

A Retiring Society:

Retirement in Worldly, Historical, and Biblical Perspective

With Special Reference to Ministers and the Divine Call

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Retirement is the new, “triumphant version of the American dream.”¹ Almost all working adults look forward to this supposed care-free period unburdened with employment. While retirement dreams have expanded, benefits and supporting structures have diminished. The modern concept of retirement required a perfect storm of emphasis on business efficiency, extreme societal wealth, direct access to sophisticated investments, and the “democratization of leisure.”²

Retirement’s particular political supports are in serious decline, but they have already changed American values in regard to work, the elderly, and ethics. Retirement has become a mythical, secularized heaven on earth, a reward for working, which most anticipate. Aside from the increasing financial burden, the ideology and effects of retirement have rarely been questioned. Because it has been sold so aggressively and effectively, few ask what it is. Rather, it is so ingrained, the only question is: “can I afford it?”

Numerical Problem

The great retirement question is sometimes posed as “what is your number?” It is code for the wealth accumulation target, how much capital and income is needed to sustain one’s wants and needs for the rest of a lifetime without working for pay. This planning is simple in theory, but assumes much, especially in regard to future economic variables.

The basic idea is to invest enough over one’s working lifetime in the capitalistic engine to achieve the massive wealth needed to make work unnecessary. One form of this wealth, managed by the government or companies, is the pension or annuity. As an insurance product, it typically

¹William Graebner, *A History of Retirement: The Meaning and Function of an American Institution 1885-1978*, (New Haven: Yale University, 1980), 240.

²Dora L. Costa, *The Evolution of Retirement: An American Economic History 1880-1990* (Chicago: University of Chicago Press, 1998), 154.

pays an income stream for life, but the capital invested is forfeited. Personal retirement planning usually assumes the consumption of all financial resources. Annuities allow a higher spending level, since the actual wealth is given up in exchange for a continuous monthly check. Early deaths, compared to the average life expectancy, mean higher payments for beneficiaries and potentially more profit to the administrator. No financial tool has had as much impact on making employment optional.

Table 1: Safe Savings Rate

<i>Savings Rate to Replace 70% of Income</i>		Length of Retirement Phase		
		20 Years	30 Years	40 Years
Length of Working Phase	20 Years	43.3%	50.28%	54.5%
	30 Years	19.4%	23.8%	26.1%
	40 Years	10.6%	12.3%	12.9%

The savings rate and length of retirement can be used to predict the amount of wealth required to fully retire. Table 1 shows the savings level needed if invested in 60% stocks and 40% bonds.³ These calculations assume recent historical growth patterns and inflation levels. The savings rate required changes drastically based on any one of the variables, with time playing a key role, due to the power of compounding returns.

For higher income earners, Social Security is often not even counted as wealth. For lower income earners, it will provide substantial, or possibly all, retirement income. But even those without a pension can annuitize their wealth, that is, convert it to a series of monthly payments for life. One can buy a pension in exchange for a lump sum from an insurance company.

One problem with retirement planning is inflation. While Social Security is inflation adjusted, so spending power remains mostly constant, most private pensions are not. While the payment remains the same, the real value of those dollars declines over time. A Social Security benefit starting at \$1000/month and increasing with inflation from 62-100 years old is worth over \$1.5 million.⁴ A private non-inflation-adjusted annuity of \$1000 for the same time frame is worth less than \$350 thousand under the same assumptions. After 25 years the fixed \$1000 monthly

³Data from Wade Pfau, "Safe Savings Rates: A New Approach to Retirement Planning over the Life Cycle," in *Journal of Financial Planning* (May 2011).

⁴According to <http://www.sscalculator.net>, with an 2.5% inflation rate and a 4% investment rate.

payment is worth only \$539 in today's money.⁵ Personal investments or a reduction in expenditures must make up for this erosion of buying power. There is much fear inherent in investment planning, and rightly so, since forecasting multiple variables decades in advance is not an exact science.

Ultimately, the idea of a single number for retirement wealth is a futile exercise. Since the future is unknown, the past is used as a baseline. Investment returns are perhaps the most critical factor. If stocks do not grow at historical rates, or interest rates stay depressed for decades, every retirement plan will seem wildly optimistic. While mathematically it is easy predict the future, this sort of retirement planning is just guesswork and does not address the deeper question of "should I retire?"

Retirement for Young Adults

The modern idea of retirement has little to do with health or age. It "can describe radically different situations: a 20-something Internet tycoon; an extremely frugal 30-something software engineer; a 40-something ex-military officer on a pension; a 50-something who achieved financial independence with prudent investing; or a 60-something on Social Security. They might all be considered 'retired.'"⁶

Taking retirement to the logical extreme helps to see its true character. Early Retirement Extreme is a label used by some retiring at age 35 or before. They are not necessarily higher income earners than the average person, but using the logic of Table 1 they save around 70% of their income in order to retire after working 5-10 years.⁷ Another way to state this goal is financial independence, where paid work is unnecessary. Then a person can use one's time in accord with his personal values.

The sacrifices needed to achieve this goal are extreme. Not having a car, living in a home of under 500 sq. ft. and having expenses of under \$10k a year are common for these very early

⁵This is assuming a conservative 2.5% inflation rate; at 10% inflation the value would be \$92.

⁶Darrow Kirkpatrick, "Early vs. Traditional Retirement," Sept. 30, 2013, <http://www.caniretireyet.com/early-vs-traditional-retirement>.

⁷"What is ERE?," http://earlyretirementextreme.com/wiki/index.php?title=What_is_ERE%3F.

retirees. They play the working “game” for five years to quickly escape being a “wage slave.”⁸ In reality, they are accumulating enough capital to invest into the financial markets to take advantage of the labor of others. In essence, it is changing one’s status from an employee to an absentee owner, through investment and partial, non-managing ownership in businesses.

To achieve quick financial independence, expenses are ruthlessly culled, until only the bare essentials remain. It is really an anti-consumerist attitude that values knowledge and skills over buying. This approach is only possible when the overall society is extremely wealthy. Today in developed countries there is no great daily struggle to obtain enough food to survive, unlike in biblical times (Jn. 6).⁹ One man moved to Peru to retire at the tender age of 25 to take advantage of a much lower cost of living.¹⁰ This thinking takes advantage of the waste of the infrugal wealthy, who may even think themselves poor.¹¹ Compared to 70 years ago, the person today just below the federal poverty level is incredibly rich, since so little of his income is budgeted for true essential needs.¹²

These self-labeled “extremists” who practice “simple living” have internalized the retirement ideal and combined it with a homesteading approach to make the working period just 5-10% of an average person’s lifespan. In their view work, a necessary evil, is just a pit stop and painful detour to truly living. But even a normal person in their forties today can expect to spend one third of his life in retirement.¹³ Compared to any other period in history, the American conception of retirement is “extreme.”

⁸Jacob Lund Fisker, *Early Retirement Extreme: A Philosophical and Practical Guide to Financial Independence* (self-published, 2010), 12, 14.

⁹It is the opposite, eating too much and the corresponding weight gain, that is the dominant “food problem” in wealthy countries.

¹⁰“Why You Should Retire to Lima, Peru: How You Can Escape that Cubicle 10 Years Earlier,” <http://movinglima.blogspot.com/2013/07/why-you-should-retire-to-lima-peru.html>.

¹¹The average person around the world lives on about a dollar a day. The average American family makes about \$140 per day. One American couple lived off a dollar a day for a month in their *One Dollar Diet Project*. They said it was difficult, but “after further experimentation, they’re living healthily and happily, they say, on a daily food budget of \$2.36.” Julia McKinnell, “Feeding Yourself on a Dollar a Day: When Debts Start Piling up, Two Teachers Decide to Drastically Reduce Their Grocery Bill,” March 22, 2010, <http://www.macleans.ca/culture/feeding-yourself-on-a-dollar-a-day/>.

