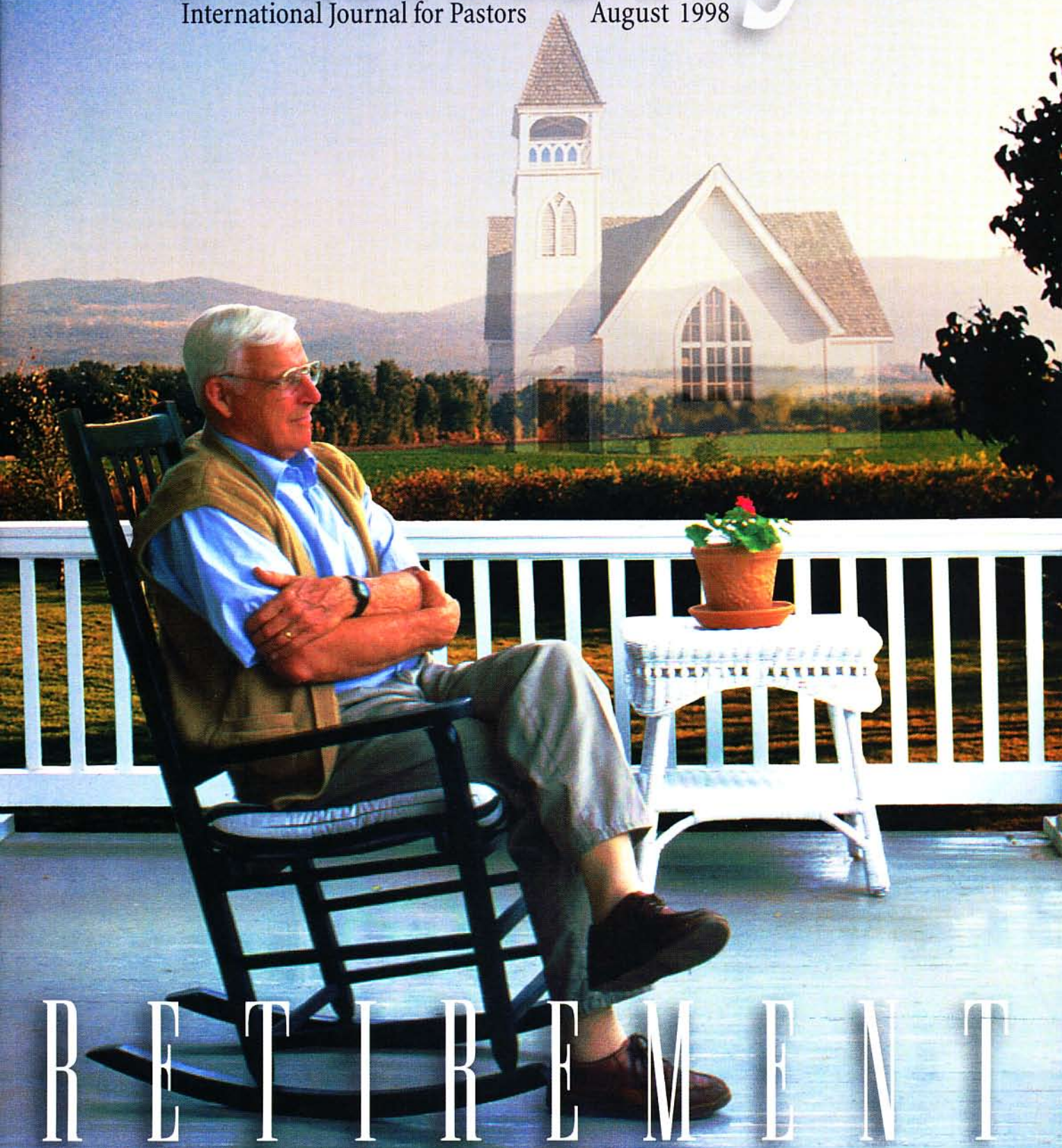


Ministry

International Journal for Pastors

August 1998



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On women's ordination

Dr. Damsteegt (Letters, February 1998) restates the conservative argument on women's ordination with a spirit of calm assurance. He is confident that his position is biblically sound and must prevail as the official policy and practice of the Seventh-day Adventist Church. I believe that his line of reasoning will eventually be retired by the church not because "liberals" in the church will triumph in their accommodation to worldly culture but because Adventist scholars will agree that the fundamentalist/literalist line of reasoning is an outdated cultural interpretation of the Scripture, rather than being scientifically sound exegesis.

Hermeneutics is the science of objective literary interpretation. It depends upon the consistent application of agreed-upon principles of literary analysis. The assumptions underlying exegesis must be clearly identified. It seems to me that Damsteegt assumes that all New Testament rules are given for the church in every age and are obligatory of believers regardless of cultural change. However, many of the New Testament rules for the church are tacitly ignored by both conservative and liberal interpreters.

Among many examples, one would suffice. In 1 Corinthians 11:1-16 (NIV), Paul argues that women must cover their hair during worship services. Failure to wear a hat or veil is equivalent to having their hair cut off or having their heads shaved. Women are to keep their heads covered because the first woman came from the first man (verse 8). Women who pray or prophesy must have coverings on their heads.

The apostle would be shocked to see that almost all of the women in our worship services have no hats or veils. Why are the proponents of supposed "biblical" methods of interpretation not crying out against this? Are not Paul's rules for women in worship biblical?

Or could it be that conservatives and liberals in the church today recognize that modern culture no longer attaches moral value to the length of a woman's hair or to the covering of it? Either we recognize that cultural change does influence the interpretation of New Testament rules (not moral values) or we are obliged to promote hair reform and a number of other New Testament rules not currently being taught or practiced.—Rockne Dahl, pastor, Canoga Park, California.

● Dr. Damsteegt says: "The Bible does not teach that the Spirit gives the 'call' while the whole church recognizes this 'call' by a laying on of hands, thus commissioning their leaders. Careful reading of Acts 13:1-3 shows that those who laid their hands on Paul and Barnabas were certain prophets and teachers of the church at Antioch, not the whole church."

This is the first time I have heard this argument for or against the ordination of women. If it is correct, the following questions immediately come to mind:

1. Who chose the "prophets and teachers" to their positions, and how far back does this go?

2. How does this differ from the Roman Catholic Church, which claims that every priest must be ordained by a bishop who was ordained by a bishop all the way back to Peter?

3. Were the first Seventh-day Adventists thus dependent on other Christian groups for their right to ordain?

4. How is it possible for a new church to begin if it has not been previously affiliated with and its leaders ordained by another Christian group?

Having personally worked with Dr. Damsteegt, I cannot believe that he meant the implication of his statement. I am most curious to see if there is an alternate way of understanding what he said.—J. David Newman, pastor, Damascus Grace Fellowship, Damascus, Maryland.

He is Risen, Indeed

As I read this article my head began to swim. This man writes so well I can easily see how you were attracted to his presentation. His credentials, too, are impressive—"senior pastor emeritus."

Reading his article did make me wonder which magazine I was holding. At first I thought I had picked up *Christianity Today*, but no, alas, there inside the front cover were the words, "The international journal of the Seventh-day Adventist Ministerial Association."

Now I was truly confused. Though your policy "to share our aspirations and faith in a way that will provide inspiration and help to you as a clergy" is admirable, I had always thought that meant Seventh-day Adventist faith (beliefs). I guess I was wrong.

More and more I find the admonitions of the prophet Jeremiah applicable in our day "Shall I not visit them for these things? Saith the Lord: shall not my soul be avenged on such a nation as this? (Jer. 9:9).

I pray for that day, I don't think I have long to wait.—Leslie Walper, Lancaster, Tennessee.

● The March 1998 issue contained an interesting article by Gardner Taylor on the resurrection, emphasizing the fact that Christ had risen indeed. It also drew a comforting parallel that brings solace to all who have lost loved ones and suggests that the grieving ones who go to the cemetery in silent sorrow may comfort themselves with the words, "Not here."

Am I reading wrongly when I cannot agree with this sentiment? When I visit the grave of my dearly beloved wife, I know that she has not departed to the heavenly mansions (yet), but her body, decaying, yes, but she is still there.

But thanks be to God, I can look forward to the time when the Lord shall

continued on p. 23

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If you're receiving Ministry bimonthly and haven't paid for a subscription, it's not a mistake. Since 1928 Ministry has been published for Seventh-day Adventist ministers. We believe, however, that the time has come for clergy everywhere to experience a resurgence of faith in the authority of Scripture and in the great truths that reveal the gospel of our salvation by grace, through faith alone in Jesus Christ. We want to share our aspirations and faith in a way that will provide inspiration and help to you as clergy. We hope you will accept this journal as our outstretched hand to you. Look over our shoulder, take what you want and find helpful, and discard what you can't use. Bimonthly gift subscriptions are available to all licensed and/or ordained clergy. Requests should be on church letterhead and addressed to the editorial office.



The arrival of a letter the other day created a host of conflicting emotions in me. It came from a woman whose husband had recently died. Here is a piece of the letter express-

ing the heart of this church member's concern: "Don* [the woman's dying husband] was a very depressed man and would not talk. The psychiatrist who was seeing him [in hospital] wanted him admitted to a psychiatric hospital. But Don wanted to come home to die. March 25* he came home and was placed on hospice . . . [an organization for the special care of patients facing imminent death]. The hospice chaplain visited us and notified our pastor of Don being placed on hospice. The chaplain told me our pastor wanted to know what Don's physical condition was. . . I found it so embarrassing to report each time we met for the team conferences that our pastor [not on vacation] had not called or visited. . . August 9 we had our one and only visit from the pastor. Don died August 16."

As I read this letter, graphic memories of my own episodes of negligence as a pastor rose up to haunt me. I am well aware of the sometimes overwhelming barrage of needs and demands that come pulling insistently on the pastor's threadbare sleeve. I also know that as often as not, especially in a large parish, the pastor does not know that someone is in the hospital until after they have gone home. He or she only hears about the member's hospital stay in the form of a criticism that goes something like this: "You know, no one went to see Sister Smith while she was in the hospital, not even the pastor." It seems that there is no foolproof way of knowing who in the congregation is hospitalized. This is complicated by the fact that patient stays in hospitals are shorter than ever.

I also know that it is easy to become engrossed in countless legitimate and

Caring about pastoral care

W I L L E V A

important projects and people, while in the back of the mind there lingers the troublesome consciousness that there is still that less conspicuous, less demanding, low-profile person who really needs to be seen, or at least called on the telephone. But they have not called, so it's easy to put off seeing them.

Then in many parts of the world there is the growing tendency to devalue the visit of the pastor. This trend can be traced in the preferences of parishioners and therefore in a matching trend among pastors. Some want to be visited and some do not . . . and is the sun of regular pastoral visitation setting . . . and what do people want along this line anyway . . . and what is expected of the pastor after all? So it is easy to take the less assertive course of action, especially if the parishioner tends to be a bit demanding or critical of the pastor.

But I must be honest and say that I also know that sometimes we pastors simply blow it. I know us well enough to say that often enough we and our people are subject to our own negligence as pastors. If this is true of you or me, we must simply and unequivocally admit our weakness and do something about it. We cannot afford to make this kind of pastoring a way of life. We must be honest with ourselves and without self-reproach, acknowledge openly to ourselves and to God that we want a full, rich, and genuinely helpful ministry, for such neglect is simply unconscionable. It is unconscionable because we are Christian pastors charged with the care of our flocks, who encounter the full gamut of suffering on this planet.

I recently watched my father coming to terms with the fact that he was about to die. He was brave and strong and had a

spiritual arsenal full of the best weapons for just such an ultimate battle. But I noticed a pain and bewilderment I had never before seen in him. There was a silence and withdrawal, a restless detachment and preoccupation, and an understandable depression that uncharacteristically gripped him.

He was busy doing what anyone who is dying has to do—concentrating on the battle with the inexorable presence of death and all that death brings with it. He was puzzling his way through it as best he could.

