very large geographically, the chapter meets only twice a year for two-three days at a time at a conference center which is an 8-10 hour drive. Thus I decided to try out the monthly cluster meetings which are more easily accessible (two-three hour drive).

This is a cluster which is very welcoming and inclusive. It was immediately apparent that there is a very genuine sense of caring for all the ministers, settled and retired, who are part of this group. Ministers make sure to offer rides to retired colleagues who can no longer drive long distances.

I decided to watch the roles my other retired colleagues took with the group to begin to get a sense of my role as “retired”. During the program portion of the meeting, we who are retired can at times offer a bit of historical information from our own experience about a given question, program or initiative from the UUA, CUC, or the district. Our 30 or 40 or more years of experience in the movement are helpful in this way.

I’ve come to see and appreciate the role that we who are retired play at these gatherings as holding the “sacred space of possibility” for our currently-settled colleagues as they work with the challenges and joys of the daily life of our shared calling. I look forward to these monthly gatherings and the sense of continuing connection with the sisterhood and brotherhood of our ministry.

## Chapter 6: Emeritus/a Status

If a congregation has honored you with Emeritus or Emerita Status, you need to be familiar with the Guidelines offered by the UUMA, which follow (from Section H):

1. Emeritus/a status may be granted by vote of a congregation, or agency leadership, at the completion of a minister's long and faithful service in the life of the congregation or agency, although the minister may go on to serve in other positions elsewhere.
2. Relationships between congregations or agencies and their Minister Emeritus/a vary in expectation and practice...
3. The nature of the relationship should be carefully considered and agreed upon in writing by the congregation or agency and the minister. This agreement should be included in the Declaration of Emeritus/a status voted by the congregation or agency. This Declaration should be made known to the congregation or agency, as well as to any future ministerial candidates.

For parish ministers, the procedure

requires a vote of the congregation to confer Minister Emerita/Emeritus status upon a minister. Normally this process begins with a suggestion by the congregation's Board of Trustees or by recommendation of a group within the congregation. We recommend that the action be taken by vote of the congregation as a whole during a formal meeting of the church membership. A formal resolution prepared for a congregational vote is one way to express the congregation's appreciation, and create a permanent record of the decision.

Along with the title of Emeritus/a, relationships between congregation or agencies and their Ministers Emeriti/ae may include some or all of the following:

- a. a simple ceremony expressing the congregation's wish to bestow the title may be held during the regular Sunday service, or at a special gathering;
- b. a gift is usually given;
- c. recognition by the UUA and granting of delegate credentials for General Assembly;
- d. inclusion of name and title with the list of the congregation's staff on letterhead, etc.;
- e. ceremonial presence at major institution's events
- f. occasional invitations to appear in the pulpit;
- g. access to the institutional library or archives for research;
- h. a small professional allowance for professional pursuits;
- i. use of office space;
- j. the opportunity to purchase, or continued residence in, a church-owned parsonage.

When the Emeritus/a status is granted and celebrated, it may be publicized through the local community newspapers, etc. The date, name of honored minister, and church or agency name should be sent to the UUA Transitions Office, now a part of the Ministries and Faith Formation Staff group.

Other elements will be matters of decision by the ministers involved and the local congregation:

- A formal covenant among the Minister Emeritus/a, new settled or interim minister, and the congregation can spell out the role of the Emeritus/ae and mutual relationships for the future. (See Appendix I for sample covenants.)
- Decisions about reentry into the congregation need to be stated.
- Pulpit, rites of passage and other ministerial privileges need to be discussed and procedures set.
- Unique conditions of this particular situation (for example, office space, conference allowance, housing, etc.) are important matters of discussion and should be carefully recorded. No financial relationship between the Minister Emeritus/ae and the congregation is implied by conferring the title.