¹²A “poor” American is just as likely as a wealthy one to have a large screen TV, cell phone, cable, and a new car. Only the richest of societies can even attempt a war on poverty.

¹³Costa, *The Evolution of Retirement*, 10.

Work: The Modern Evil

Retirement was not intended to change the values of society, but it has. Work is no longer seen as good, dignified, or desirable at every age. Since retirement is the near universal goal, work has become a temporary, unnatural, and increasingly unwelcome state. “Work morality yielded to fun morality, as the Protestant ethic lost meaning in a society of consumption rather than production.”¹⁴

The new idea of simple, anti-consumerist, work-free living is a pseudo-religion. Freedom is defined as not worrying about expenses and as physical freedom from bosses, authorities, and required work. Contrary to Martin Luther’s teaching, work is no longer seen as a way to serve the neighbor and as holy to God in faith. Now with sardonic humor, as in the *Dilbert* comic or 1999 cult movie *Office Space*, we poke fun at the mindless tedium and legalistic bureaucratic structure of the typical large-corporation white collar job. Work has become the problem and retirement (not working) the solution. Employment is seen as the opposite of freedom, and as inherently “consuming, damaging, and destructive.”¹⁵ Even a professional athlete can say that he is a “slave,” despite making millions, because he is an employee, not an owner.¹⁶

A seminal voice in the very early retirement movement describes real living as not working:

Where’s all the life we supposedly made at work? For many of us, isn’t the truth closer to ‘making a dying’? Aren’t we killing ourselves—our health, our relationships, our sense of joy and wonder—for our jobs? We are sacrificing our lives for money—but it’s happening so slowly we barely notice. Eventually we may have all the comforts and even luxuries we could ever want, but inertia itself keeps us locked into the nine-to-five pattern.¹⁷

While radical for the time, this sort of thinking about work has become commonplace, though infrequently put into practice.

Since America’s wealth level is so high, consumption has increased, while the need to work has decreased. The ideal today is autonomy, doing what one wants under no authority or compulsion

¹⁴Graebner, *A History of Retirement*, 230-31.

¹⁵Graebner, *A History of Retirement*, 21.

¹⁶Mark Pasetky, “Adrian Peterson’s ‘Modern-Day Slavery’ Comment Causes Uproar on Twitter,” March, 15, 2011, (http://www.forbes.com/sites/markpasetky/2011/03/15/news_andrian_peterson_twitter_189187/.)

¹⁷Vicki Robin, “Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence – Summary,” <http://ymoyl.wordpress.com/summary-of-your-money-or-your-life/>.

to act. Retirement is then the ultimate earthly freedom from direction and obligation. This emphasis on autonomy contrasts with the old proverb: “the devil makes work for idle hands.” Man is always doing works—the question is whether they are good or bad, useful or dissipating.

Indulging in never-ending, self-financed luxury and idleness is the fruit of pagan philosophy. Perhaps the patron saint of early retirement is Karl Marx, who said: “The realm of freedom actually begins only where labour which is determined by necessity and mundane considerations ceases; thus in the very nature of things it lies beyond the sphere of actual material production.”¹⁸ Promised retirement freedom is the opportunity to do what one wills, without influence or necessity. It elevates man’s unrestricted will, which can only sin, as the supreme good.

The Scriptures see work as redemptive, not as eternally from sin, but from the sinful flesh. “If anyone is not willing to work, let him not eat. For we hear that some among you walk in idleness, not busy at work, but busybodies. Now such persons we command and encourage in the Lord Jesus Christ to do their work quietly and to earn their own living” (II Thess. 2:10-12). Work and required God-given duties (paid or not) frustrate the old Adam, which can only sin. True freedom is doing what God wants, not obeying the sinful flesh. Meaning apart from the responsibilities given by God will be elusive.

I said in my heart, “Come now, I will test you with pleasure; enjoy yourself.” But behold, this also was vanity. I said of laughter, “It is mad,” and of pleasure, “What use is it?” . . . There is nothing better for a person than that he should eat and drink and find enjoyment in his toil. This also, I saw, is from the hand of God” (Ecc. 1:1-2, 24).

Everyone works, either in the worldly structures God authorizes, or according the flesh, ruled by Satan. Even in paradise man was made to work: “The Lord God took the man and put him in the garden of Eden to work it and keep it” (Gen. 2:15). Physically in a fallen world, the opposite of activity is atrophy and death. The problem is that the curse given to Adam and his descendants makes labor difficult and unfulfilling in itself (Gen. 3:19). But the alternative, an extended period without responsibility, is more spiritually dangerous since it gives the flesh full reign. The technological development of advanced industrialism has made physical labor

¹⁸Chris Rojek, “Postmodern Work and Leisure,” in *Work and Leisure*, eds. John T. Haworth and A.J. Veal (New York: Routledge, 2004), 51-52.

avoidable and despised. We are already in a “post-work society,” where leisure and relaxation is the goal, rather than a means of recuperating before doing one’s God-given duty.¹⁹

Defining Retirement

Retirement is currently an elusive word. Originally, it had only a negative definition, which was impossible to apply positively. The first English use of the word, recorded in 1553, is used of an army retreating after defeat.²⁰ Until the twentieth century, the word was only used positively in Christian devotional materials. Titles such as *Christian Retirement or Spiritual Exercises of the Heart* (1828) and *The Duty and Benefit of Retirement* (1777) focused on “a time of retirement from the hurry and distracting cares of the world” to prepare “the mind for renewed activity.”²¹

Retirement at the end of life was not a choice, but something that happened to a person. It was the precursor to death. Weakness or debilitating illness forced a person to withdraw from the purposeful activity of the world. Rather than being self-chosen, retirement was the effect of sin and a surrender to physical decline and the unavoidable curse of death. This is the traditional understanding of retirement—an almost shameful recognition that earthly activity and usefulness must cease. What man was created to do, work, is taken away, so he must retire, that is, surrender.

A sainted church member named Alma, while a member of St. John Lutheran Church in Lyons, Nebraska, said she was ready to “retire” at 97 years old. She meant that she would not take care of a house or go to post office or entertain guests anymore. She really was saying that she was ready to die and let death take over, in order to be resurrected to glory. Withdrawing from activity is not something to be lifted up. It is death and the cessation of what we were made to do. Rather, it speaks to the need of an eternal hope in Christ’s rising from the dead. What makes retirement, that is, withdrawal from activity necessary for everyone eventually is not a unqualified positive. Painting it as a state of glory means the space for Gospel comfort has

¹⁹Chris Rojek, “Postmodern Work and Leisure,” in *Work and Leisure*, 51, 57.

²⁰Howard G. Hendricks, “Rethinking Retirement,” in *Bibliotheca Sacra*, vol. 135. (April-June 2000), 137.

²¹Thomas Shaw Bancroft Reade, *Christian Retirement* (New York: J.S. Taylor; online: <https://archive.org/details/christianretiremoth00read>), 1.

been abolished.

In the 1950's and 1960's, retirement was renovated. It was billed as "a chance to join the winners' circle . . . It is the chance to do everything that leads to nothing."²² It is not a particular physical state, rather it is a societal ideal and promise of care-free earthly freedom.²³

Retirement free of responsibility and health concerns is not an actual stage of life. Few cease to be productive or able to work exactly when they turn 55, 62, 65, or 67 years old. Retirement is rather a social construct and artificial barrier, when adult responsibilities and duties need no longer apply to everyone. It is an implied and assumed "social contract" ingrained in the cultural consciousness as a right and duty.²⁴

The key ingredient to the retirement decision today is wealth, not health, abilities, or working conditions. People, if given the option, will choose not to work. Since retirement began as a political tool, its technical definition is to withdraw from paid employment. "Retirement as an institution implies societal structures that regulate older worker's withdrawal from the labor force and provide old age insurance."²⁵

Despite the glorifying of the retiree lifestyle, technically it is withdrawal from the capitalistic economic engine and the switch from producer to pure consumer. The fact that it is seen as a time of personal fulfillment and true living has little to do with the word or its ideological ascension in the political sphere and culture. Rather, the current ideal of retirement gives witness to a revolution in moral values regarding the usefulness and worth of the elderly.