Some of this his family could help with, but we were going through our own battles right at his side, and it was awfully good for him and for us to have his pastor in on it.

When we are dying or when we are ill or when our teenage children are "experimenting" or when we have lost our job or are facing a spouse's infidelity . . . we are in need of the wise understanding of a truly Christian pastor, who holds in his or her heart the quiet comfort and strength of the Living Word of Christ and knows, even haltingly, how to administer it to us in our pain. It is exactly to this that we have been called. Of course there is much more to pastoring than just "visiting." Of course Christian pastoring is evangelism. Of course there are exciting interests and burgeoning ministries and fascinating specialties. And there are people much more interesting (and less threatening) to be with than are those who are in pain.

But real ministry is to touch the casket of a son whose widowed mother weeps in Nain and to journey out of our way to cry with the Marthas and the Marys. It is to come down to be incarnate in the sorrow and death of our people.

Here's a tried and true suggestion: Thoughtfully write out your deciding life principles and ministerial priorities. On the basis of these, take 10 or 15 minutes at the beginning of each day to plan the day. Write down the specific tasks you are going to work on that day. With your pastoral care challenges well represented,

Continued on p. 23

CHANGES IN THE NORTH AMERICAN DIVISION RETIREMENT PLAN

In 1910, at the urging of Ellen G. White, the Seventh-day Adventist Church voted to initiate a “Workers’ Fund.” Although a novel idea at the time, it was not a retirement plan. The fund was set up to assist workers whose health broke down and who were physically unable to continue in ministry.



*Del Johnson is
associate
administrator of the
North American
Division Retirement
Plan.*

It was designed to be a “pay as you go” plan, funded by a percentage of tithe, and administered at the discretion of a committee. Whenever the total fund exceeded \$5,000, the “surplus” would be available to the General Conference for missions.

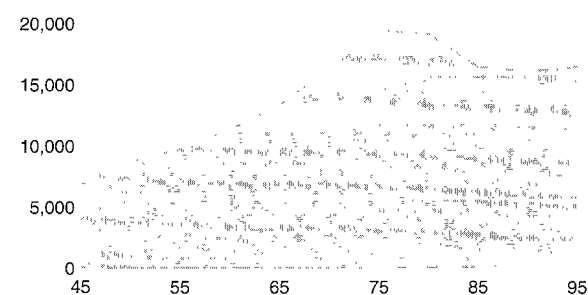
Over the years, government in the United States became ever more active in regulating pension plans. The church found it necessary to seek Internal Revenue Service (IRS) qualification. Expectations of employees rose, and the plan evolved into a true retirement plan, promising monthly benefits and healthcare for those meeting service and age requirements. Special need-related provisions were sometimes added with no corresponding increases in funding, and between 1940 and 1975 the church aggressively hired employees (see figure 1).

During a time of unprecedented growth in tithe and employment, money flowed rapidly into the retirement plan. In

order to invest as many resources as possible into the church’s primary mission, the funds flowing into the retirement plan were actually reduced in the 1940s. Thus, the combination of added but unfunded benefit provisions, reductions in funding, and increased hiring created a hidden predicament that would one day emerge to threaten the ability of the fund to fulfill its commitments.

As long-term valuation of pension plans moved from art to science, pension managers began to have at their disposal fairly reliable tools with which to predict long-term retirement funding. However, it took some time for the church to refine its ability to run valuations because of the need for a reliable and computerized service record data base. Once this was in place, it became obvious that a future shortfall threatened the plan. (Figure 2 shows actuarial projections.) Total fund depletion is projected to occur in 2011 if current

Figure 1 **Employment Patterns 1945-1995**



policies of funding and benefits remain in place.

Various options

As a result of this forecast, the North American Division has been faced with some difficult decisions. After constructing financial models of various options, the Division held "retirement councils" nationwide. Administrators, pastors, educators, and laypersons participated. A random phone survey was conducted polling employee reactions to various cost-cutting measures. Focus groups met. A steering committee representing various organizations sifted the responses and the options and began to develop a consensus. In October 1997, the North American Division took a series of ac-

Cost Containment

In order to financially stabilize the existing retirement plan, it was necessary to reduce certain costs. After consultation with employees and administrators, the following policy changes were selected to reduce long-term expenses:

1. 1/1/1998 Elimination of retiree dependent tuition assistance for new retirees.
2. 1/1/2000 Reduction of benefits for those who retire prior to both 40 years of service and "normal retirement age."
3. 1/1/2003 Extension of "normal retirement age" in parallel with the Social Security age shift.
4. 1/1/2003 Elimination of health-care assistance for new retirees who retire prior to eligibility for Medicare.

For many years to come, funding levels of the existing "frozen" plan will require monitoring to ensure that unanticipated market or cost events do not drive the fund from its predicted glide path. Further changes in funding and cost containment may be required.

tions authorizing the development of a new and different kind of retirement plan, along with cost containment policy changes (see sidebar on cost containment).

As this article is being written, the steering committee continues to work on details, but the main provisions of the plan are in place.

On January 1, 2000, the existing church "defined benefit retirement plan" is scheduled to give way to a new "defined contribution plan." The provisions of the new plan are designed to provide reliable and adequate retirement income for career denominational employees.

Provisions of the new plan

A *defined benefit plan*, such as is currently operated by the church, promises a monthly pension payment throughout retirement. The plan sets the eligibility criteria, including age and service requirements. The cost of the promised benefits is estimated, and funding policies are set in place. A *defined contribution plan*, as scheduled to begin in January 2000, promises a contribution that the employer will make into a tax-deferred account set up for the employee. The employee prescribes an investment strategy, and the fund accumulates and grows over the employee's career. Upon retirement, the employee accesses the account to generate income.

The main provisions of the proposed defined contribution plan include:

1. **Contributions.** The employer will contribute at each payroll four percent of the employees' Category A equivalent wages. In addition, if an employee chooses to make voluntary pretax contributions to his or her own retirement plan, the employer will match those contributions, 50 cents on the dollar, up to one percent of the Category A equivalent wages. For example, if a pastor, at 150 percent remuneration factor works in a category "A" area, the contributions will be as follows:

Employer Basic Contribution	4 percent
Employee (optional)	2 percent
Employer Matching Contribution	1 percent
Total Contribution	7 percent

2. **Investment options.** The plan will hire vendors to provide a range of investment opportunities and advice. The employees will control the investment of all funds belonging to them within the options provided.

3. **Access eligibility.** The plan will allow employees access to the funds at the point of termination or at age 62. Employees will be able to select from a menu of distribution options at that time. They may invest the funds and live primarily off the interest generated. They may "cash out" and build a retirement house (not recommended because of the tax implications). They may purchase an annuity from an insurance company, thus assuring a flow of funds until death. Or they may combine options. Each option has tax implications and limits prescribed by the U.S. government.

4. **Pre-62 access.** Employees who face financial hardships, as defined by the plan, will have access to their own voluntary contributions without the standard IRS early withdrawal penalty, although such withdrawals will be taxable. Further, in the case of pre-retirement death or disability, the total fund will be available if requested.

As of this writing, the provisions summarized above are in place as presented. The final document is scheduled for approval at the October 1998 NAD year-end meetings, when it is possible that some provisions of the plan will be changed.

Impact on existing participants

The impact of change on different individuals varies significantly. With long-term

Figure 2 **Projected Fund Balance**

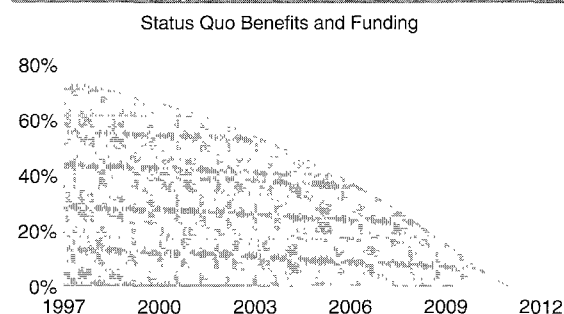


Figure 3

DB to DC Comparison

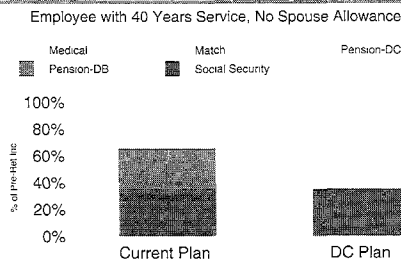
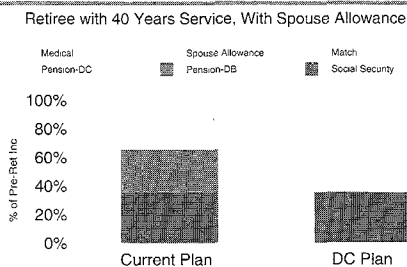


Figure 4

DB to DC Comparison



funding provisions in place, existing retirees should see no impact. New and recent employees should do very well, as the new plan has the potential of significantly rewarding career employees. Existing employees, when they retire, will receive monthly benefits from the existing plan, based on service up to December 31, 1999. In addition, they will have access to a lump sum for service beginning January 1, 2000, until retirement, designed to provide a source of retirement income. However, without some special provisions, those "transitional employees" with 20 to 35 years of service may find themselves disadvantaged by the change. These employees will not have the chance to maximize benefits in the existing plan and will not have enough years under the new plan for compounding interest to work its maximum effect. Further, some may be within months of retirement eligibility and may have some anxieties about setting up a new plan that provides limited benefits in the short period of time before retirement.

Transitional issues

The new plan proposes a number of provisions designed to prevent significant loss in projected retirement income for transitional employees. These transitional provisions include:

- **A career completion option.** An employee who has at least 30 years of service

and is within five years of retirement eligibility will be given the option of remaining on the existing plan and earning up to five additional years of service credit subject to the rules and provisions of the existing plan. *Once the retiree makes this decision, it cannot be reversed.*

- **A transitional enhancement.** Retirement applications processed before January 1, 2020, will be subjected to comparative calculations. Monthly basic benefits under the existing plan will be added to an estimated monthly annuity from employer contributions under the new plan. The employer will then estimate the monthly basic benefits under the existing plan as if there had been no change. If the combined monthly basic benefits in transition are less than the whole career benefits under the existing plan, the existing plan will be enhanced with the goal of replacing the loss.

- **A vesting accumulation.** The present plan of earning service credit ceases on December 31, 1999. However, those who have not met minimum requirements for up to ten years of service will continue to accumulate service credit toward eligibility as illustrated below:

Benefit	Years of Service Credit
Minimum benefits	10 years
Minimum spouse allowance	20 years
Minimum health care supplement	15 years
Early retirement	35 years
No-penalty early retirement	40 years
Surviving spouse benefits	10-15 years
Recovery of break-in-service	25 years

Example: If Employee Jane has only seven years of service credit at the date of the freeze, and works for three additional years, she would have seven years of service credit and would be deemed to have vested with 7/10ths of minimum benefits under the existing plan, in addition to having received contributions to her account under the new plan for the post-freeze years.

- **Health care assistance.** Under the existing plan, a retiree with fifteen or more years of service credit is eligible for a health care provision designed to fill some of the gaps left by Medicare. The defined contribution plan provides no health care assistance. However, transitional employees with at least 15 years under the existing plan

will receive either actual health care coverage based on their years of service before the year 2000, or a cash supplement to enable them to purchase similar optional coverage, depending on age and years of service. As of this writing, that threshold has not been set.

- **A retirement allowance.** The retirement allowance is a lump sum that is available to employees who go directly from denominational employment into denominational retirement. After 40 years of service credit, it amounts to five months of salary, prorated for fewer years of service. Transitional employees will receive the retirement allowance in two pieces. The amount accumulated based on years of service credit prior to January 1, 2000, will be paid from the existing retirement plan. The amount accumulated based on years of service from that point on will be paid directly from the employer. Further, a policy change will make these post-freeze funds available up to two years prior to the earliest retirement eligibility date, to assist the employee in possibly reducing the tax burden on these funds. Finally, there are provisions in the tax code that will further assist most employees in deferring taxes on the post-freeze retirement allowance accumulation.