Above all, the role of Minister Emeritus/a must be exercised in such a way as to support the well-being of the congregation and the success of future ministers. Remember, too, that all the expectations in the Code of Professional Conduct and the section of the Guidelines regarding "Departing Ministers" apply to Ministers Emeritus/ae, except as specified in the Declaration granting Emeritus/ae status. This declaration, however, cannot over-ride the expectation of a covenant, expressed in a Letter of Understanding, with any successor colleague.

### **So you're Emeritus/a, now what?**

Here is how some of our colleagues have thought about their new role:

- I shall be prepared to be useful in ways that my successor may request, consistent with such other commitments as I may undertake, and with my energy level; but any such services for the church will be solely at the request of my successor and of no one else.
- I don't "raise my hand" in public or private in regard to any request or matter regarding the church without checking with the [current] ministers.
- I hadn't anticipated how strong the temptation is to do the most basic kinds of communication and relating to my old congregation. It has helped to pay close attention to our [UUMA] Guidelines.

Many colleagues have expressed concern that the retired minister needs to be more aware of the dynamics and take a more active role in loosening the bonds between him/her and the congregation. This is especially important in the case of a Minister Emeritus/a where the congregation has a hard time letting go, and the relationship may in some ways carry on into the future.

Colleagues write:

- In my years as Interim Minister, the problem of ... the BFP (Beloved Former Pastor) who cannot let go of his or her former relationship to the congregation and congregants has been a constant issue for those of us trying to prepare a congregation for their next settled minister.
- In my own case as Emeritae things have worked out well. However, I have observed more than one church struggle through this transition, including one where the church almost disintegrated. I vowed to myself that I would never participate in any type of behavior that might be harmful to my former congregation.

And finally:

- My greatest satisfaction will be in my successor's success, and I want to do everything in my power to assist in the attainment of that goal.

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See also the information on Emeritus/Emerita in the Report of the Retired Ministers Task Force, found online at [www.uuma.org](http://www.uuma.org)

## APPENDIX I – COVENANT AGREEMENTS

See also the report of the UUMA Task Force on Retired Ministers at [www.uuma.org](http://www.uuma.org). Its Tool Kit section includes suggestions regarding Minister Emeritus/Emerita process, developing relationships between active and retired ministers and/or spouses, and a sample covenant.

The following samples were submitted by two of our members. Thank you!

### **Sample #1: Service to Affirm Covenant with Minister Emeritus/a**

This was used in a service affirming the covenant reached with the new Minister Emerita. It provides a general understanding of the covenant while referring to a longer, more specific document not included here.

**Covenant between [congregation], [name of settled minister], and [name of minister emeritus/ae]**

[date]

**Service leader:** On [date], this congregation celebrated [name of minister emerita]’s ordination and installation. Words of covenant were spoken between us, recognizing the sacred relationship that exists between a congregation and the minister they have called, a relationship based on trust, respect and confidence in each other and the future.

On [date], as [name of minister emerita] prepared for retirement, we celebrated that occasion with a “litany of letting go.” The congregation and the minister released each other from the special relationship they had shared, and again looked to the future, recognizing that the role of ministry is not held by one person, but also by “ministers still to come,” and ultimately by the congregation as a whole.

On [date], we unanimously voted to call [name of settled minister] as our minister. And on [date], at the service of installation we made a covenant together which gave voice to our spiritual contract... to our dedication to the vision of this congregation and to our commitment to work, celebrate, encourage and comfort one another, walking hand in hand. In doing so, we entered into a new sacred relationship, as congregation and minister.

**Board President:** Today we celebrate that [name] was named Minister Emerita by this congregation, in a resolution passed at our annual meeting on [date]. That resolution concludes with these words... “it is resolved that [name of congregation] confer upon [name of retired minister] the title of Minister Emerita, who is to be accorded all the rights and privileges therein.” Congratulations, and on behalf of all of us, thank you for all that you have given and continue to give to our beloved congregation.

**Settled minister:** Accorded all the rights and privileges therein? You might wonder what that means. This honor actually carries no ministerial responsibilities, but is rather a celebration of an ongoing but changed relationship with the congregation, and a designation recognizing her past contributions to the growth and development of this congregation.