²²Hendricks, "Rethinking Retirement," 131.

²³Similarly, adolescence (ages 12-20+) is another man-made state, where permission is given to be irresponsible due to the social category created. Physically these later teens and young adults are mature and capable of working and having children, but they are not expected to be responsible adults or make wise choices. From a Christian perspective, a time of physical freedom and little responsibility must be seen as permission to sin. "Adolescence is sometimes viewed as a transitional state, during which youths begin to separate themselves from their parents but still lack a clearly defined role in society. It is generally regarded as an emotionally intense and often stressful period." "Adolescence," *Concise Encyclopedia*, <http://www.merriam-webster.com/dictionary/adolescence>.

²⁴Gary A. Adams, Terry A. Beehr, "Introduction and Overview of Current Research and Thinking on Retirement," in *Retirement: Reasons, Processes, and Results*, eds. Adams and Beehr (New York: Springer Publishing Company, 2003), 2.

²⁵Adams, *Retirement: Reasons, Processes, and Results*, 6.

History of Retirement

The history of retirement is rarely brought up, because it is bad advertising. It was created not for the elderly, but for the young. In fact, there was a public backlash against retiring the healthy. In 1905 “the Saturday Evening Review counseled resistance [to retirement]: ‘Men shrink from voluntarily committing themselves to an act which stimulates the forced inactivity of death.’”²⁶ Doing nothing but enjoying leisure was foreign to all but the richest men.

The desperation of the Great Depression fused with advanced industrialistic ideas of progress and efficiency to create a new class of “senior citizens.” The real impetus of retirement legislation (especially the 1935 Social Security Act) was high unemployment, economic depression, and social unrest of the young. Until the late 1800’s people worked until they died or were unable to be productive. But as technology started evolving rapidly, job specialization intensified and business flexibility was reduced. Business moved from being a benefactor and patron to workers to a more complex, efficient machine, where man was just a cog. It became easier to replace a worker before he started to slow down, rather than retrain him in new technology. “For business, retirement meant reduced unemployment, lower rates of turnover, a younger, more efficient and more conservative workforce.”²⁷

In the name of efficiency and productivity, the young were glorified and the old were vilified. One noted doctor evangelized the “loss of mental elasticity” above the age of forty.²⁸ The experience and wisdom of the elderly became sacrificed at the altar of capitalism, which was supposed to lead to increased wealth and happiness for all society. No longer was it acceptable to bear with older workers who were slow and not pulling their weight. “Older workers lacked adaptability, a quality necessary in a time of rapid technological change.”²⁹ Those rooted in the past and time-tested ways were actually opposed to progress. “The old age retirement problem arises from the embarrassment that management encounters in removing from the payroll those who are no longer efficient, on account of old age. The removal of human waste is more costly

²⁶Graebner, *A History of Retirement*, 10.

²⁷Graebner, *A History of Retirement*, 13.

²⁸Graebner, *A History of Retirement*, 7.

²⁹Costa, *The Evolution of Retirement*. 11.

than the removal of material waste, because it must be done humanely.”³⁰

President Roosevelt’s administration was more practical than ideological. High unemployment and a permissive business culture was holding America back, in their opinion. The Senate sponsor of the Social Security legislation opened debate with these words: “The incentive to the retirement of superannuated workers will improve efficiency standards, will make new places for the strong and eager, and will increase the productivity of the young by removing from their shoulders the uneven burden of caring for the old.”³¹

For New Deal liberals, retirement remained a mechanism for achieving certain economic and social goals, rather than a time in a person’s life when work would cease in favor of some state security. There was a good deal of cold-blooded calculation in the process. The benefits of retirement were expected to redound to the larger society and the young through unemployment relief and job creation, rather than to the aged.³²

What the retired would do with their freedom from paid employment was not a concern at first. But eventually retirement had to be sold as a commodity to the public. Only then would old age emerge as a great “play time,” free from leadership and work-related pressures. But it was and is being sold by the very corporations who benefit from it, especially insurance companies, investment firms, retirement planners, and business men searching for greater efficiency and lower costs. All told, the political history of retirement shows shockingly little concern for the elderly and their well-being.

Unintended Consequences

Various institutions and structures, such as Social Security, pensions, and tax policies, have created “financially comfortable [retirees] for a kind of senior play period of a significant number of years.”³³ In reality, retirees have been discarded by competitive capitalism and consigned to the same consumer status of children. What started out as a political tool to jump-start the

³⁰Railway union subcommittee, 1931, Graebner, *A History of Retirement*, 179.

³¹Graebner, *A History of Retirement*, 185.

³²Graebner, *A History of Retirement*, 180.

³³Hendricks, “Rethinking Retirement,” 133.

economy has become a “full-fledged ideology, embodying a way of life and a way of thinking about the experience of being old.”³⁴

For most of history the elderly have been valued. They stabilized society, governed, and upheld moral values. The Latin word *senex*, from which the word “senator” is derived, means “old man.” But when productivity and economic growth became the dominant gospel of the world, that changed. Image, beauty, and a clean political slate became more desirable in leaders than metaphorical or physical battle scars.

Man became a generic, replaceable part in the corporate machinery, paid to go away and not bother the adults of the working world. This low view of the aged conflicts with the Word of God: “Gray hair is a crown of glory; it is gained in a righteous life” (Prov. 16:31). It also speaks of the elders at the city gate, who rule and deliberate matters of importance.³⁵ While their days of hard labor are over, their usefulness and value are not. The old tend to be more conservative, not adapting quickly to new ideas. This could be a drawback where technology is concerned, but surely not in morals and governance.

Retirement ideology has also led to monetizing the value of life in the most selfish terms.

Our life energy is our allotment of time here on earth, the hours of precious life available to us. When we go to our jobs we are trading our life energy for money. You could even say that money equals our life energy. So, while money has no intrinsic reality, our life energy does—at least to us. It’s tangible, and it’s finite. It is precious because it is limited and irretrievable and because our choices about how we use it express the meaning and purpose of our time here on earth.”³⁶

Life is measured numerically, not as a singular gift of God. Benjamin Franklin’s adage “time is money” is reversed so that “money is free time.”

A selfish individualism has made work for work’s sake obsolete. This second childhood of retirement does not change the fact that the elderly, even the mentally sharp and able-bodied, are viewed as burdens of society to tolerate, not dignified members to be respected. It is nothing less than a re-imagining of society, where one rests from his labors before heaven or in place of it, due to a monthly check.

³⁴Graebner, *A History of Retirement*, 241.

³⁵Deuteronomy 21:19; Joshua 20:4; Ruth 4:11.

³⁶Robin, “Your Money or Your Life.”

Future Challenges

While retirement ideology is at an all-time high, its supports have been falling since the 1970's. It is becoming less and less of an option, due to financial costs. But the dream is still alive and well.

Social Security and Medicare (enacted in 1965), along with other costly social programs, are unsustainable. "By the mid eighties, more than half of the federal domestic budget was being spent on the elderly."³⁷ Early retirement benefits at 62 years old were allowed in 1961. By 1977 Social Security benefits were first lowered by changing the inflation calculation, beginning their steady overall decline down to the present.³⁸ Benefits have shrunk and associated tax costs have increased since then. 1980 was the high point for private pensions; now they are quite rare.³⁹ While 401k-type contribution plans have appeared, many workers are not disciplined or knowledgeable enough for them to make much difference over a 30 year retirement.⁴⁰

The golden age for retirement was actually less than two decades long. "Retirement seemed a remarkably inexpensive device in 1915 or 1925. By the 1970's there was some question whether the society could afford to make good on the costly commitments of an earlier generation."⁴¹ Corporations have moved away from pensions, while some cities, like Detroit, have gone bankrupt because of these very costly promises.