Comparisons between old and new

By definition, there are some provisions available under the existing defined benefit plan that cannot or will not be replicated in the new defined contribution plan. Most, but not all of these, will be compensated for by the larger amount available to retirees under the defined contribution plan. As in any change, some transitional employees will see a reduction in combined benefits under the two plans, when compared with the continuation of the existing plan.

Figures 3-6 show comparisons of various individuals at a pastor's pay level and working in a Category A area.¹ Social Security and denominational benefits are estimated to show approximately the retirement income as a percentage of pre-retirement wages. The left bar shows the estimated value of benefits provided by the existing plan. The right bar shows the annuitized benefits of the defined contribution plan, or of both plans in the case of a transitional employee (figures 5 and 6). In the four cases shown, it is clear that most employees will

Figure 5 DB to DC Comparison

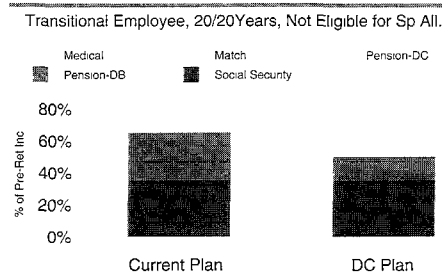
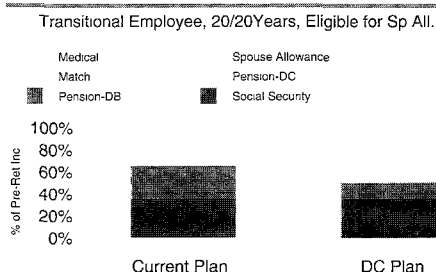


Figure 6 DB to DC Comparison



do as well as or better under the defined contribution plan when compared with the existing plan. The one exception is the 20/20 transitional employee who is eligible for spouse allowance under the existing plan. While the years of spouse allowance earned prior to the freeze are not lost, the employee's inability to continue to earn a spouse allowance during the post-freeze years may well reduce total benefits when compared with the existing plan.

The existing denominational spouse allowance was designed primarily to provide an additional retirement benefit to employees whose spouses were unable to qualify for retirement benefits of their own. There was an innate concern in the provision for three categories of employees:

- The employee whose spouse's career was constantly interrupted by denominationally requested moves, thus preventing vesting in a retirement plan;
- The minister whose spouse eschewed a paid career, seeking rather to spend her life in ministry partnership with her pastor spouse; and
- The spouse who dropped out of the workforce in order to raise children, and because of that break in service, was unable to qualify for a significant retirement plan of his or her own.

In recent years, portable retirement plans have significantly increased the number of spouses who are able to qualify for

retirement benefits in spite of career interruptions due to moves and the raising of children. And although pastors' spouses continue to volunteer in ministry, many also have chosen a separate career. In recent years, only about 30 percent of our new retirees actually qualify for partial or full spouse allowance. Of our female retirees, that number is approximately 6 percent. Because of concerns over those who contribute voluntarily to the ministry of their pastor spouses and thus may lose in retirement, the North American Division is seeking methods to compensate properly such individuals for value provided.

Many church employees state categorically that they are simply unable to make contributions to their own retirement plans. Employees with children in denominational academies or colleges find that saving for retirement can be a challenge. Some ask, "Is it really necessary for me to put in my two percent?" It depends on your retirement expectations. Many financial planning consultants suggest that you should aim at a retirement income of between 70 percent and 80 percent of pre-retirement wages in order to maintain the standard of living to which you have become accustomed. These funds would typically come from Social Security, pension, and income from personal savings and investments.

Whether 70 percent will be enough depends on what you expect to do during retirement, what your debt condition will be upon retirement, and the area of the country in which you will choose to retire. Figure 7 shows retirement income provided by a defined contribution plan over a career of

RetCalc

To assist employees in estimating retirement income, a WordPerfect file called RetCalc has been designed to enable denominational transitional employees to estimate combined retirement benefits.

This file can be downloaded from the SDA Forum in the library under NAD Administration; from the North American Division web site (<http://northamerica.adventist.org>) under the Retirement section; or can be requested by e-mail from johnndel@compuserve.com.

service as a percentage of pre-retirement salary. The left bar assumes career completion under the existing plan. The middle bar assumes that the employee puts away approximately two percent of his or her income over the life of the fund. The right bar assumes no voluntary contributions, and thus the loss of the match.²

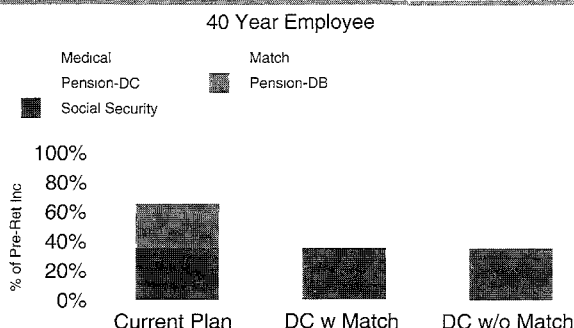
Change can be unnerving. An old riddle asks, "How many Adventists does it take to change a light bulb?" Answer: "One to change the bulb, and nine to stand around talking about how much they liked the old lightbulb!" Our consultants have warned us that under current policies and procedures, we will be required to shift resources from mission to retirement in order to fulfill promises made to our employees and retirees. The proposed changes should ultimately free up resources for the mission of the church and provide a financially sound retirement plan for its employees. ■

¹ Assumptions for these graphs include: Investment Return, 7.5 percent per year; Inflation, 2.5 percent per year; Remuneration, 150 percent of the Category "A" factor; Social Security, 35 percent of pre-retirement income.

Match assumes employee earns maximum match, by contributing at least 2 percent of Category "A" wages; however, employee contribution is not included in the graph. Healthcare estimated monthly premium cost to replace provisions of health care plan.

Figure 7

What If I Do Not Contribute? 40 Yrs



Annuities uses 83IAM tables, with setbacks of four years for males and three years for females because of the Adventist lifestyle advantage as demonstrated in our historical mortality records and as projected by our actuaries for mortality improvement in the future.

² The bars representing defined contribution income do not include employee contribution accumulations, since employees can make tax-deferred savings under both plans.

Hey! Preacher's Kid

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Be a PK Contest winner and
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and take your parents as well!

One winner in each category will win a free trip (travel accommodations, food, registration) for themselves and their pastoral parents to the General Conference pre-session, World Ministers Council at Toronto, Canada, in June 2000. Sorry, Adventist PKs only.

PK Contest Guidelines

Note: Follow instructions. Entries that do not follow the guidelines will not be considered.

Contest Theme: "The Way of the Cross Leads Home"

1. Only Adventist PKs (preacher's kids) born *during or after* 1983 qualify. Contestant's parent(s) must be a full-time Adventist ministerial employee, such as a pastor, chaplain, departmental director, Bible instructor, administrator, or Bible teacher in a secondary or higher educational institution.
2. Every entry must use the theme "The Way of the Cross Leads Home."
3. Entry deadline is April 1, 1999. Entries received after that date will not be considered. Ship to: PK Contest, GC Ministerial Association, 12501 Old Columbia Pike, Silver Spring, MD 20904, USA.
4. For judging purposes, your name *must not* appear on your entry. Instead, include a separate paper with your name, birth date, address, parent's name, division and union, and telephone number if available.
5. PKs must create the entry without parental or other help and must submit original entries, not copies.
6. Pack all entries carefully for shipping. Damaged entries cannot be considered.
7. All entries become property of the General Conference and will be displayed at the Toronto World Ministers Council. No entries can be returned.
8. Only one entry allowed per category per contestant.

Contest Categories

Each entry must follow the contest's spiritual theme:
"The Way of the Cross Leads Home"

Art (for *Ministry* magazine cover)

- Art must be in color and the original work of the PK.
- Size minimum 8 x 10.5 inches (20 x 27 cm), maximum 11 x 16 inches (28 x 41 cm).
- Allow room in artwork for the *Ministry* magazine title logo. See magazine cover.

Cartoon

- Cartoons must be single line drawings or a series of no more than four related line drawings that tell a story. (Ink on 4 x 5 inch (10 x 13 cm) card. No pencil drawings.)
- Mount each drawing on 8.5 x 11 inch (26.6 x 28 cm) card stock paper.

Banners & Flags

- Must express theme by script or design representation.
- Make from handmade or commercial cloth.
- Use paint, thread, fabric, stain, and similar materials.
- Minimum size one yard (about one meter) long and wide and maximum three yards (three meters) long or wide including border.

Recitation/Memorization

- Choose one passage: Isaiah 52:9-53:12; Luke 23:33-24:9; Romans 5:1-21.
- Use any recognized version of Scripture in the language of your choice.
- Recitation from memory, without prompting. Your entry will be judged on memorization of the passage and your ability to hold the listener's attention.
- Submit on audio cassette.

Article

- Article must respond to one or two of these questions: How does the fact that Jesus left heaven, became a

human, and died like a criminal make a difference in your life? How does it affect your thinking, actions, and goals?

What does Jesus' sacrifice tell you about God: who He is, what He's like?

How does Jesus' life and death help you understand sin? How does this help you relate to other people, especially those who disagree with you?

How does Jesus' life and death here give you hope and guide you "home"?

- Don't use many quotations from any source. Use one or more personal stories to illustrate your ideas.
- Length between 750 and 1,000 words.
- Type or hand-print with double-spacing.
- Use the title, "The Way of the Cross Leads Home: What it Means to Me."
- You may talk about your ideas with friends, family, teachers, or pastors. They may give suggestions, correct grammar or spelling, but not write, revise, or rewrite.
- Tell your story. Not someone else's.

Stitchery

- Except for ideas, the entire entry must be your work.
- Types of stitchery eligible: crochet, embroidery, crewel embroidery, quilting, knitting, applique, and needlepoint.
- Size minimum, 4 x 4 inches (10 x 10 cm); maximum, 2 x 4 feet (61 x 122 cm).
- Materials must be native to your country.
- Your entry will be judged on originality, use of materials, neatness, and how well it captures the theme.



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THE PREACHER GOES TO WALL STREET

As if the pastor doesn't have enough to do! Preaching, Bible studies, visiting, planning, counseling, and committees are just a few of the many things pastors do.



Nikolaus Satelmajer, D.Min., is PREACH and professional growth coordinator for the Ministerial Association, General Conference.

And now, under the new North America Division Retirement Plan and some others, pastors will have to make financial decisions about where to invest funds set aside for their retirement. It's time for the preacher to take a walk on Wall Street—to learn about its gurus, its bulls and bears, its ups and downs.

This article will not turn you, pastor, into an investment genius. But it will acquaint you with some aspects of investment. If you are a Seventh-day Adventist employee in the United States, you need to know this because soon you will be under the new North American Division Retirement Plan. Employees outside the United States may participate in similar or considerably different plans, yet they may find the principles discussed here quite helpful.

Become an educated investor

In the proposed North American Division Retirement Plan, the employer sets aside for an employee a specific amount into a retirement account. The employee may add to that account. The employee assumes responsibility for making decisions as to where the funds will be invested. The employer will provide the employee with investment options, which will most likely involve mutual funds of some kind. A mutual fund is a col-

lection of investments in various corporations. Depending on the type of fund, it may include government securities, bonds of various types, and bank deposits and shares in corporations.

With regard to stocks or shares in corporations, there are those who have a negative attitude. Some feel that investing in stocks is similar to gambling. It is, if you do it like a gambler, instead of as an investor. If you have the mind of a gambler, you can gamble with any possession. But buying the shares of a corporation is nothing more than buying a portion of that company.

The mutual fund buys company shares, and you own shares of the mutual fund. Investing in a mutual fund means that someone is managing the investments for you.