[Name of minister emerita] and I, both being in fellowship with the Unitarian

Universalist Ministers Association, are guided by a code of professional practice, the full text of which is now on file with the board and the committee on ministry, and available to any who are interested, but is too lengthy to read here. What we would like to do today, in our own words, is simply to summarize the promises we make to each other, in the presence of this congregation, in order that we all might begin to understand this new relationship, which is also sacred.

**Minister Emerita:** I am deeply touched to be named minister emerita by the Fellowship. I will wear the title proudly and thank you all. My promise to you [name of settled minister], and to the congregation, is to continue to honor your call to serve this congregation, and to be supportive of your ministry in my actions and my words. This includes, but is not limited to consulting with you before taking on any responsibilities at [congregation name], and redirecting to you any requests I might receive for ministerial services, or ministerial advice. And I will gladly agree to serve in any way you ask. If any difficulties or disagreements arise between us, my promise to you is to respectfully bring such matters to you directly, and in the event we are unable to resolve the difficulty, to call on collegial support. In this and all ways, I will abide by the code of professional practices which we as ministers support.

**Settled minister:** I love having you as a part of this congregation, [name of minister emerita]. My promise to you, and to the congregation, is to continue to value your participation, and to affirm and celebrate the honorary title of minister emeritae conferred by this congregation. I promise to be your minister as well as your colleague. I promise that, as colleagues, we will periodically review our covenant with each other. If any difficulties or disagreements arise between us, my promise to you is to respectfully bring such matters to you directly, and in the event we are unable to resolve the difficulty, to call on collegial support. In this and all ways, I will abide by the code of professional practices which we as ministers support.

**Board President:** This congregation is blessed to have three Unitarian ministers in our membership... [the three are named]. While we enjoy this great abundance, we recognize that only one of them, [name of settled minister], is the covenanted minister of our congregation, and that along with [the ministers emeriti/ae], we have promised to support her in her ministry to and with us. And now, we also pledge to support [name of settled minister] and [name of minister emerita] in their new relationship. We are blessed indeed.



## **Sample #2: Covenant between Minister Emeritus/ae and Current Minister**

(as part of a ceremony recognizing this covenant with the congregation)

**Board President:** A covenant between Rev. \_\_\_\_\_, Minister Emerita and Rev. \_\_\_\_\_, Minister of the \_\_\_\_\_ (congregation name) in (town). We all recognize that after a lengthy and successful tenure as parish minister, Rev. \_\_\_\_\_ will remain in the consciousness of the congregation for many years to come. At the same time, we wish for Rev. \_\_\_\_\_'s ministry to be a successful one. With these goals understood between us, Rev. \_\_\_\_\_ and Rev. \_\_\_\_\_ make the following covenant with each other:

**Minister Emerita:** As ministers and as Unitarian Universalists, we both want what is best for our movement, and in particular for (congregation name). The health of the congregation and the continuing pursuit of its mission matter deeply to us, and as colleagues we also desire to be in right relationship with one another.

**Current Minister:** Rev. \_\_\_\_\_, as Minister Emerita of \_\_\_\_\_ is always welcome to attend church events and worship services as any other member of our community. As she and her husband are now in relationship with our sibling congregation in \_\_\_\_\_, no expectation of their attendance or involvement will be maintained. The invitation remains, however. If she should wish to, Rev. \_\_\_\_\_ may return to the pulpit as a guest preacher, but again there is no formal expectation. At any major institutional event (such as a rededication or anniversary celebration), Rev. \_\_\_\_\_ will be invited to take a ceremonial role with Rev. \_\_\_\_\_.

**Minister Emeritae:** In terms of social relationships with members of \_\_\_\_\_, I, Rev. \_\_\_\_\_, pledge to maintain an appropriate boundary, and to be clear in my relationships that Rev. \_\_\_\_\_ is the congregation's minister. When families that are a part of (congregation) invite Rev. \_\_\_\_\_ to life cycle events such as weddings and memorial services, she is always welcome to attend and participate. She will, however, decline any invitation to officiate at such, referring folks to Rev. \_\_\_\_\_.