Many young people today do not even consider Social Security to be viable when it comes to their retirement. The dream of not working combined with the falling financial supports of

³⁷Carole Bailey Stoneking, "Modernity: The Social Construction of Aging," in *Growing Old in Christ*, eds. Stanley Hauerwas, Carole Bailey Stoneking, Keith G. Meador, David Cloutier (Grand Rapids: Eerdmans, 2003), 84.

³⁸Costa, *The Evolution of Retirement*, 180.

³⁹Costa, *The Evolution of Retirement*, 17.

⁴⁰As in theology, emotion is the enemy of investing. Many average investors think they can beat the professionals by selecting the right single stocks or picking a "winning" actively managed mutual fund. According to one study, the average investor received an overall annualized return of 2.3% and actually lost to inflation over two decades, by poor choices, bad market timing decisions, and extremely high cost financial vehicles. The overall market itself made over 8%, a massive difference. "As human beings we are endowed with certain inalienable characteristics of mind and behavior that compel us to make imperfect decisions, even dreadfully serious mistakes, as investors. . . . These mistakes run the gamut from impatience and 'activity bias,' where we 'abandon thoughtful and established disciplines.'" Robert Lenzner, "How To Do Better than The Average Investor's Paltry 2.3% Annualized Return for the Past 20 Years," August 25, 2013, <http://www.forbes.com/sites/robertlenzner/2013/08/25/how-to-do-better-than-the-average-investors-paltry-2-3-annualized-return-for-the-past-20-years/>.

⁴¹Graebner, *A History of Retirement*, 107.

retirement will surely lead to frustration. Since work is no longer valued as a moral duty or social good, this situation is likely to lead to great angst. The reality is that America's economic growth is unprecedented—one of the great anomalies of the world. Any retirement calculations based on the past century are likely to be amiss.

It is currently a moral imperative to save for retirement and finance days of ease. New employees are told from day one to save and plan for this important stage of life. When the reality of its difficulty sets in, since America's savings rate hovers around zero, there will be false guilt and shame. Many do not realize that to have enough wealth to sustain oneself without work is a luxury few have ever had in the history of the world. Further still, Christ warns of setting one's heart on earthly luxuries and idle leisure: "For you say, I am rich, I have prospered, and I need nothing, not realizing that you are wretched, pitiable, poor, blind, and naked. I counsel you to buy from me gold refined by fire, so that you may be rich, and white garments so that you may clothe yourself and the shame of your nakedness may not be seen, and salve to anoint your eyes, so that you may see." (Rev. 2:16-18).

There may be soon the point where a majority of people do not work. If they are being supported by the employed minority, the entire social system could collapse. It is men working and being productive that drives economies in the long run, not consumption of luxuries. A nation that does not work will not be around very long. The moral view of work has been negatively affected by the earthly gospel of retirement.

Present Challenges for God's People

While retirement is glorified, that does not mean that many will not struggle with the abrupt transition. Since the last time most retirees felt no pressure to succeed or accomplish tasks was at 2 or 3 years old, "just playing" is not fulfilling or satisfying. Most people structure their lives around their jobs, including their friends, habits, and lifestyle. So much energy is plowed into the practical mechanics of retirement, few plan what their empty days will look like. Andrew Carnegie said: "From what I have seen around me I cannot doubt the wisdom of this course [of retirement], although the change is great, even serious, and seldom brings the happiness

expected. But this is so because so many, having an abundance to retire upon, have so little to retire to.”⁴²

Even though one is handsomely paid and the pressure of paid employment is gone, retirement can still be a great upheaval. Being told to have fun may not ease the loss of purpose and replace the satisfaction found in accomplishment. Like a library book that is retired or taken out of circulation, one still has to find a place or shelf to belong to in this world. Most retirees are quite able-bodied and do not want to enter a nursing home and give up living. While it is easy to fantasize about allocating one’s free time most judiciously, sinners are not driven of themselves to help others or themselves. It turns out that people do little more than they must.

Slowing down, after a lifetime of training and productivity, can be quite painful. One retired minister described it as “being passed by.” “After 47 years of ministry, often going 150 mph, I find it difficult to go 15 mph. Decelerating so quickly has often made me dizzy, disoriented, and even depressed after coming off rewarding mountaintops. The euphoria of retirement at 69^{1/2} soon gave way to feelings of restlessness and boredom.”⁴³ Society expects workers to switch the flip all at once and do nothing productive and lose most of their daily social contact. The “reduced physical and social interaction” has been thought to increase the probability of depression by 40%.⁴⁴ “Work is the spine that structures the way people live.”⁴⁵ Retirement may well be a crisis for many, caught up in powerful social forces that they have never considered.

Early retirement can also be a euphemism for being fired with a pension. Just because a worker is retired, doesn’t mean it is welcome or wanted. Societal pressures and financial incentives can create strong forces upon those content to work. The Church is in a unique position to address these issues. Besides the preaching which gives to all people eternal purpose and earthly motivation to serve, there are tangible opportunities to serve in parishes. Leadership positions and other avenues of congregational service give an opportunity for the able to serve and belong without a full-time commitment.

⁴²Graebner, *A History of Retirement*, 108.

⁴³Jey Deifell, “Protagonist Corner: How’s Retirement,” in *Journal for Preachers*, vol. 35:2 (Lent 2012), 51.

⁴⁴Anisha Sekar, “The Case for Never Retiring,” March 7, 2014, <http://www.marketwatch.com/story/the-case-for-never-retiring-2014-03-07>.

⁴⁵Introduction to *Work and Leisure*, 3.

Age is not a negative in Christ, as it is for the world. In fact, “as Christians, we are a people trained to die.” In Baptism, man is to die to his sinful flesh and the cares of the world, looking forward to resurrection life. Every age for the believer is a time to prepare for physical death, while simultaneously being renewed in the Spirit. Those forgiven of sins embrace true life in Jesus, who died in the flesh and calls His disciples to follow Him. While strength decreases with age, trust in the future life increases, one would hope, as one gets closer to the heavenly goal. “We need not deceive ourselves with costly amusements that distract us from our morality and foster the illusion that we are immortal. . . . We can look death in the face without fear, because we trust in the promise of the resurrection.”⁴⁶ The elderly in Christ have more experience in the most valuable Christian discipline of dying.

The increasing difficulties age brings do not hinder God’s Word. The perceptivity, wisdom, and counsel of the spiritual elderly is a legacy to bequeath. While the world speaks of being “over-the-hill” at 40 or 50 years old, the maturation that comes with age is a actually blessing. This time gives more opportunity for the Word of God to work so that the new man is continually put on in the knowledge of Christ (Col. 3:10). Since suffering and earthly discipline are positive, faithfulness in old age is a model and example for all: “You shall stand up before the gray head and honor the face of an old man, and you shall fear your God: I am the Lord” (Lev. 19:32). Since God sets the limit of all men’s lives, age ushers in a positive, divine authority that should be respected by those less trained in the difficulties of the world.

While getting old has little purpose in the world’s view, such a perspective is faulty from the standpoint of the gift of eternal life. True godly virtues, such as hope in Christ’s salvation and bearing one’s cross, confront “a society that has shown little understanding of growing old, and valued it even less.”⁴⁷ In many ways, the scriptural ideal of faithfulness in waiting for Christ is exemplified in Anna and Simeon, who were not deprived of the Spirit and true humility in old age (Lk. 2). On the contrary, the faith of the experienced one has been refined by many trials. The Old Testament patriarchs were spiritual leaders, valued for their judgment and leadership,

⁴⁶Richard B. Hays and Judith C. Hayes, “The Christian Practice of Growing Old,” in *Growing Old in Christ*, 16.