How do you learn about investing? Libraries, community colleges, and investment firms often offer seminars on investment. Such seminars are best if they are not led by persons promoting their investment product. Make certain that the seminar gives you a broad picture of investing. Consult sources that will help you in understanding investing (see box on page 11). The mutual funds, from which you will make your investment choices, will likely have helpful literature. Also, if you have a computer you may want

NIKOLAUS SATELMAJER

to check the web pages of various funds or investment firms.

Other good sources are larger newspapers, reputable magazines, and a select number of radio and TV programs. Again, you must determine if these sources are merely promoting their investment products or giving information on investing in general.

Look at long-term performance

Be cautious of any source that promises unusually high returns. "Say, preacher, how would you like to double your money in 30 days? I guarantee it!" No matter who speaks those enticing words, don't believe them. No one can make such a guarantee if they want to stay within the law. They are as reliable as the street salesperson who wants to sell you a \$1,000 watch for just \$20.

What about the neighbor who tells you his mutual funds increased 14 percent in the past month? Or your cousin who is thrilled because her investments grew 37 percent in six months? You feel out of place because your retirement fund only grew eight percent in the past 12 months. Be happy for your neighbor and your cousin, but don't chase so-called "hot investments." Remember that neither the neighbor nor the cousin will brag about their investments when they take a nose dive.

Under the new retirement plan, you will receive various options as to where to place your funds. Look at the three- to five-year performance of funds instead of one or two years. High short-term earnings are not necessarily an indication how the investment will do over a longer period. Review the investment options and then choose several to spread the risk and the growth. No one can predict what a particular fund will bring in the future, but you can review the performance of the fund by looking at its past performance. And remember, you are in for the long haul. Just because fund values go up or down, you should not react to each move.

It is wise to invest in several funds. Choose three or four categories. Some funds will not fluctuate much, but their returns are more modest. Others may provide a higher return, but they carry higher risks. Read the descriptions of the funds carefully and make your choices based on your age

and tolerance for risk. Check the operating expenses of the fund before you make a decision. You need to feel comfortable with your investments.

Anticipate modest returns

Reading financial magazines or business sections of newspapers leads many to the conclusion that high earnings on retirement savings are the norm. Do not let these reports mislead you or encourage you to anticipate unreasonable returns. Remember that these reports look at past performance

Investment Helps

Below is a list of publications or sources which you may find helpful:

Forbes

1-800-888-9896
www.forbes.com

Kiplinger's Personal Finance Magazine

1-800-544-0155
www.kiplinger.com

Money

1-800-633-9970
jcgi.pathfinder.com/money/plus?page=index.off

The Wall Street Journal

1-800-832-1234
www.wsj.com

Investment Company Institute

(an association of mutual funds)
202-326-5800
www.ici.org

New York Stock Exchange, Inc.

212-656-3000
www.nyse.com

and often quote experts who analyze past performance. Financial experts, and most experts for that matter, are always better at analyzing the past than predicting the future.

Small savings become large investments

Most of us make the mistake of waiting for the day when we will have significant amounts to invest. That is a very costly mistake. Often that day never comes.

Small, regular investments can produce a significant amount over a period of time. A mere \$25 set aside each month at 7.5 percent interest will give you \$3,882.05

in ten years. If you save \$100 monthly, you will accumulate \$15,528.23, and \$200 monthly will yield \$31,056.46. All these illustrations assume inflation of 2.5 percent, and the accumulated amount reflects that assumption.

The principle of regular investing is an integral part of the new North American retirement plan. Under this plan, the employing organization will put aside for the employee a set percentage of the salary into a retirement account. The employee, in addition, may put aside up to an additional two percent of salary base, which the employer will match according to an announced formula. You should take advantage of the matching portion of the retirement plan. Even if you cannot put aside the maximum amount that will be matched, put aside that which is possible for you.

Taxes and retirement plans

The new retirement plan provides certain tax benefits in that the amount contributed is tax deferred. But remember, taxes are only *deferred* (*deferred* means you will pay taxes, but *not now*) on the amount contributed and the earnings made. Once you start taking out funds from your retirement plan, you will have to pay taxes. Of course, tax laws and policies may change.

Ask God to be your investment advisor

A large retirement fund is not a ticket to a happy retirement. There are people who have huge retirement accounts, own several homes, and travel the world, yet they are not happy. To be happy, much more is needed than a large retirement account. A Christian should plan for the future, but a Christian accepts the fact that the future is in God's hands. There is much more to life, now or in retirement years, than financial security. Of greater importance is our relationship with God, our families, our church, and our friends.

To a secular person, retirement is the final phase of life. To a Christian, retirement is just one part of life, and it is certainly not the final phase. The second coming of Christ gives us the hope in a future that is much more rewarding than having a financially secure retirement. That is why we place our hope in a future with Jesus. ■

PREPARING FOR THE GOLDEN HANDSHAKE

What does the Bible say about retirement? Not very much. If you ever decide to do a Bible study on this subject, it won't take you very long.



Gordon Botting, Dr.Ph., CFC, is financial education and stewardship director of the Pacific Union Conference, Westlake Village, California.

The only reference to retirement is found in Numbers 8:25 (NAS): "But at the age of fifty, they [the Levite priests] must retire from service in the work and not work any more."

Sorry pastors, this is not a proof text for the denomination to give you the last handshake 15 years before the rest of your congregation. In the very next verse it says that they were to continue to assist their fellow Levites in performing the duties of the temple.

Unfortunately, this lack of biblical advice doesn't help the average Christian couple or individual deal with the "how tos" of retirement. Without going into specifics, here are some foundational steps to help you plan for the sunset years.

Identify your retirement goals

This is probably the easiest part of planning for your future. Yet statistically the average American adult spends less than ten hours per year planning for retirement, as compared to over 145 hours on shopping for clothes. This is the fun part of planning for retirement. It is where you can dream. Where do you want to retire? When do you want to retire? What do you want to do in your retirement? Sit down with your spouse and develop a list of what you want your retirement years to include. The answers to

these questions will change during each decade of your life. In the last ten years before retirement you will need to become more specific and realistic with your plans.

Develop a plan

Start with analyzing your current financial position. Ask yourself: Are my present retirement goals realistic? If they are, select the best strategies your family can use to fulfill these goals. It may mean tightening your household budget, managing your savings and investments better, participating in tax-sheltered annuities and IRAs if you are self-employed. Now the hardest step: Follow through with a written action plan. Once you have implemented your action plan, monitor it annually to keep it current.

Figure your income

To support yourself at the current lifestyle, you will typically need 70 percent of your pre-retirement income. There are a variety of reasons for lower living expenses. Transportation costs will be lowered by 47 percent from the average of \$6,700 per year for gasoline, maintenance, and insurance to an average of \$3,600 after 65. However, in our changing social culture, more than a third of retirees are helping their children and grandchildren finan-

GORDON BOTTING

cially. Of the 36 percent of retirees whose parents are still living, 23 percent are assisting with monetary support.*

Retire your mortgage before you retire

Many Baby Boomers have married and/or purchased homes in their late thirties or early forties and will be saddled with mortgage payments into their seventies. Don't even think of retirement until you have burned the house mortgage. With lower interest rates, change your 30-year mortgage to a 15-year program. If you are closer to retirement than 15 years, add a few extra dollars as principal to your monthly payment. You can't afford a fixed expense like a mortgage in retirement.

Get rid of debt

Pay off your credit and charge cards each month. Currently, the average American family pays over \$1,000 per year in interest charges. Turn that interest into a small nest egg of savings during your working lifetime.

Know your Social Security

When the national Old-Age, Survivors, and Disability Insurance (OASDI) commonly known as Social Security was enacted in 1935, the average male was expected to live an additional 12 years. Currently, he can be expected to live an additional 20 years. Many people plan for 100 percent of their retirement living expenses from Social Security, forgetting that it was designed only to provide for the basics—shelter, food, clothing, and utilities—not for home mortgages, vacations, and insurances.

Currently, Social Security benefits account for approximately 40 percent of the average retiree's retirement income. With only three workers to every retiree as compared to 35 workers when Social Security began, the benefits for the Baby Boomers are not going to be the same as for today's seniors. However, don't assume you will never be able to take advantage of this important program. To make sure you will receive the benefits due to you in the United States, complete a Request for Earnings and Benefit Estimate Statement (Form SSA-7004) every three years. You can order a free copy of this form by calling 1-800-772-1213. You will receive a statement of your earning—

according to their records—along with a projection of your future benefits. If the earning figures do not compare with your income tax returns, notify the Social Security Administration of these discrepancies.

Take advantage of employee and pre-tax programs

If your employer offers you any of the following retirement programs—401 (k), 403 (b) 457 or any other programs—take full advantage of them as they are one of the best ways to save for retirement. Along with these pre-tax contributions, your employer may make a matching contribution. Unfortunately, many employees (up to 75 percent in some organizations) fail to take advantage of this program and over a 40-year working career, this could mean a retirement financial loss of over \$200,000. It is crucial that you no longer delay retirement savings. The best method is to arrange to have automatic withdrawals taken from your paycheck.

Save regularly and early

This is not as hard as it seems, but it does demand action; and the earlier the better as the following illustration indicates. If your goal is to have \$300,000 in the bank when you retire at age 65, the best age to begin is 25. If you contribute \$200 per month until you are 30, you will have saved \$12,000. If you do not save another cent, assuming an annual interest rate of 8 percent, you will reach your retirement financial goal. If you wait until you are 35, you will have to make those \$200 per month contributions until you are 50 and you will have contributed \$36,000. If you begin to save the same monthly amount at age 45 you'll have to save nearly \$65,000 over the next 27 years to acquire the same \$300,000.

Retirement need not mean inactivity

In the past, most individuals and families in the U.S. felt quite secure with Social Security, a pension, and some personal savings; but in the future, the majority of Americans will have to add a fourth leg to their retirement stool—a job. This might not be all bad. We have a tendency to see financial planning for retirement through society's eyes rather than biblical eyes. God's message to Adam and ultimately the whole

human race was "By the sweat of your brow you will eat your food until you return to the ground" (Gen. 3:19, NIV). The NIV rendering of the only text in the Bible about retirement concerning the Levitical priests gives this emphasis: "They must retire from their regular service, and work no longer. They may assist their brothers in performing their duties at the Tent of Meeting" (Num. 8:25, 26). Ellen White has this counsel: "My brethren in the ministry, it is better, far better, to die of hard work in some home or foreign mission field, than to rust out with inaction" (*The Retirement Years*, 39). Perhaps retreading into a ministry for the church or service for the community could be God's dream for our retirement years.

In fact, a recent study by Harvard University proves the point. The research study involved two groups of 100 Harvard graduates between the ages of 65-75. The first group retired at age 65 while the other group continued to be employed for another ten years. The results are a warning for those whose purpose in retirement is a life of ease and pleasure. In the first group—those who retired at 65, seven out of eight were dead by age 75. In the second group of 100 men who continued to work—only one out of eight was deceased by age 75.

Here are a few tips to find a job or ministry you would love to do after you officially "retire".

1. Pick a field you love. It could be turning your favorite hobby or some special skill into a part-time paycheck.

2. Volunteer to work in an area of interest to you. Attend night classes at the local community college to increase your knowledge in a prospective field of interest.

3. Search the employment bulletin boards on the Internet or find out what skills companies are looking for or look for those companies that love hiring gray heads.

Remember, if you are still here at 65, God isn't done with you. In fact, your most fruitful years of service may still be ahead of you. ■

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* *Money*, November 1997.

SOUTH PACIFIC DIVISION CHANGES RETIREMENT PLAN

In keeping with Ellen White's counsel concerning the importance of caring for those who had "borne the heat of the battle" and needed support in their sunset years, denominational employers in the South Pacific Division have taken seriously their duty to care for retired workers.



Gilbert Valentine, Ph.D., is vice president of Avondale College, Cooranbong, New South Wales, Australia.