**Current Minister:** I, Rev. \_\_\_\_\_, as Minister of (congregation), pledge to look to Rev. \_\_\_\_\_ as a respected area colleague. I am grateful to her for the good work she has done and proud of what this congregation accomplished during her tenure. Due to this respect and in the spirit of collegiality, Rev. \_\_\_\_\_ will remain in dialogue with Rev. \_\_\_\_\_, and both agree to be open to conversations about the ongoing health and development of the congregation. Rev. \_\_\_\_\_ and Rev. \_\_\_\_\_ both pledge to honor the letter and the spirit of the UUMA's code of conduct which counsels mutual sensitivity, respect and support between ministers, particularly those who share an intimate connection to the same institution.

**Board President:** In summary, Reverends \_\_\_\_\_ and \_\_\_\_\_ pledge their respect for each other and their desire that this congregation should flourish as a religious community. Rev. \_\_\_\_\_ will honor the fact that Rev. \_\_\_\_\_ is now the minister of (congregation), and Rev. \_\_\_\_\_ will honor both Rev. \_\_\_\_\_'s service as his predecessor, and the fact that she is retired, and entitled to enjoy all the rights and privileges thereof.

## APPENDIX II – Leave-taking Rituals

### An Order of Service for a Retirement Ritual

This was a special service to say farewell to a retiring minister. It is included as a sample and source of ideas for creating a service meaningful for the congregation and the retiring minister.

#### Celebration of Retirement

[date]

*Your work is to discover your work*

*And then, with your whole heart*

*To give yourself to it.*

—The Buddha

Prelude	<i>Solace</i>	Joplin
Welcome		Minister
Introit	<i>Hallelujah, Amen from Judas Maccabeus</i>	Handel
	Chancel Choir	
Chalice Lighting		
Processional Hymn	<i>Rank by Rank Again We Stand</i>	No. 358
Greetings from the		
Unitarian Universalist Association		
Unitarian Universalist Ministers Association		
Solo	<i>Thank You, Dear Minister</i>	Rockne/Mulholland
Welcome to the Retiring Minister		
Anthem	<i>Bright Morning Star</i>	Appalachian, Arr. Kirchner
Affirmation of Gratitude and Giving		
Offertory	<i>Song of India</i>	Rimsky-Korsakov
Sermon: <i>The Last Sermon</i>		[retiring minister]
Litany of Farewell		
Presentation of Gifts		
Recessional Hymn	<i>For All the Saints</i>	No. 103
Benediction		
Extinguishing the Chalice		
Shalom Havayreem		
Postlude	<i>Grande Marche</i>	Verdi

*The offering this evening will go in its entirety to the Living Tradition Fund of the Unitarian Universalist Association. Please mark your checks “Living Tradition.”*

## Letting Go Litanies

The following litanies were used within a regular service, during a special time to say goodbye to the departing minister, whether leaving or retiring.

### **Sample #1: A Litany of Letting Go**

**Past Chairperson:** In the Unitarian Universalist tradition, no right is more sacred than that of a congregation to call its own minister. No relationship is more special than that between a congregation and the minister they have chosen. For the minister's authority and power does not come from on high and does not rest in law, but grows out of the hearts and minds of those who voluntarily come together to create the congregation. It is special and right, therefore, to mark the beginning of such a relationship as we did on [date], when we made a covenant together based on trust, respect and confidence in each other and in the future.

**Present Chairperson:** It is not only appropriate to mark the beginning of such a relationship; it is also special and right to mark the ending of such a relationship. Today we do that, as we release each other from the covenant we made at the service of installation. May we, the people of [name of congregation] please stand, as we are willing and able, and join together with the minister in this *Litany of Letting Go*.