⁴⁷Carole Bailey Stoneking, “Modernity: The Social Construction of Aging,” in *Growing Old in Christ*, 84.

not their muscles. In Christ, man is more akin to a fine wine that ages well, than cheap domestic swill. Even if financial ties to work are cut, purpose and duty do not end until the old Adam is left behind. “For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them” (Eph. 2:10).

Supposed financial independence is not by itself incompatible with work, which is serving others. Older people need to stay connected and find purpose and meaning with what they do with their lives. While caring for grandchildren is an option for some, other types of service to the neighbor might be welcome. The elderly have value as God’s people in this world and to others as members of the body of Christ. They have the wisdom and teaching of Christ to impart to a younger and more adrift generation. Yet, they are children of God the Father, at the mercy of a world which worships youth and beauty and despises gray heads. Retirement causes difficulties for many and God’s purpose for each of His children should be addressed in the proclamation of the Word.

A Working Solution: Gradual Withdrawal

The thought of doing nothing is not novel. That it should be the permanent state of the last one third or one fourth of one’s life is a new idea. While health may necessitate withdrawing from work, many of the benefits of retirement can be had by reducing one’s workload or taking a lengthy sabbatical.

While rest and retreat from the daily stress of an occupation are beneficial, there are diminishing returns. Work in high-pressure corporate structures is usually all or nothing. Health and energies do not usually decline precipitously, but gradually. But few opportunities are available to downshift at desirable jobs, though many actually prefer part-time work to early retirement. Some retirees do switch careers for partial employment, but not everyone wants to be a Walmart greeter or work for a low hourly wage just to continue to be employed. Self-employed workers have more ability to downshift gradually and hire labor to supplement their own slower pace.

High-paying jobs are often one track, due to specialization and other tactics of business efficiency, which came with industrialization. Instead of dealing with the issues of the worker, it

is easier to retire the older worker and replace him with someone younger and more adaptable. There is also little cross-pollination between labor and administration, especially at an advanced age. Due to the social promise of Social Security, America has made it the government's problem to deal with the aged. That burden has been removed from businesses and their children, making employment less adaptable to workers' needs.⁴⁸

There is a honeymoon effect to retirement, usually 6-12 months.⁴⁹ A sabbatical, from the Hebrew word "sabbath," could be an effective tool to give extended rest, without making the permanent decision of retirement. There is a significant difference between a break from labor and never working again. It might behoove employees to have such an option to rejuvenate.

The structure of careers often leads to an abrupt exit from paid employment. Working careers typically escalate in responsibility and pay until a sudden retirement age is hit, at which point productivity is either expected to stop completely or else continue to increase. There is rarely a provision for productivity and hours to decline, to match one's flagging energy reserves. Earnings in the pre-retirement era used to peak in an employee's thirties and gradually decline "by almost 30% by age sixty."⁵⁰ That perhaps made it acceptable to work less and for employers to bear with the gradually declining abilities of workers. That option is likely not to exist today for most employees, like it does in self-employed occupations, such as farming.

To use a sports analogy, a star basketball player over 35 can adapt easily to declining dexterity. While an older player can still be quite productive, he may not be so for extended minutes as in youth. As a "sixth man" bench player at a reduced salary, he might be able to effect a game greatly still, though for a shorter time. Even a skilled older player is valuable as a shooter, since that skill does not decline with age as much as jumping or running. Being able to adapt to a player's changing body is in the team's best interests. It is the leadership and the behind-the-scenes impact on the team that is considered more valuable than the actual on-court productivity,

⁴⁸A majority of elderly lived with their children over a century ago, which undoubtedly helped stabilize morality and religious values. Retirement and financial independence has promoted the disintegration of the family by physical independence. Young adults must be willing to move far away to seek high paying jobs to afford the possibility of retirement in warm, leisure-oriented locales, also far from family.

⁴⁹Robert Delamontagne, *The Retiring Mind: How to Make the Psychological Transition to Retirement* (New Hope, Pennsylvania: Fairview Imprints, 2011), 12.

⁵⁰Costa, *The Evolution of Retirement*, 33.

because the former star can teach younger teammates how to go about winning and being a professional. While this used to be standard business practice, in the name of efficiency it is no longer normal to acclimate to aging employees. Perhaps it is a valuable option to consider, in view of the stability, wisdom, and maturity of older workers.

If jobs were more flexible in hours and duties, perhaps they could better match the condition of their employees. A universal retirement age will never be reflective of the health and mental state of most employees. It is easier in the short-term to not deal with such questions. But a gradual withdrawal that matches the slow decline of the aged's abilities is a better solution than jumping off the paid work cliff. A cookie-cutter solution to retirement is not in the best interests of the elderly.

One biblical example of the elderly downshifting is the Levites. Num. 8:25-26 relates a gradual withdrawal from labor: "And from the age of fifty years they shall withdraw from the duty of the service and serve no more. They minister to their brothers in the tent of meeting by keeping guard, but they shall do no service. Thus shall you do to the Levites in assigning their duties." In keeping with scriptural theme of respect for the aged and their accumulated wisdom, the elder Levites did not serve. However, they were still intimately involved by mentoring the young and overseeing them. This sort of transition fits perfectly with the changes that occur with age. The older Levites still had a place within their station and a valuable role to play in their calling. A society led by the young will be at a disadvantage morally and spiritually, compared to the historical precedent.

Wrong Sabbath

The idleness of retirement at the end of life is billed as a sort of heaven on earth, free of cares. In reality, the end of life for some is more about being led around than traveling the world. Failing health and other tribulations interfere with the best laid plans. The Christian life is not over when bills cease to cause one to leave early in the morning for a job. Suffering under the cross continues until the true finish line is reached, one that God determines by translating to heaven, not the federal government through social programs.

The cessation of bodily activity is not true freedom. Having freedom to do whatever one wants is slavery to selfish individualism and indulging the flesh. Work, that is bodily activity, is not evil, even when done by necessity. Instead, works done without the Spirit and contrary to the will of God are cursed and judged by the law. Christ offered His body for sins and false works, to redeem sinners eternally. Christians, in turn, are told to redeem “the time, because the days are evil” (Eph. 5:16).

Is there anything inherently wrong with using retirement structures and benefits? No, but it should not be seen as a reward for a few years of going to work or an opportunity to have no cares or worries. Financial stability is not salvation. If one has the option to retire, it should not be to escape suffering, but to serve others. Perhaps a spouse or family member needs (unpaid) help more than a distant neighbor through a paid job. “Live as people who are free, not using your freedom as a cover-up for evil, but living as servants of God” (I Pet. 2:16). Having no necessary obligations is not true freedom, which is found in Christ and being renewed by the Spirit. Neither is earning a paycheck liberty. A person called by the Gospel works the works Christ has ordained in faith, free in the Spirit from the punishment the Law preaches. True freedom is being righteous in Christ and free to love those who need it most, which pleases the Father.

Frustrating labor, that is, being subject to the curse of sin, does not end until one falls asleep in Jesus. “For whoever has entered God’s rest has also rested from his works as God did from his” (Heb. 4:10). This is not a rest from doing anything, such as passively watching TV all day. Heaven is not full of lazy people. Rather, every heavenly activity is done in harmony with God’s Law and free from sin and the curse of frustration. There no sinful flesh will lash out, no Law will judge the sins of man, and death will not overtake the body. The body will be glorified and works will be holy and in accord with the Spirit.

Just as not working for pay is not sin, neither is saving in retirement accounts. Despite their name, they can be used for any purpose. They are age-restricted and allowed tax-free growth. They can be used in case of necessity or given to a worthy cause, even if called “retirement savings.” Saving, in itself, is wise, it doesn’t have to be done in the name of purely consumerist

desires. Wealth earned by work and judicious saving is not evil. “A good man leaves an inheritance to his children’s children, but the sinner’s wealth is laid up for the righteous.” (Prov. 13:22). Scripture speaks against consuming the entirety of the fruit of one’s labor for purely selfish reasons: “For children are not obligated to save up for their parents, but parents for their children” (II Cor. 12:14).