Conferences in Australia and New Zealand have systematically contributed to division-organized "sustentation"¹ (retirement benefit plan) since it was first introduced at the 1910 Annual Council.

The objective of the plan was to provide an income to retired ministers and other denominational workers. According to South Pacific Division policy, a person with 40 years of service would receive approximately 70 percent of the base salary (100 percent) earned at the time of retirement. In more recent years, sustentation paid to beneficiaries has complemented a pension² paid by the government to retirees from tax revenues. (The pension is a variable benefit because it was "means tested"³). The complimentary arrangement has meant that the call on church resources has been significantly reduced with sustentation fund paying only between 46 and 56 percent of base salary to a worker with 40 years of service.

Policies that have guided the operation of the plan have generally followed those of the public service or other similar organizations except that the fund has been viewed as non-contributory "gratuitous" benefit. There was no individual "entitlement." Church administrators through the years have had to manage the arrangements closely with frequent refinements and contribution levels being increased in order to ensure that income to the funds matched the outflow. Policies have also had to be amended from time to time as government legislation has changed with respect to pension and tax arrangements.

A radical change

A rather radical change to the South Pacific Division retirement benefit plan was mandated by industrial legislation in 1986. In that year the federal government approved a 3 percent salary increase to all

GILBERT VALENTINE

employees. It decreed, however, that rather than the increase being paid directly to workers through their pay packets, the amount should be paid into a superannuation⁴ fund on behalf of the employee as an "entitlement" to be claimable upon the employee's retirement sometime after the age of 55. Payments could be made into an existing superannuation fund, or employee groups could set up their own superannuation funds. The South Pacific Division decided to establish its own fund for this purpose and in November 1987 incorporated the Australian Conference Association Superannuation Trust (ACAST). The 3 percent salary increase was paid into this fund in the employee's name. Individual workers could contribute additional payments (tax-free) to their ACAST account if they chose. Contributions continued to be made by the employer organizations to the denominational sustentation scheme without any reduction.

Since 1988, employer contributions to ACAST have gradually increased from the initial three percent to six percent in 1997,

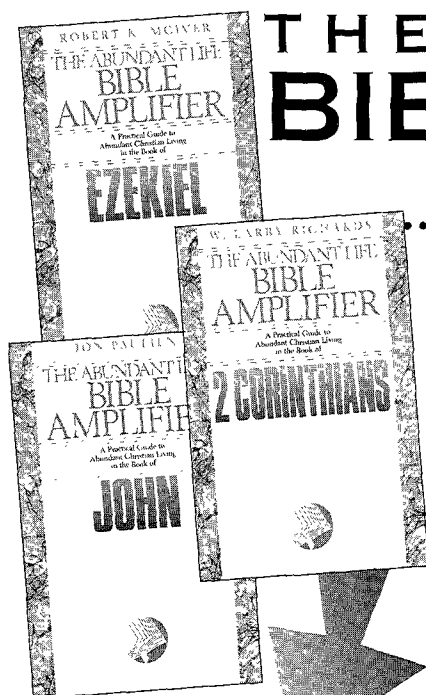
and contributions to the sustentation scheme have been maintained. Upon retirement at 65 an individual's retirement benefits payments would be comprised of a combination of ACAST payments, sustentation, and for most workers, the government pension.

During the early 1990s, however, it became clear that the changing age profile of the church's workforce and the longer life span enjoyed by retirees had the potential to stress seriously the denomination's finances. Further, there was a growing dissatisfaction with the sustentation scheme due to loss of benefits if a person left denominational employment.

Because of Australian government projections that mandated superannuation contributions would rise to 9 percent or more in coming years, in 1996 the division set up a task force to explore the possibilities of moving to a fully funded superannuation fund scheme using ACAST and phasing out the sustentation scheme altogether. Funding both would be impossible. Initial calculations indicated that for many workers with long years of service, existing sustentation benefits

would need to be "preserved" until retirement when they would then be drawn upon. For others with fewer years of service a lump sum payment into the ACAST system would be better. Where to draw the lines, however, and how to decide the amounts of payout that might be possible needed to be established. This was a difficulty. Changes impacting on workers' retirement arrangements tend to cause considerable anxiety and apprehension. To alleviate anxieties, the division task force working on the project decided to embark on a program of consultation with all employees.

A document outlining the proposed changes provided sample scale projections and examples of payments that would apply for a number of categories of workers. This was circulated to every church worker in April 1997. Representatives from the division treasury followed this up in May with meetings with groups of ministers and teachers in each conference and in each institution around the division. Changes were explained and feedback obtained on the proposal. Initially it was planned that the



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proposed changes be implemented July 1, 1997. Some groups of workers, however, felt that not enough time had been given to the process of consultation and requested that the implementation of changes be delayed for six months in order to allow them time to make formal submissions to the task force. For example, staff members at Avondale College serving on the institution's staff advisory committee on terms and conditions of employment studied the proposal closely and suggested adjustments to the proposal at several points where the proposed changes seemed to be less equitable or desirable. The division task force considered these submissions and in October brought out a revised proposal which was again circulated to all employees. The proposal was voted through the division committee in November 1997 and became operative January 1, 1998.

The new system

The new system involves lump-sum transfers into the ACAST fund of various amounts for those with service less than 20 years, “preserved” sustantation benefits for those with longer periods of service, and, commencing January 1, 1998, a nine percent payment into ACAST for all employees. (Different arrangements apply for some Medical and Health Food Company employees.) This ACAST entitlement is “portable” and can follow the employee as careers may change.

Since January 1990, where both a husband and wife have been employed in the church, it has been possible for the couple at the point of retirement to choose to receive either a single rate of benefit for each or a married rate with a survivor benefit attached. In practice, because years of service for one of the spouses tended to be shorter than the other's, most couples tended to opt for the married rate in order to benefit from their spouse's longer years of service. The single track option was better for couples with approximately equal lengths of service. Under the new arrangements, for those whose sustantation is “preserved,” the choice is still available.

Orchestrating the changeover in systems has been an enormous task, according to Owen Mason, associate treasurer of the

South Pacific Division. Consulting with each worker to establish that service records were accurate has been important but very time-consuming. Yet while the new arrangements have produced some short-term stresses, it is much better for the long term, he stated.

ACAST is managed by a group of trustees comprising four employer representatives nominated by the division and four church employee representatives. (Carefully selected professional fund management companies manage the actual investment of funds.) Employee representative trustees of the fund are elected every three years by postal ballot of all those who are beneficiaries of the trust. The trustee group must be gender inclusive and include representatives from the pastoral ministry, teaching ministry, and from the institutions.

Reports are issued annually to beneficiaries on the status of their individual accounts. A more general annual report is also published on the overall performance

(investment and otherwise) of the trust fund.

Recently workers were offered new growth strategies for the investment of their retirement funds. Investors could choose a portfolio approach which included a 70/30 percent split between investment in fixed interest deposits and property and generally higher yielding stocks and shares, a 50/50 percent split, or a 30/70 percent split. Advice was offered on projections of the various portfolios and on which portfolio would be most suited to the various age groups. Over recent years, returns on ACAST investments have been significantly above the average for similar Superannuation Funds.

According to Chris Akroyd, the employee representative ACAST trustee, the introduction of the ACAST superannuation scheme in place of sustentation has met with widespread support from church employees. "It has solved the major problems with sustentation" and the consultation process has "helped smooth the way for a modern and fair retirement

income scheme of which the church can be proud," he said. ■

¹ *Sustentation*: Term used in the Adventist Church to describe their noncontributory retirement benefit plan payable ex-gratia to individuals who actually retire directly from employment in the church. The connotation of the term indicates a basic or minimally adequate means of support.

² *Pension*: In Australia, a fixed twice-monthly payment to people over the age of 65, paid from general unspecified taxes collected by the federal government. The amount is not specifically related to the amount of tax previously paid by an individual.

³ *Means test*: An assessment of assets and income available to individuals and/or married couples. The actual percentage of pension a person may be eligible for may be reduced according to the amount of independent assets or income available to the individual.

⁴ *Superannuation*: A benefit scheme to which either the employer or the employee has contributed funds to which the employee has an entitlement only after the person has reached a specified age and ceased working.

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A MATTER OF SIMPLE JUSTICE

Remuneration for Pastor's Wives

Happy is the church that has a pastoral couple who are partners in ministry, blending their energies and gifts in God's work.



Brian Jones, Ph.D., is pastor of the Berkeley Springs and Charles Town Seventh-day Adventist Churches in West Virginia.

This arrangement brings balance and enrichment to pastoral service and a corresponding sense of stability and comfort to the church. Churches so benefited have increased confidence in the spiritual care they receive.

"The work of God demands most earnest labor, and the Lord would have ministers and their wives closely united in this work. The husband and wife can so blend in labor that the wife shall be the complement of the husband. . . . They should be as free as possible to attend campmeetings and other general gatherings. And the wife may continually be a great help to her husband in visiting and other personal labor."¹

"When it is possible, let the minister and his wife go forth together. The wife can often labor by the side of her husband, accomplishing a noble work. She can visit the homes of the people and help the women in these families in a way that her husband cannot."²

Some neglected counsel

Not all spouses of pastors feel called to pastoral and evangelistic ministry. Some may feel called to minister as teachers, a strong complement to the pastor's work, especially

if the teacher serves in a church school. Other spouses may be counselors, medical workers, business people, or office secretaries, to name a few. But I believe that our neglect of certain portions of inspired counsel may explain why our denomination, at least in North America, has relatively few couples who jointly share ministry as a vocation.

That neglected counsel calls for conferences to pay the wives who vocationally share the burdens of ministry with their husbands. Some conferences do this; in addition, major media ministries such as *Amazing Facts*, *Breath of Life*, *It Is Written*, *Quiet Hour*, and *The Voice of Prophecy* pay wives who work full time with their husbands in evangelism. This is a matter of simple equity and justice. Those conferences and ministries that pay pastoral partners devoted to ministry are to be commended. But what about the conferences that do not follow this plan? Indirectly they may be allowing undue financial burdens to rest upon pastoral couples who serve the church full time, while living on only one salary.

An uninspired objection

Most conference administrators would like to pay wives who substantially help their husbands in ministry, but a predictable

B R I A N J O N E S

objection is, "We can't afford to do it." On the same basis church members with limited resources might plead, "We can't afford to tithe." "We can't afford to send our children to church school." Most of us would contend that such objections indicate a weak faith or a limited grasp of Divine instruction. It is regrettable when pragmatic considerations govern our decision to obey or disobey such authoritative counsel. In some instances wives who strongly desire to work in ministry with their husbands are obliged to take a secular job to help pay for decent housing, church-school education for their children, and a reliable car that meets the high mileage demands of a busy pastorate. But in many other instances, pastoral wives work unsalaried with their husbands, to the detriment of family finances and the quality of life.

An inspired counter-objection

Ellen White objected to this inequitable order. In reference to wives who were giving as much of their time and talent to ministry as their husbands, she wrote, "These women give their whole time, and are told that they receive nothing for their labors because their husbands receive the wages. I tell them to go forward and all such decisions shall be reversed. The Word says, 'The laborer is worthy of his hire.' When any such decision is made, I will in the name of the Lord, protest. . . . I know that the faithful women should be paid wages proportionate to the pay received by ministers. They carry the burden of souls, and should not be treated unjustly."³

Nor should pastoral couples have to apply to be appropriately remunerated for their joint ministry. "The method of paying men-laborers and not paying their wives who share their labors with them is a plan not according to the Lord's order, and, if carried out in our conferences, is liable to discourage our sisters from qualifying themselves for the work they should engage in. God is a God of justice, and if the ministers receive a salary for their work, their wives who devote themselves just as disinterestedly [i.e., unselfishly] to the work, should be paid in addition to the wages their husbands receive, *even though they may not ask for this.*"⁴

Practical benefits

I am convinced that the spiritual health of many of our churches would be improved, the morale of congregations elevated, and the missionary activity of families augmented if we would provide more of our churches with pastoral couples who work together in ministry. Increased tithe resulting from such an arrangement would resolve the affordability factor. Well-cared-for congregations have no difficulty providing for the temporal needs of their ministers. Further, it brings closeness into a pastoral family if both husband and wife can work and plan together in the same calling. This can eliminate the domestic disarray and incohesiveness that sometimes results from spouses' demanding dual careers.