**Congregation:** We called you, [name of minister], to speak the truth with courage and love, and to celebrate with us the wonder and mystery of life. We asked you to challenge us to live by the principles of our faith, and minister to us in times of joy and sorrow. You have lived among us, and made our concerns your concerns. You have led us, as you were able, in the paths of understanding, respectfulness, and peace. Together we have honored our promise to serve the Spirit of Life in this congregation and in our community.

**Minister:** You, the members and friends, young and old, of [name of congregation] have walked this journey with me, giving your hearts and minds, your hands and spirit to the work of this community. You have trusted me with your lives, and with the lives of your families. We have worked together side by side, with faith, hope and love. We have taught each other, and learned much together.

**Congregation:** We recognize that the ministry of this congregation is not the work of one person, but is shared by us all. We know the role of the minister is not held by one person, but also by ministers still to come. Accepting this, we the members and friends of [name of congregation], hereby release you, [name of minister], from your covenant with us. We pledge to greet our future ministers with open minds and warm hearts, knowing there is always more to learn. We send you on your way with every blessing, honouring your many gifts to us, by sharing them with others.

**Minister:** I recognize that the role of the minister is not held by one person, but also by ministers still to come. I in turn, release you from your covenant with me.

Knowing that this free pulpit belongs not to any one minister, I have held it in sacred trust, and hereby return it to you for the safekeeping of this congregation. May you give it well into the hands of the ministers to come, as you give to them of your hearts and minds. By these words I end my covenant with you. May the Spirit of Life bless you and keep you as I will keep you always in my heart.

### **Sample #2: A Litany of Farewell**

**Leader:** There is a cycle to life. Everything has a beginning, a middle, and an end. Beginnings are exciting; middles are productive; but ends are often thought of as sad. But as T.S. Eliot reminds us, “to make an end is to make a beginning.” And so even in their sadness, our ends are also exciting.

\_\_\_\_\_, not only have you served the Unitarian Universalist parish ministry well and faithfully for half of your life, but you have given this congregation the best of your heart and mind for \_\_\_\_ years. Now the time has come for an ending that is also a beginning.

Will the members and friends of (congregation’s name), (minister)’s colleagues, and any visitors in attendance please rise in body or spirit and read with me the Litany of Farewell.

**Leader:** \_\_\_\_\_, you have given yourself to this ministry with full enthusiasm and joy.

**Congregation:** For this we thank you.

**Leader:** You have led us in worship, taught us and our children, listened to us when we needed your presence, and challenged us to bring healing to a broken world.

**Congregation:** For this we thank you.

**Leader:** You have given us your truth without flinching, and challenged us to dream when no dream seemed possible.

**Congregation:** For this we thank you.

**Leader:** You have pointed consistently and compassionately to a truth that can barely be heard and yet awakens our hearts to their truest joy.

**Congregation:** For this we thank you.

**Congregation:** We have given you our love and trust and have granted you the freedom of your mind and soul.

**Retiring Minister:** For this I thank you.

**Congregation:** As you have spoken your truth to us, we have spoken our truth to you. As you have dreamed with us, we have dreamed with you. As you have listened to us, we have listened to you.

**Retiring Minister:** For this I thank you.

**Congregation:** We have searched with you for that higher truth which can be neither named nor grasped, but which makes human life possible.

**Retiring Minister:** For this I thank you. I know that my life has been and always will be richer for having served you these years. For the gift of that service, I thank you.

I remember what one of my Zen Teachers once wrote: “It is at the edge of transition that we find experience.” This evening, we all stand on that edge. It is a good place to be, for it is the place where life emerges.

**All:** Thus may it be, yesterday, today, and forever. Amen.

### **Sample #3: A Litany of Letting Go**

This was used at a congregation where many ministers have served, with a long church history, so they included a roll-call of ministers at the end. It was used with a minister who accepted a calling to a different congregation, but could be adapted for a retirement ceremony.