Ministers: Retiring or Resigning

The idea of retirement—the dream of not working for pay—is here to stay. For some occupations, like firefighters or air traffic controllers, it makes good sense to transition with age. Lutheran ministers, though, do not fit neatly in to an able-bodied, yet retired category. Due to the doctrine of the call, the secular doctrine of retirement has created some problems.

Churches without a doctrine of the concrete divine call do not have this quandary. If a subjective internal call brings pastors into the public ministry, it can certainly bring them out. Lutherans, however, believe that God works in definite and objective ways. He calls ministers Himself, through His Church.

A pastor cannot choose to preach on His own—God must put him into the preaching office. Yet, being financially independent and tired of laboring in the Word is not a scriptural category. Retiring is resigning. While they are reasons to resign, they should not be superficial or one-sided.

Walther describes how the call should be understood:

For if God is actually the One Who calls preachers, then the congregations are only the instruments for the selection of the persons for the work to which the Lord has called them (Acts 13:2). Once this has happened, the preacher stands in God’s service and office, and no creature can then deprive His servant of his office or dismiss him, unless it can be proved that God Himself deprived him of his office and dismissed him (Jer. 15:19, cf. Hos. 4:6), in which case the congregation does not really depose or dismiss the preacher, but only executes the manifest deposal or dismissal by God.⁵¹

It is self-evident that a congregation should not dismiss a pastor for any reason that God Himself does not require in His Word.

⁵¹*Pastoral Theology*, quoted in: Kurt Marquart and Walter Lehenbauer, “Theology and Practice of ‘The Divine Call:’ A Minority Opinion,” 4.

Calls should never be issued under certain prescribed conditions. For example, a call should not be extended to a pastor contingent on his achieving particular objectives such as numerical growth, the successful completion of a capital building project, the utilization of a particular program, or the attainment of certain budgetary goals. Such conditions directly infringe upon the divine character of the call issued by the church, and detract from the central task of the office.⁵²

The minister is called by God into the office to preach and give out the sacraments. The results are left up to the Sender of the minister.

If a congregation cannot dismiss a pastor for reaching an arbitrary age, can the minister do so himself? Retirement is a resigning, and without reason, a rejecting of the call of God. When God calls He places no time limit on the term of service.

There may be compelling reasons to persuade a pastor . . . to *retire*, such as old age, chronic illness, loss of memory, etc. . . . He should not, if the Church still needs his service, resign or retire because he finds some other occupation more to his liking or more remunerative, or because he has sufficient means for a livelihood, or similar other selfish reasons. . . . It seems reasonable to believe that as a man has been chosen by God for the ministry, he should not without a good reason forsake that calling, especially not in view of the fact that “the harvest is truly plenteous, but the laborers are few.”⁵³

Pastors should be held accountable to the holiness and weight of God’s call, just as should congregations.

A private pension was established in 1965 for the LCMS.⁵⁴ The Concordia Retirement Plan provides for an early retirement option at 55 years old, though with a significantly reduced benefit.⁵⁵ While regular benefits starting in 2014 are pushed back to as late as 67 years old (to match Social Security full retirement age), previously accrued benefits are able to be received at age 62 without reduction under the “rule of 85.”⁵⁶ This incentivizing to leave service is a typical

⁵² “Theology and Practice of ‘The Divine Call:’ A Report of the Commission on Theology and Church Relations of The Lutheran Church–Missouri Synod,” (Feb. 2003), 41.

⁵³ John H. C. Fritz, *Pastoral Theology: A Handbook of Scriptural Principles Written Especially for Pastors of the Lutheran Church* (St. Louis: Concordia Publishing House, 1935; 2nd. ed., 1945), 62-63.

⁵⁴ “Concordia Retirement Plan: Official Plan Document for Retirement Income and Post-Retirement Death Benefits, December 1, 2010 including amendments through April 1, 2014” (Concordia Plan Services), 1.

⁵⁵ “A Member who has attained age fifty-five (55) and has accumulated at least five (5) years of Creditable Service is eligible for and may elect early retirement.” “Concordia Retirement Plan: Official Plan Document,” 27.

⁵⁶ Age plus years of service must be greater than 85.

business move to make room for younger workers by encouraging older ones to leave. But when applied to men called by God to preach the Gospel, difficulties arise.

Having been promised a monthly check does not alleviate the burden of God's call. The culture indoctrinates into the idea that everyone deserves a break in the latter third of one's life. But scripturally this permanent breaking and leaving of God's call while in good health is not defensible. A pension could be a wonderful blessing to pastors unable to work and to their wives after they enter glory. But as presently constructed, it is a political tool to encourage men to leave the office of the ministry of the Word. It sanctions an arbitrary age not connected with the ability to preach or administer the sacraments.

The retirement date to receive the LCMS pension was pushed back as of July, 1st 2014, for all benefits going forward. This is not due to theological reasons, but purely financial. As for secular pensions, the future estimate for investment growth is not as bright as it once was. The rule of 85 is being dropped going forward, though retirement benefits at 55 are still possible despite reduction. "When the market was strong, Concordia Plan Services shared in that prosperity with workers by adding supplementary benefits to the Concordia Retirement Plan."⁵⁷ While pensions are a powerful tool to influence behavior, they have no ability to make money, aside from investment growth in capitalistic markets. If the underlying investments, in stocks and bonds, do not grow as predicted, the benefits will be reduced or eliminated. Combined with the need to work longer, the promise of receiving less benefits means that the synod will likely return more to the traditional model of working until age becomes a hindrance to God's call to proclaim the Word of Christ.

Conditional Call

If God issues the call, then He can be the only one to terminate it. Even when the church or minister does it, it is God doing it, if scriptural reasons and proper order are followed. Besides an immoral lifestyle and false doctrine, a minister may resign or be retired when he is no longer apt to teach. A 17th century theologian describes the latter:

⁵⁷ "Your Concordia Plan Services Retirement Program: Preserving the Core," 6.

The lack of ability embraces partly the perversion of the sound doctrine, especially of the fundamentals, or the teaching of errors that are contrary to the foundation of the faith, and partly the loss of the means by which to teach the hearers profitably and fruitfully; for example, the loss of the powers of the mind, caused either by accident or by illness, e.g., those of intelligence, judgment, the memory, or those of the body, such as the tongue and other members that are necessary for the administration of the office.⁵⁸

While some jobs are inherently physically demanding or require critical decisions to be reached quickly, the ministry does not fit in these categories. The tongue is mentioned as necessary, which does not decline as quickly as hearing does. Could there be other reasons, from the congregational side, to want a younger pastor? “For many religious denominations, [retirement] promised the recruitment of a young clergy capable of invigorating a moribund church.”⁵⁹ However, when purity of doctrine and faithfulness to Scripture are the essential mandates of the minister, age is not a major hindrance. Younger men are more pliable and susceptible to change, which is not entirely positive for a church body which strives to retain a confessional stance. To have only younger pastors with few experienced, battle-tested voices to mentor them is destabilizing to a church. Pastors of a longer tenure, especially in leadership positions, provide valuable continuity.

Is the call considered conditional today? Does the typical pastor or congregation expect it to last until God removes the called man from the office? While it is easy for pastors to bemoan congregations deposing pastors without biblical reason and against God’s will, pastors do exactly the same to themselves. Having achieved the mythical illusion of financial independence does not alleviate God’s call. And what if that independence from the need to work occurs at 50 or 45 years old? Following the principles of Early Retirement Extreme, it is certainly possible. However, it would likely be an offense to the Church and a hindrance to the Word.

Traditionally, one was retired, rather than purposely choosing to be inactive. “What about voluntary retirement? Resigning or retiring should certainly not be done in an arbitrary fashion.”⁶⁰ This does not mean that current system of increasing salary and expectations must continue until death. Many “retired” pastors continue to preach weekly. It is the administrative

⁵⁸Paul Tarnov (1562-1633), quoted in: “Theology and Practice of ‘The Divine Call,’” 22.