How can a change be implemented?

Those who are in the relevant decision-making leadership roles need courage to adopt the counsel to pay pastoral couples an equitable salary. It will be necessary to establish appropriate criteria for eligibility. A minimum *average* number of weekly service-hours could be stipulated, and varieties of service specified, including such activities as sermon preparation and preaching, visitation, Bible studies, and specialized ministries such as neighborhood Bible clubs, prison ministries, and women's prayer fellowships. The pastor's ministering spouse may not preach and conduct evangelistic services, but public speaking, which is the most conspicuous part of a pastor's work, does not constitute the whole of ministry. Personal visitation and Bible studies with individuals or small groups are no less legitimate forms of ministry than public preaching, and sometimes this quieter, less lauded work, is more fruitful in winning souls. Pastors' spouses who are effective in personal work are engaged in a pastoral ministry that demands no less time, skill, tact, or spiritual giftedness than does preaching, writing, and conducting board meetings.

It seems appropriate for the General Conference or for each conference to appoint committees consisting of a suitable mix of laypersons, ministers, and church administrators to formulate eligibility criteria for remuneration to wives who effectively labor with their husbands in ministry.⁵ When

the committee's recommendations are reviewed and duly adopted in council, then they ought to be publicized in church papers and heartily put into effect without delay. No damage but only great benefit will come to the church for adopting God's stated counsel in this matter. Compliance with it, even though belated, will add to the church's credibility and to the vocational fulfillment and effectiveness of its pastoral workers. ■

¹ Ellen G. White, *Pastoral Ministry* (Silver Spring, Md.: Ministerial Association, General Conference of Seventh-day Adventists, 1995), 76; *Manuscript Releases*, 6:43.


² ———, *Evangelism* (Hagerstown, Md.: Review and Herald Pub. Assn., 1946), 491.

³ ———, *Manuscript Releases*, 5:29.

⁴ *Evangelism*, 492 (emphasis supplied).

⁵ For guidelines on this subject, see Ellen G. White, *Evangelism*, 491-493; *Manuscript Releases*, 5:323-327; *Testimonies for the Church* (Nampa, Idaho: Pacific Press® Pub. Assn., 1902), 7:207-209.

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RETIREMENT THE BRITISH WAY

The British Union Conference (BUC), in line with General Conference/Trans-European Division retirement policy, has operated an apparently successful retirement plan for several decades.

Marcus Dove is treasurer of the British Union Conference of Seventh-day Adventists, Hertsfordshire, England.

However, the pension scene in the United Kingdom has changed markedly over recent years, leaving our denominational retirement policy significantly out of touch with current standards and practice. The otherwise commendable worldwide (more or less) denominational retirement policy is not flexible enough to properly accommodate country-specific changes. Accordingly, to address the situation, the BUC has sought an alternative to the existing retirement policy rather than simply a modification of it.

After considerable study, the BUC executive committee voted to replace the existing plan with a new defined benefit occupational pension strategy, exempt-approved by the Inland Revenue (for tax effectiveness on contributions). The new approach became effective April 6, 1998. In reaching its decision, the BUC recognized that both the old and the new systems have advantages and disadvantages. For example, it is widely accepted in the United Kingdom that the benefits/risks of good/poor investment performance accrue to the employee (through pension levels) in a defined contribution scheme,¹ and to the employer (through contribution rates) in a defined benefit scheme.²

For the employer, the attraction of the defined contribution scheme is admittedly compelling, with its inherent control over contribution rates and thereby, pension costs, and its ready identification of these costs for financial planning purposes. For the employee, there is the prospect, but certainly not the guarantee, of a pension that outperforms its defined benefit cousin.

It is worth noting that the emphasis in a defined benefit plan is on length of service, thereby recognizing commitment to the church through long-term service, especially appropriate in view of the fact that an occupational pension is generally regarded as "deferred salary." This point takes on added relevance given the finding reported in the North American Division *Retirement Council Handbook* (April 1997, 5) that "about half [of the employees surveyed] did not feel strongly that working for the church was necessarily a career-long calling." This raises a question as to what kind of employment our retirement packages should primarily aim at recognizing—the transient or the long-term?

As far as possible, the interests of both employee and employer in the provision of retirement benefits should be mutual. In this respect, and in addition to the exter-

MARCUS DOVE

nal constraints particular to its situation, the BUC has deemed that the common interest would be better served by a plan that generally assures a defined level of pension, calculable in advance, out of which all pension benefits would be paid, and which favors long service. At the same time, to protect the denomination against the possibility of open-ended liability, the new system has the ability to provide for the burden to be shared, if need be, between employer and employee on either a temporary or more permanent basis, should the church's finances ever be confronted by a sudden and dramatic downturn. In an increasingly uncertain world, this remains a distinct possibility, and one that would, of course, be likely to adversely affect any kind of pension scheme.

The new package provides for a pension of 1 percent of final salary for each year of pensionable service worked within BUC territory from April 6, 1998, onward. Retirement benefit rights already earned up to that date will be calculated in harmony with the terms of the old retirement policy,

then re-expressed in terms of the new strategy (i.e., a percentage of final salary). They will finally be transferred into the new system as funds are available, starting with the employees closest to retirement, and in time involving each employee's retirement.

The new package, which includes the employee's investment of funds, will be operated by a group of trustees charged by law to act in the best interests of plan members, within the terms of the Trust Deed given them by the sponsoring employers.

The new retirement policy provides for additional voluntary contributions by the employee via a personal, defined contribution pension plan, attached to the main employer scheme.

Thus in the future, the retiree's total package will consist of (a) defined benefit pensions paid by the state and the employer and (b) the defined contribution benefit arising where an employee chooses to make additional payments through the denomination's plan. This and the recent denominational provision for permanent health insurance represents a significant

improvement by the BUC in caring for its workers both during active service and in retirement. ■

¹ A defined contribution scheme is basically one in which a set contribution is paid by the employer and, sometimes, the employee, into a group personal pension scheme. The amount of the resultant pension is dependent upon such factors as: (a) the level of and period over which contributions are made, (b) the investment return on the ongoing fund, (c) annuity rates at the time of retirement when the fund is used to purchase a pension. Not until retirement can the pension be properly quantified.

² In a defined benefit scheme, the pension is determined in advance, normally as a percentage of final salary for each year of pensionable service. (In our scheme, final salary is defined as the actual pensionable salary being earned at the time of retirement or the highest average salary over three years during the eleven years prior to retirement, whichever is greater.)

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DO RETIRED WORKERS EVER REALLY RETIRE?

Retired workers, especially preachers, retire with either strong anticipation of happy times ahead or with discomfort and fear of the unknown. Without official status and position, they become conscious of a paucity of power and influence.



D. A. Delafield is a lifetime trustee of the Ellen G. White Estate and is retired.

They feel insecure, even miserable.

It is true that the change of position may bring to some a real change of power and influence. The president of a conference is the chief administrative officer of a large field of believers and workers one day, then the next day he finds himself without a power base—numbered among the retirees!

Years ago in central California I attended a conference session at which the nominating committee brought in the name of a minister to serve a two-year term as conference president. The current administrator sat in the audience and everyone wondered how he would react to being “retired.” Would he accept the report graciously, or would he receive the news with pain, suffering, and remonstrance?

This gracious man stood up and cheerfully announced, “This report reminds me of a text in the book of Daniel which, pardon my faulty exegesis, refers in

a special way to my situation. It reads like this, ‘He shall come to his end and none shall help him’” (Daniel 11:45). This humble, humorous interpretation of Daniel delighted everyone—and there was hearty applause for the kind of Christian attitude expressed.

Serving as a supply pastor

Perhaps the best place for retired ministers is to serve as supply pastors in a local conference where they will still be able to utilize the experience that they have gained through their years of service. Many pastors are so employed on a stipend basis by local conferences. There are a few who still conduct evangelistic meetings and Revelation Seminars. One pastor in his seventies held meetings in Hong Kong and baptized over 50; he then repeated the effort in the Caribbean where he baptized 36.

Not all may be able to do evangelism. Retired ministers can strengthen the local

congregation by volunteering to be Sabbath School teachers, local elders, or perhaps even deacons. Options vary according to the person.

Workers who have served in prestigious positions may find it difficult to serve at the local church level. They tend to continue to act as if still in leadership. Such attitudes can create seriously awkward situations for the local pastor.

There is a young pastor with a two-church district in which two retired ministers are members. "Problems began almost immediately with these two retirees," he said, "because they both are very strong-minded men. I recognize that I'm a beginner, but I'd like the opportunity to experiment. Learning through my mistakes is a good way to learn. I would like to run my own show with the help of my head elder and my church board. But these two retirees are unable or unwilling to give up control. They want to control me and the rest of the membership. I can understand how they feel since they have been in leadership positions all their years of service."

A proper balance

A solution is not easy. Obviously Christian love is the first essential. Emotions and misconceptions need to be explained. A young pastor may be overly sensitive about retired ministers joining the congregation and vying for leadership. Thus a pastor may fail to recognize the good intentions and profit to be gained by the experience of retired ministers. On the other hand, the retired persons may be unconsciously impatient with the modern methods advocated by the pastor and the "liberal" views of doctrine and lifestyle promoted. Both sides need to give and take. While the young pastor should be open to the counsel and experience of the retired minister, the retired minister needs to respect the space and position of the pastor.

Pastors need to be more open-minded and gain the friendship of the retired minister. In this way he can secure their confidence and assistance. The pastor may be grateful that he or she has an asset and not a liability. Pastors may, with some humility, listen to what retired min-

isters have to say. "Those who have served their Master when the work was hard," wrote Ellen White, "who endured poverty and remained faithful when there were few to stand for truth, are to be honored and respected. The Lord desires the younger laborers to gain wisdom, strength, and maturity by association with these faithful men. Let the younger men realize that in having such workers among them they are highly favored. Let them give them an honored place in their councils."¹

At the same time, the retired minister must not push too hard. He should make his suggestions, offer his ideas, state the reasons why, and then leave it at that. Forcing an issue may only cause resentment. He needs to remember that he's not the pastor.

I know of a retired minister who is still active. He was a member in a congregation with a young pastor who was confused over such issues as righteousness by faith. The retired minister could see through the young man's dilemma. He recognized his sincerity and complete dedication. On occasion he defended the young pastor before the congregation, but the young man had the impression that the retiree was a meddler and was eager to gain control of the church. This discouraged the older man.

This situation can, in many ways, reflect the general problem in every church where retirees are active. The key is finding the right balance, with each person aware of the sensitivities of the other. Retired workers should remember that the pastor is in charge and that all the retiree can and should do is offer suggestions based on years of experience. Retirees should do everything they can to avoid the appearance of meddling. At the same time, pastors should be open to counsel and do all that is possible to capitalize on the gifts of someone who has a lot to offer.

Though each situation is different, open hearts, humility, and desire to serve can do wonders in alleviating what can otherwise be an uncomfortable situation. Such attitudes will go far in enhancing the work of the local pastor in shepherding the flock. ■

¹ Ellen G. White, *The Retirement Years* (Washington, D.C.: Review and Herald Pub. Assn., 1990), 33, 34.

Caring about pastoral care

continued from p. 4

get a clear picture of what you want to accomplish that day, who you plan to see, and what your objectives are in seeing them. Enjoy the sense of focus and accomplishment that comes as you do this and carry through on it.

Be assertive in the best sense. We must be adaptable, watching for God's lead and people's need, but we must also keep a hand on the tiller of our lives and ministries. Let that control spring from what you believe in, who you are, and what your gifts are, but also let it come from what God has objectively called you to be as a pastor. This is a clarification we need to make in the presence of God every day. May I challenge you, as I challenge myself, to keep these things focused and normative in the everyday of the ministry we practice. ■

*This name and the dates in the letter have been altered to ensure confidentiality.