**Hymn #123:** Spirit of Life

**Ceremony of Completion** Board President and Minister

**Congregation:** [Name of leaving minister], on [date], we installed you as the minister of this church, formalizing our relationship as minister and congregation. For \_\_\_\_ years you have served us as pastor, preacher, priest and prophet. You have been called to the pulpit of [congregation] and you have accepted that call. It is therefore appropriate for us to recognize formally our separation as minister and people.

We, with regret, respect and affection, now release you of your responsibilities to this congregation, and hereby surrender all demands upon you and expectations of you. We send you forth with gratitude and blessing.

**Minister:** In [year], I accepted your call to ministry. For \_\_\_\_ years I served this community by celebrating rites of passage, preaching the truth as it was revealed to me, providing comfort to the vulnerable and witness to our faith in the larger community. Today, with respect, gratitude, and affection, I relinquish my call to serve the [congregation]. I hereby surrender all demands and expectations of you and free you to enter into a full relationship with your next minister. I leave you with my faith for your continuing the great work of love and justice in your own hearts and in the world.

**Roll Call of Ministers:** (Two voices, one for pre-merger Universalist ministers, one for Unitarian ministers pre-merger, read in unison post-merger, with minister added to the roll, bell tolls at end)

**Hymn:** *My Life Flows on in Endless Song*

## APPENDIX III: RETIREMENT RESOURCES

The UUMA Task Force on Retired Ministers report has excellent information on how to have a successful retirement by encouraging best practices in right relations among settled, interim and retired ministers and their families. It includes examples of successful working relationships between retired and active ministers and tools to help with this transition. It also includes recommendations which the UUMA and UURMaPA will be working on in coming months. The full report is available online at [www.uuma.org](http://www.uuma.org).

The following online resources are listed for your information only; they are not an endorsement from the UURMaPA, the UUA or the UUMA. You may find additional resources by searching online for “retirement planning resources.” Use discretion in discerning what is helpful to you. Of course there are individual retirement advisors who can be helpful, but they generally charge a fee.

### Governmental and Non-Profit Guides:

The UUA Retirement Plan is managed by **Empower** and they have financial advisors available.

[www.Empower.com](http://www.Empower.com)

[www.dol.gov](http://www.dol.gov) > EBSA > Publications

“Taking the Mystery Out of Retirement Planning” – a booklet you can download

[hr.od.nih.gov/benefits/retirement/resources.htm](http://hr.od.nih.gov/benefits/retirement/resources.htm)

“...to assist you in improving your financial literacy and education so you can work towards achieving your retirement goals.”

### Small Business Retirement Plan Resources:

[www.irs.gov/retirement/sponsor/article/0,,id=237400,00.html](http://www.irs.gov/retirement/sponsor/article/0,,id=237400,00.html)

or

[www.irs.gov/retirement](http://www.irs.gov/retirement) – see tab for Retirement Plan Community

### Organizations:

[www.aarp.org/work/retirement-planning](http://www.aarp.org/work/retirement-planning)

[www.squidoo.com/retirement-planning-resources](http://www.squidoo.com/retirement-planning-resources)

[www.smartmoney.cm/retirement/planning](http://www.smartmoney.cm/retirement/planning) (a Wall Street Journal website)

[www.PreRetirementLife.com](http://www.PreRetirementLife.com)

[sage-ing.org](http://sage-ing.org) – Sage-ing International

Books for living in retirement, recommended by others:

*Aging Well* by George Vaillant, MD

*From Age-ing to Sage-ing* by Rabbi Zalman S. Shalomi

*Life in the Afternoon; Good Ways of Growing Older* by Edward Fischer

*Light on Aging and Dying* by Helen Nearing (an anthology of quotes)

*Aging: The Fulfillment of Life* by Henri Nouwen

*At 70: A Journal* by May Sarton

*At 82: A Journal* by May Sarton

*Endpoint and Other Poems* by John Updike

*I'm Too Young to be Seventy* by Judith Viorst (humorous verse)

*The Seasoned Soul* by Eliza Blanchard

*If I Live To Be 100—Lessons from the Centenarians* by Neenah Ellis

*The Art of Aging* by Sherwin B. Nuland