⁵⁹Graebner, *A History of Retirement*, 13.

⁶⁰“Theology and Practice of ‘The Divine Call,’” 46.

and non-biblical physical demands that often sap a minister's energy. A call from God does not come with strings attached, such as requiring over 60 hours of work a week. The option of slowing down gradually and taking a commensurate decrease in salary and benefits could lessen the need for an abrupt retirement to idleness.

The work of travel, meetings, and office hours is not essential to the call of God to preach the Gospel at a specific location. Even part-time preaching at a larger church or overseeing only a small parish would benefit pastor and congregation. The unique duty of the shepherd is not extremely limited by age, assuming mental facilities are intact. It would behoove church and pastors to be more flexible and to explore alternative arrangements. While it is fashionable to adopt the corporate model of ever-escalating salaries, an all or nothing approach to work, and universal retirement policies, it is very possible to exercise significant flexibility to accommodate the changes that age necessitates.

There has been some recent voice for not voluntarily retiring.

The doctrine of the divinity of the mediate call into the ministry through the church has as its necessary corollary or twin the further truth that only God may dismiss His ministers from office. He does this directly—by calling His servants away from the church militant into the church triumphant—or else mediately through the church. . . . A divine call, be it noted, binds both ministers and congregations. The former may no more “resign” arbitrarily from their charges, than the latter may arbitrarily dismiss them.⁶¹

The notions of temporary calls is hotly debated and even accepted in some Lutheran circles.⁶² But if God's action in the call is heeded, He alone should end the call, immediately or through means of the Church.⁶³

⁶¹Kurt E. Marquart, *The Church and Her Fellowship, Ministry and Governance*, Confessional Lutheran Dogmatics IX (Cresbard, SD: Luther Academy, 1990), 157.

⁶²This Wisconsin Synod understanding is antithetical to that of traditional Missouri: “There may be temporary calls by their very nature, such as tutor calls, vicar calls, calls to serve as vacancy pastors, calls to supply in time of illness, and such calls also are divine. They may be limited in time and restricted to specific work.” Because the office or any form of ministry does not exist prior to the call for the WELS, they must call to every position to establish and shape the formless public ministry among them. Robert J. Voss, “The Doctrine of the Call, With Special Reference to Resignation: A paper presented to the Pastor-Teacher Convention of the Western Wisconsin District on June 11-12, 1975 in Watertown, WI.” (online: www.wlssays.net/files/VossResignation.pdf), 6.

⁶³Walther: “The church cannot create a call according to its own discretion but can issue only that call which God has instituted and which He alone recognizes (through which alone a servant of God comes into existence, not, however, through a human contract for a few hours and days),” quoted in: Marquart and Lehenbauer, “Theology and Practice of ‘The Divine Call:’ A Minority Opinion,” 1.

All calls are limited in span, but a man should not consider it conditional based upon a secular idea of retirement.

On the basis of the divine nature of the call itself Walther argued against the idea of a temporary call. The very idea that a divine call could be issued for a set number of years was a contradiction in terms. Since God is the one who issues the call, it is also God who terminates a person's service in a particular location, and this for one of two reasons. First, God issues another call to that person to serve elsewhere. Second, God removes the individual altogether from office due to the false teaching or immoral life of the one who holds it.⁶⁴

The good of the Church, not personal finances, should be the determining factor in deciding to resign a call from the holy God, lest man prescribe to God what His call should be.

As the idea of a healthy, leisured retirement is new, so its application to the preaching office is novel and unprecedented. It does, however, mightily conflict with God's mediate working to chose His ministers. Robert Preus explains:

The call is always permanent. The notion of a temporary call is inconceivable in the nature of the case, and therefore the matter is not even considered by Luther or the Confessions or any Lutheran theologian. . . . [The call] is permanent and irrevocable, unless God Himself intervenes. . . . I think Luther, the writers of the confessions, and the orthodox dogmaticians had a higher view of the call and of the ministry than we do in our day. The ministry was considered the highest of all callings, in a class by itself . . . [to which] men should aspire with all their hearts, regardless of cost. . . . Why would anyone leave or retire from such an office, such a divine call?⁶⁵

How can one expect congregations to respect the divinity of the call, when pastors do not? To treat the pastoral office like a secular job to escape at the first chance it is unnecessary financially is inappropriate. Another abuse is that a congregation might unilaterally depose an older minister they do not like. If he has access to annuity benefits, he has been "retired," a neutral category in today's parlance, though the Word has been despised. The assumed ideal state of retirement can be used to dishonor God's call. Though the prevalence of retirement thinking is not likely to change, the gravity of God's call should move congregation and pastor

⁶⁴ "Theology and Practice of 'The Divine Call,'" 20.

⁶⁵ Robert David Preus, "The Doctrine of the Call in the Confessions and Lutheran Orthodoxy" in *Church and Ministry Today: Three Confessional Lutheran Essays*, ed. John A. Maxfield (St. Louis: The Luther Academy, 2001), 33-34.

to consider what is best for each, while also honoring the will of God made concrete through the call.

Ordained, Retired, and Fit to Teach

Retired pastors who are able to teach pose a special problem—one that Scripture and church history do not address. The teaching of God’s ordaining, choosing, and calling ministers must inform this unique situation.

What makes a pastor? Does training or the liturgical act of ordination place a man in the office? Not by themselves. Rather, it is the call of God to a qualified man to preach. He does this now through the Church.

God Himself deals with us in the church through the ministry as through the ordinary means and instrument. For it is He Himself that speaks, exhorts, absolves, baptizes, etc. in the ministry and through the ministry. . . . It is therefore absolutely necessary that the minister as well as the church have sure proofs that God wants to use this very person for this His ordinary means and instrument, namely the ministry. Now, a legitimate or regular call provides these proofs; for in this way every minister of the Word can apply to Himself the statements of Scripture (2 Cor 5:19; Isa 59:21; Mt 10:20; Lk 10:16; I Th 4:8).⁶⁶

Lutherans do not hold to an absolute ordination. Just as preaching is specific, so is the call to preach. “Ordination may never be absolute, that is, without reference to a particular call to a particular field of service.”⁶⁷ A man is entrusted by God with an office for life or until God Himself ends his ministry.

Personal qualifications are not enough to preach. One must do so on God’s behalf and with His bestowed authority. While the exact details of how this call is extended by the Church are not specified, no one may preach on his own. God works through good order and concretely through His Church. AC 14 puts it: “no one should teach publicly in the church or administer the sacraments unless properly called.”⁶⁸ That puts former pastors without calls in a precarious

⁶⁶Martin Chemnitz, *Ministry, Word, and Sacraments: An Enchiridion*, trans. Luther Poellot (St. Louis: Concordia Publishing House, 1981), 29.

⁶⁷Marquart, *The Church and Her Fellowship, Ministry and Governance*, 160.

⁶⁸*The Book of Concord: The Confessions of the Evangelical Lutheran Church*, eds. Robert Kolb and Timothy Wengert (Minneapolis: Augsburg Fortress, 2000), 47.

situation when performing on-going, public pastoral service in the Church.

The real question is: what makes a pastor? If the public call, not the internal one, is the essential element, then a retired pastor is not a pastor.

If a minister who has been placed into his office by the Holy Spirit . . . leaves his office by early retirement, or some permanent disability, or for some no good reason, or by being justly or unjustly deposed, he is no longer a minister, he has no call, no ministry, no function, even though he might bear the honorific title of Reverend and be included in the *Lutheran Annual*.⁶⁹

He is more analogous to a super-vicar, treated with pastoral respect, but not called by God to do what he used to do. It must be clear that God makes pastors, not their voluntary will or seminary training.