Letters

continued from p. 3

descend to the earth and the graves will open (mine too, I trust), and I can confidently exclaim, "Not here." God hasten the day.

God bless you in your much appreciated service for Him.—Edward E. White, Bracknell, Berkshire, England.

Editorial note: *The noted statement in Gardner Taylor's article "He is Risen, Indeed" involved an editorial mistake. We thank our readers for noting this error and take responsibility for this editorial oversight. It was not our intention to advocate any idea of conscious life after death before the resurrection at the second coming of Christ.*

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Call him Nikita. His mother died long ago. His father, an alcoholic, constantly beat him. In fact, the beatings were so severe that the Russian govern-

ment took the young lad away from his father. Since there was no orphanage in Neftekamsk, Russia, he was placed in a home for elderly citizens, where he grew more depressed daily. At 15, life seemed desperate and lonely. But then one night, things changed. Nikita heard of a Friend of the friendless—Jesus. He had to hike ten kilometers each night to hear about this Friend. The Adventist preaching of the gospel gripped the young man's heart. "For the first time in life, I now have hope," said Nikita.

What a privilege it is to share Jesus with the world.

At the close of an evangelistic meeting in Romania, a tall young woman spoke to the evangelist. "You saved my life tonight."

"How is that?" asked the preacher.

"Three days ago my fiancé dropped me. I was crushed. I was on my way to purchase some poison to end my life. I happened to pass by this theater. The music was so different from anything I have ever heard that I decided to drop in. As I listened to the message from the Bible, I accepted Jesus as my Saviour. I will not die tonight."

Every day, around the world, men and women find new reasons for living as they hear the story of Jesus.

Seven thousand persons gathered for the closing service of an evangelistic program in Papua, New Guinea. A man stepped up to the top of the ladder leading to one of the large baptismal tanks and gave his testimony.

"Six years ago I attended The Quiet Hour evangelistic service held in this same tent. I came disguised, with my sweater pulled up over my nose and my

Needed: pastors in service or retired

JAMES H. ZACHARY

hat pulled down over my forehead. I didn't want anyone to know me. I attended each night in my disguise. As I listened night after night, I was impressed that every point the preacher made was supported by Scripture. I purchased a Bible and many other books. For six years I have made careful study of the Adventist message. I am convinced that every point is based in the Bible. I will be a Sabbath keeper for the rest of my life. Friends, I have a request. The Bible says that anyone who is in Christ is a new creation (2 Cor. 5:27). From this day of my baptism I want you all to call me by a different name. Please call me Newman."

The North Pacific Union Conference has requested The Quiet Hour to join forces in fielding 285 evangelistic teams to nearly 40 countries around the world. This is in addition to another more than 100 teams that The Quiet Hour sends out from other parts of North America. These teams generally include a health presenter and personnel to conduct a health screening program, a person or couple to present a family lecture, and people to lead out in a children's program.

Challenges and opportunities

Witness the challenges and opportunities that face us. As hundreds of pastors and their congregations study the needs, it is our prayer that we will find 400 volunteer evangelistic teams.

The Muslim opportunity. The Quiet Hour has conducted nine seminars dealing

with Adventist-Muslim relations. The purpose of these seminars was to develop mutual understanding. The Qur'an urges all to read the Bible. Lesson guides have been prepared to help teams have meaningful meetings with the followers of Islam who are committed to the God of Abraham as they prepare for the final judgment. We have a large number of Muslim communities in Eastern Europe that have invited teams to come.

The challenge of India. The population of India will soon surpass one billion persons. While the Indian government has made great strides in helping the villages, there is still much that can be done. The Quiet Hour has been invited by friends in India to develop a plan to construct village chapels that will serve as educational centers and will assist the villagers in the areas of health, family, and spiritual uplift. These village prayer chapels will become social centers for these communities.

The Buddhist opportunity. The world has over 600 million Buddhists. Pastor Cliff Maberly, the coordinator for Adventist Buddhist relations, has developed some indigenous materials that are designed to help Buddhists become acquainted with the Bible and the Lord Jesus. These materials need to be field tested by local citizens. Guest teams are needed to conduct public meetings in these selected communities in the countries of Asia.

The challenge of Eastern Europe. The door is still open for guest evangelistic teams to work in this part of the world. While these communities are going through great adjustments since the collapse of Communism, we have invitations for nearly one hundred teams to work in Russia, Ukraine, Kazakhstan, and Romania. The Quiet Hour, working with Global Mission, will train 200 lay persons to do groundwork in unentered cities. These "pioneers" work in their assigned city for 12 months. A guest evangelistic team follows up with a harvest meeting in their support.

A new challenge. An invitation has just arrived from Poland. Plans are currently being laid to prepare the way for guest teams to support lay persons who are being trained to work in over one hundred cities of this land.

A challenge from the Asia-Pacific region. We have received invitations from the following countries to send guest evangelistic teams: the Philippines, Indonesia, Guam-Micronesia, Myanmar, Malaysia, Palau, Sarawak, and Sabah, with more to come.

The challenge from the South Pacific. The Quiet Hour has conducted meetings in Papua, New Guinea; Solomon Islands; Fiji; Vanuatu, and other islands of this tropical paradise. Scores of teams will be needed for the South Pacific.

The challenge from South America. From past evangelistic experiences, The Quiet Hour gives the highest recommen-

dation for teams to consider helping in Ecuador, Peru, and Bolivia. We will need some Spanish-speaking teams. For some locations, those without the gift of Spanish will work with translators.

The challenge of Africa. Africa is a great place for evangelism. Recently one of The Quiet Hour evangelists working in Ghana had an attendance of 60,000 persons and saw more than 4,000 persons baptized. While these large results are unusual even for Africa, we have opportunities for more than one hundred evangelistic teams to select cities from several countries.

Opportunities for youth evangelism. One of the newest evangelistic experiences of The Quiet Hour has been the new youth evangelism program. As we write, we have fielded over fifteen teams of youth. Their youth pastor, academy teacher, or college evangelism instructor conducts a field school of evangelism for

his own youth who are joined by national youth. A portion of each day is spent in home visitation. The youth give Bible studies, offer prayer, and answer questions in homes. They assist in the evening meeting. Schools and churches have been transformed by this program. We need teams for several countries where English is used. This makes home visitation much easier because translators are not needed.

A great opportunity for retired persons

The Quiet Hour invites any pastor, Bible teacher, or retired minister interested in participating in this evangelistic outreach to contact either James Zachary (909-769-9984) or Jim Neergaard (909-793-2588) for more information or an application. ■

James Zachary is the global evangelism coordinator for The Quiet Hour, California.

OPPORTUNITIES

in Overseas Evangelism

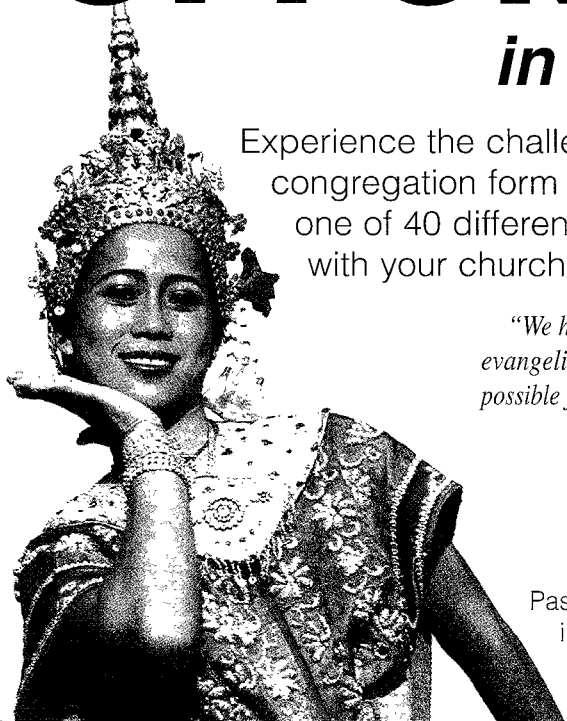
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—Duane McKey, Ministerial Secretary
North Pacific Union Conference

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Pastors and retired pastors are encouraged to respond. For more information and an application, please contact Jim Zachary at: 909-769-9984; fax: 909-769-9252; e-mail: 74617,1552@compuserve.com





Like it or not, we who are on the threshold of a new millennium live in a time of cataclysmic change. For some, it is exciting, invigorating, stimulating,

challenging, and promising; for others, it is a time of uncomfortable, threatening, even terrifying nightmares.

The church is not immune to these tensions. On the one hand there is the cry, "The church must change if it is to meet the challenges of ministry in a new millennium." On the other, there is the caution, "Hold the line, don't change."

The factors that condition our feelings about these changes in the church are both theological and social. But whatever the factors, and whatever our feelings, as a church we must come to grips with the changes that, ready or not, are coming.

Stability versus change: a generational leap

The generation that preceded the Baby Boomers (those born since World War II) was committed to creating stability. They lived through the Great Depression, where little was stable and where change signaled pain and hardship. They fought either in World War II or the Korean War, struggling to maintain the life they knew. Meanwhile, their families were at home, fearful of what would happen if they did not return or if they lost the war. Driving against terrible odds, they made things as stable as they possibly could while dad was gone. The airwaves crackled with the message that change was bad. Change came to be viewed with a suspicion bordering on paranoia.

When the war ended, the soldiers returned committed to creating an unchanging environment for their families. Of course some things needed improvement. A manufacturer might add

Church and change

DAN M. APPEL

some bells and whistles, or a process might be fine-tuned or refined, but by and large these men and their families wanted something stable and unchanging. Stability became a mainstay value. Presidents were elected who promised quiet and calm, as well as a secure economy. People decided on a brand of car and were loyal to it for a lifetime. They settled into jobs and planned to stay in them until retirement. They picked a church and joined for eternity.

Their children were different. Having never experienced the hardships of their parents (except as dinner table reminiscences), they found change stimulating. Their appetite for new and different ideas, products, and ways of relating to situations and people was as visceral as their parents' commitment to the status quo. Brand name loyalty became a thing of the past. People shopped for quality, features, and what captured their interests. Things weren't right just because some said they were. They had to try and test and search for themselves. For them, change became a value. They gloried in it and they glorified it.

Their parents naturally often felt betrayed and bewildered. Everything they sacrificed to create and secure, everything they stood for, everything they built to last forever was being challenged, rejected, and denied by the very ones for whom they created such permanence.

Change in church: a point of clash

This tension is clearly dramatized in the church, where two distinct worldviews, two distinct generations, are clashing. One view says that there must be substantial change if the church is going to

survive, relate to those we are supposed to be reaching, and fulfill the gospel commission. We are losing, they say, or may already have lost, a whole generation, and are now in the process of losing another. We are not impacting our world. The question is not *if* change should occur, but *what* change—and how. Some are, in effect, saying that if something doesn't happen soon, "We're out of here."

Others, the maintainers, assert that God has raised us up as a people. He is the Creator of the church. Thus if you change the church, you destroy it. If you alter it in any significant way, you reject those who built it. To restructure it is to take away the underpinnings that made it strong. We are losing members, they say, because the church has changed too much and is still changing. In an age of massive shifting, people need a stable church. In the midst of its own change, the church cannot and is not giving people the stability and certainty they need. The church is letting go of the things that, if properly retained and proclaimed, would attract people to it. Having joined the world in all its restless fluctuation, the church doesn't know any more what it believes, and people do not know what they can trust or where they can safely stand. What is needed, they say, is not change but solid commitment to what we know has always been true and what has always worked.

However generalized, these opposing descriptions do present an accurate picture of the church today.