Occasional guest preaching, at the request and on behalf of the called shepherd, should not mitigate against the divine call. However, any ministerial activity of an on-going or permanent character demands a call. Intentional interims are basically time-limited calls, a self-contradiction. This is unbecoming because God works through concrete means. Just as the Church is in physical locations, so is God's call to preach to His people, because preaching itself is tangible.⁷⁰

Since retiring is resigning and no third category is given by God, those who do retire should not act as if they have a call to preach. Ordination and past service do not mean that one has the right to speak publicly on behalf of Christ. Simply being trained and adept at preaching is not enough. God must call the man into the office.

In comforting and teaching, the pastor does not own the Spirit; the pastor is merely a steward. . . . "But that is what you must know for sure—that he has the authority to baptize, to preach, and to absolve." As soon as he moves from office to person he becomes unreliable. It is the objective givens of the Spirit of Christ that constitute our life and being. If there is no divine call, preaching is a fiendish temptation for those who preach and those who hear.⁷¹

The call is not a legalistic burden upon the Church, it is meant for her comfort and certainty. It confirms that God wants to be heard in that particular location.

⁶⁹Preus, "The Doctrine of the Call in the Confessions and Lutheran Orthodoxy," 21.

⁷⁰Preus, "The Doctrine of the Call in the Confessions and Lutheran Orthodoxy," 22.

⁷¹Wilhelm Maurer, *Historical Commentary on the Augsburg Confession*, trans. H. George Anderson (Philadelphia: Fortress Press, 1986), 191-92.

“Gospel proclamation is always concrete and does not allow for an ordination just for title.”⁷² Ordination in traditional theological understanding is used not of a ceremony, but in the wide sense of God choosing a minister and putting him into the preaching office. “‘Call’ and ‘ordination’ are used synonymously in” the earliest years of the Lutheran Church.⁷³

The Roman (and often Early Church) view of ordination and the ministry makes

ordination wholly a permanent possession of the individual, apart from the community in which, and through which, it was conferred. This view of ordination eventually led to the practice of absolute ordinations, which meant that ordination was given without a call from a congregation or an assignment to a particular church.⁷⁴

Such a practice is not dissimilar to retired pastors active publicly in the Church. It is incompatible with God’s calling through the concrete means of the Church.

Since preaching the true Word is subject to so many assaults of the devil and the despising of men, the calling of God must be sure and above reproach. It is a specific divine calling, in contrast to man-made jobs, which are often more respected and better paying. It should not be taken lightly or resigned without the most grave consideration and intense congregational dialogue. The concluding sentences of Walther’s pastoral theology demonstrate why a call is necessary and to be honored:

Luther writes: “so all preachers should also be certain that they can say: God says it, that is God’s Word, it is the same as if I am taking an oath. Now one who is not certain of it and cannot say: God says it!, may [just as] well give up preaching, for he will not accomplish anything good.”⁷⁵

Retiring must be the same as resigning from God’s call and His ministry to the Church. But society has made “retiring” more edifying, noble, and dignified than “resigning,” that is, giving

⁷²Jobst Schöne, “Critical Decisions Regarding Call and Ordination to the Preaching Office in the Lutheran Reformation,” in *Call and Ordination in the Lutheran Church*, The Pieper Lectures, ed. John Maxfield (Concordia Historical Institute and The Luther Academy, 2006), 11.

⁷³Schöne, “Critical Decisions Regarding Call and Ordination to the Preaching Office in the Lutheran Reformation,” 14.

⁷⁴George F. Wollenburg, “Call, Ordination, and the Preaching Office,” in *Call and Ordination in the Lutheran Church*, The Pieper Lectures, ed. John Maxfield (Concordia Historical Institute and The Luther Academy, 2006), 84-85.

⁷⁵C. F. W. Walther, *Pastoral Theology*, trans. and ed. John Drickamer (New Haven, Mo.: Lutheran News, 1995), 280.

up. The vows taken by a minister and the call issued to him deserve careful consideration at every time period of the pastor's life.

If anyone aspires to the office of overseer, he desires a noble task. Therefore an overseer must be above reproach, the husband of one wife, sober-minded, self-controlled, respectable, hospitable, able to teach, not a drunkard, not violent but gentle, not quarrelsome, not a lover of money. He must manage his own household well, with all dignity keeping his children submissive, for if someone does not know how to manage his own household, how will he care for God's church? He must not be a recent convert, or he may become puffed up with conceit and fall into the condemnation of the devil. Moreover, he must be well thought of by outsiders, so that he may not fall into disgrace, into a snare of the devil. (I Tim. 3:1-7).

Entry and exit from the holy office of public teaching should be done with the most careful consideration and propriety.

Conclusion

"To grow old gracefully is a very difficult art."⁷⁶ In a culture which worships youth and discards the elderly, it is even more of a challenge than in previous generations. "One of the great problems of our time is the assumption that we can and should live as if we will never grow old."⁷⁷ So it is easier for a youth-obsessed, productivity-minded culture to avoid the issue entirely by retiring workers when healthy and supporting them monetarily. Conversely, God calls on the young to respect and value the old, since long life is a gift of God and leads to the accumulation of wisdom acquired through the endurance of trials. Even if they are retired by compulsion or choice, their value exists beyond any monetary measure of productivity. God calls home those He does not want to remain in this world. The concept of an inactive Christian is foreign to the Spirit, who moves man to serve, love, and call upon God.

Jesus warns against thinking wealth buys security in this life without God's undeserved blessing:

"What shall I do, since I have no room to store my crops?" So he said, "I will do this: I will pull down my barns and build greater, and there I will store all my crops

⁷⁶Graebner, *A History of Retirement*, 33.

⁷⁷Stanley Hauerwas and Laura Yordy, "Captured in Time: Friendship and Aging," in *Growing Old in Christ*, 182.

and my goods. And I will say to my soul, “Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.” But God said to him, “Fool! This night your soul will be required of you; then whose will those things be which you have provided?” (Lk. 12:17-20).

There is no such thing as independence from God, financially or otherwise. The Lord gives and takes away. He warns against resting one’s heart in sham earthly promises: “So is he who lays up treasure for himself, and is not rich toward God.” (Lk. 12:21).

If “increased means and increased leisure are the two civilizers of man,” developed countries today are very advanced civilizations.⁷⁸ But when man constructs a heaven on earth and thinks he can undo the curse first given to Adam, God is replaced. In actuality, the certainty of the true God and Gospel are exchanged for the promise of degrading inactivity and unstable government paychecks. But sins and guilt before the eternal God are unaddressed by physical freedoms and increased playtime. In fact, man was created by God to work. A society built on not working will corrode, attack, and undermine itself. When pleasure and free time are preached as inherent rights, there is little room for the salvation Christ worked and the promise of eternal rest beyond this frustrating world. It is not the actual practice of withdrawing from paid employment that is wrong, but the moral baggage and spiritual antipathy that the ideology of retirement often carries. It is a secularized religion promising a heaven on earth to those who are righteous with money and career.

While activity and physical and mental abilities will deteriorate with age, there is no discrete or universal age at which this happens. Retirement supports may be used, but with the understanding that it is a transition, not a translation to paradise and blissful inactivity. The Christian who has faith can never be inactive, since God the Spirit is not. Retirement, in whatever form it takes, is an opportunity for a different service and activity. It is not merely an escape from the “evil of work.” It is a recognition of God’s curse and a transition—probably a challenging one. “We should retire *to* something, not *from* something.”⁷⁹

The Christian life is always one of service, that is, doing works. Whether paid or not, we should seek to please our Father in our actions. True rest is not found in the cessation of any

⁷⁸Benjamin Disraeli (1872), quoted in: Costa, *The Evolution of Retirement*, 133.

⁷⁹Hendricks, “Rethinking Retirement,” 140.

activity. Though in some measure St. Paul's boast encourages all men to serve and believe until eternal rest calls, it should supremely embolden the men called to the same preaching office he was: "I have fought the good fight, I have finished the race, I have kept the faith" (II Tim. 4:7).