Change: how to approach

What can be done to find common ground that will allow the church to be flexible enough to be contemporary and yet not sacrifice what's important? Somehow, there has to be a process that leaves us closer to each other, stronger as a church, and more fully in our Father's will. Here are a few steps that will help us view change without losing the ground we stand on.

Realize that some things can change and some cannot. History says that the

only constant in life is change and that the only things that are not constantly changing are those that are dead (and even they are decaying). At the same time, history also affirms that some things should never change but are immutable.

What should change and what should not? Israel lost their place as God's chosen because they wouldn't change some things that needed change. In contrast, early in the history of the Christian church there was serious apostasy because the church changed some things they shouldn't have. Thus, we must determine what does and does not need change.

Understand church life in its various aspects. Church life and ministry can be looked at as consisting of four essential features or aspects: values/pillars, teachings/beliefs, customs/traditions, and methods/means. Some of these cannot and must not be changed; others can be changed without destabilizing what the church stands for.

Our *Values/pillars* define us as Seventh-day Adventists. These are our core beliefs, our defining values. We may express them at different times in different ways; we may emphasize certain of their facets more than others from time to time, or we may come to a deeper understanding of them. Our values/pillars cannot be changed if the church is to survive and flourish. Each of them, we believe, is firmly based on a specific "Thus says the Lord." These core values are the basis for church life and discipline and are the standard for fellowship in the church.

Our *teachings/beliefs* are based on our study of Scripture and the experience of the church. As the years come and go we find ourselves open to clarifying and revising our understanding of Scripture. Here Adventists have always held firm yet at the same time known how important it is to submit to "advancing light" or "present truth." In themselves the biblical underpinnings are absolutely secure, but we must nevertheless subject our interpretations of the Bible to the possibility of "greater light." Though our teachings and beliefs help to fashion our

identity, at their essence they have more to do with enriching and empowering us and making us a truly spiritual people. They are absolutely vital to our life in that they enrich and ennoble us. Here, there is room for disagreement or change as we come to a deeper understanding of God's will for our lives. Often, they are positions on which the church recognizes a lot more latitude for individual understanding and variation.

Israel lost their place as God's chosen because they wouldn't change some things that needed change. In contrast, early in the history of the Christian church there was serious apostasy because the church changed some things they shouldn't have.

Traditions/customs naturally develop in the life of an individual or a group. At any given time or place we begin doing things certain ways, often for good reasons. We become comfortable with them, and they become customary, traditional. Sometimes those customs are dictated by the times or our heritage. Then again, they may grow out of convenience or personal taste. Eventually, they gain an air of permanence, even though the reasons for a particular tradition may be lost in the mist of the distant past.

However, the longer we practice a tradition, the more we tend to think of it as a belief or even a value. Thus traditions become important and even define our comfort zone. Any attempt to change

them is equated by some as tampering with core values.

We should, therefore, periodically ask ourselves if our traditions are still serving a worthy purpose; if they stand in the way of progress or enhance it. Is there a good reason for continuing this custom, or are we clinging to it because of personal taste? It is not bad to continue a tradition that does not obstruct our mission. On the other hand, it is tragic to hold onto customs and traditions that keep us from becoming more effective in a fluid environment.

Because of the emotional attachment most have to customs and traditions, we need to be sensitive when we want to change them. By the same token, those who oppose changing a tradition should realize that they may be keeping the Holy Spirit from leading the church toward a greater ministry.

Methods/means help accomplish our mission. They are the way we do what we do. They are how we achieve what we want to, the means for attaining our goals.

They can and often should change because environments change, conditions change, times change, and challenges change. Our methods must also constantly change if we are to stay competitive in our battle with the forces of darkness. Today's war cannot be fought with yesterday's tools or methods. Unless we are willing to adapt and adjust to changing conditions, victory can be elusive and defeat certain.

Sometimes radical change in how the church fulfills its mission may become necessary. For example, since the time of Constantine, the church has been building-centered. Today, however, many churches are discovering that buildings may be a liability in expense, time, energy drain, number of volunteers needed, and the ability to plan for growth. Huge financial outlays are needed just to develop and maintain real estate and buildings used for relatively small amounts of time. So some congregations have eliminated buildings altogether, focusing ministry and nurture in and

through small home churches or cells. They rent school gyms and classrooms for weekend "celebrations" when the whole church body gets together to worship and praise God. Everything else is done out in the neighborhoods where people live and work. It takes a little longer to set up on the weekend, but most of their financial and personnel resources are channeled into ministry.

Most change in methods and means is not that radical. But it must occur. We must constantly be asking ourselves, What do we do? What do we want to do? Why do we do what we do? How could we do it better? If we were starting from scratch, what process or method would we develop that would make our efforts in this area most effective? Does this particular method or process enable us to accomplish what we want for maximum effectiveness and efficiency? If not, should we change it?

Unfortunately, methods and means often become traditions, and eventually they are almost given a belief status. It is easy to start a new program but almost impossible to end it if it's been around for any length of time. Even if it has died a natural death, we continue to prop it up and try to breathe new life into it. The church is the only organization on earth where, if something no longer works, we go along with it—twice as hard!

As times change, so must our methods and the processes we use to carry out the great commission, or we will never see it completed, at least not in our lifetime.

Change: implementing a model

The diagram at right provides a basis for examining virtually any area of church life:

Values/pillars. Ellen White, speaking in 1905, said that she only knew of seven core values: salvation by faith in Christ alone; the immutability of the law of God; the Sabbath; the biblical teaching of the state of the dead; the literal second coming of Jesus; the 1844 pre-advent judgment in heaven; and the three angels' messages of Revelation 14. She called them our *pillars*, and she knew of no

others that qualified for the title.¹

Beliefs/teachings. These would include teachings on which the church has allowed considerable latitude for varying interpretations, such as the finer points of our understanding of Christ's human nature, the Trinity, and vegetarianism.

Uriah Smith and James White believed that Jesus was a created being, yet one edited the *Review* and the other was the prophet's husband and General Conference president. Today the issue is no longer the divinity of Christ but whether Jesus had sinful propensities or not in His incarnate state.

Ellen White challenged us to take a strong position on educating people about vegetarianism and her own prophetic ministry yet urged that they not be made tests of fellowship and counseled that church members be given time and space to grow into their acceptance of them. Diet, deportment, and adornment are important issues for the Christian. Yet these are areas where we should seek to

persuade and educate rather than to legislate and judge.

Traditions/customs. These would include such things as how we worship, how often and when we celebrate Communion, whether we use one cup or many in the Communion service, whether we baptize face up or face down, what constitutes reverence, and what music should be used in church services.

Sometimes traditions and customs are based on advice of prophets and leaders for dealing with life in specific times and situations. Other times, they just grow out of living and growing comfortable with certain patterns of doing things. They are almost always based on personal preference rather than a definitive statement from God.

Methods/means. Here, Ingathering is a good example. At one time it served a specific purpose well, and may still in some places. But there are places where such fund gathering methods may need to be modified for various reasons. Other items come to mind: the color of the carpet, the ages of kids in specific classes, how we usher or don't usher people out of church, guest books in the lobby, nominating committee structures, our whole church governing framework, five-day plans, and a plethora of other ways we have developed of doing what we do.

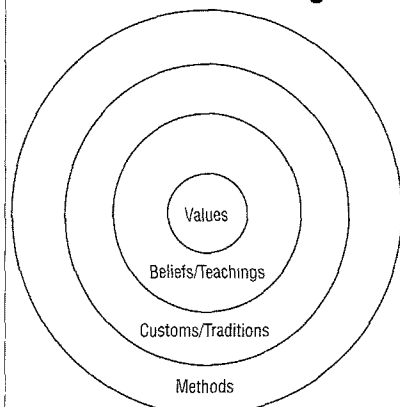
Virtually anything associated with the church, with minimal study and thought, can be placed in one of the above four categories. When they are, it provides a framework for determining whether something should be changed or not.

With this model we have a basis for determining if a given change is good or bad. We can agree on what constitutes the essentials and what should never change and what can and should be changed for the good of the body of Christ.

Change is coming, ready or not, like it or not.

Let's get ahead of it, prepare for it, and use it to our advantage. ■

A Model for Change



Values: Seven Pillars

Key Word(s): Legislation, inflexibility, test of fellowship, uniformity, requirement

Beliefs: Principles, Extrapolations

Key Words: Education, persuasion, time and room, variation, diversity, flexibility

Traditions/Customs

Key Words: Evaluation, consideration

Methods/Mean:

Key Words: Change, adaptability, flexibility

¹ Ellen G. White, *Counsels to Writers and Editors* (Nashville: Southern Pub. Assn., 1946), 30.



Over the years, I have had the privilege of observing some pastors who retire with grace and others who make a disgrace of this transition.

Some ministers eagerly approach retirement with well-tailored plans while others view retirement as the curse that removes them from "the real world."

What makes the difference? It seems that both attitude and aptitude are vital ingredients for approaching retirement as a blessing. The appropriate attitude does not view life as ending upon retirement, and the appropriate aptitude prepares for new challenges and new opportunities.

Recently I had the privilege to discuss how to prepare for retirement with a group of retired pastors in the Southeastern California Conference. As these retirees honestly bared their souls and shared their wisdom, it became clear that just as challenges come with growing older, blessings also abound, especially for those who expect to receive them.

Benefits of retirement

Among beneficial experiences, these retirees prioritized their appreciation for the time to pursue long-standing areas of individual interest—from writing a book or articles to compiling a family history—complete with photographs for their grandchildren—to learning a computer, ham radio, or fishing. Others noted their joy in not being tied to the rigors of an over-stressed schedule and their freedom to accept or to decline requests without feeling guilty. They see their flexibility and choices have been widened, not restricted.

This retiree group enjoys opportunities to help others in ways that full-time ministry precluded, such as longer visits with friends and fellow members, relaxed conversations, and less pressure to move quickly onto the next item of business. Several cited their increased joy in

Preparing for retirement

JAMES A. CRESS

companionship with their spouse, rediscovery of their delight in marriage, and even better sexual relationships.

Children and grandchildren in close proximity to retirees was seen as a plus as well as time and opportunities to pursue recreational hobbies such as golf, gardening, games, and gatherings like this convocation. They also mentioned the opportunity for travel as well as the free choice to stay home if they are weary.

Continuing education in a variety of areas—spiritual, intellectual, manual, and emotional—was not overlooked in their observation of the benefits they were enjoying. This group truly sees themselves as lifelong learners with greater time to pursue their passion for growth. For example, one pastor said retirement brought the time to study theological issues more deeply, and another described his fun in learning to use the computer. A pastor's wife enjoys reading aloud with her husband, and another expressed her delight in taking some college courses "just for fun." One pastor's wife even described how she had learned car maintenance by taking a class at a community vocational school.

Rather than sitting around with nothing to do, retirees noted their eager participation in short-term mission trips, developing new and deeper relationships with friends, and growing in their appreciation for the Lord's blessings in their lives.

Challenges in retirement

This does not mean these retirees see the world only through rose-colored glasses and fail to notice real challenges that any older individual faces. Citing deteriorating dexterity, potential health problems, loss of loved ones, and the certainty that fewer years await them on this earth than they have already lived,

these retirees are realistic about the necessity of coping with major transitions in their lives. However, without exception, the Blessed Hope of Jesus' return was seen as the balm that could soothe any pain and help them face any uncertainty.

Preparing for retirement

When asked about steps to take in preparing for retirement, this group suggested a number of crucial areas to consider, as well as specific recommendations. These include:

Health: Place the emphasis more on prevention than on remedial. Take action well before retirement to enjoy a healthier lifestyle. Exercise was noted as the greatest prevention routine available.

Find health-care providers in whom you have confidence and update your personal health-care benefits regularly. Although reality suggests that physical challenges will increase with age, avoid giving "organ recitals" of all your medical traumas and focus, instead, on the fact that the alternative to growing older is far worse than your ills!

Finances: Do everything possible to retire with a fully-paid mortgage. Limit use of credit cards. Maintain awareness of both governmental and denominational retirement plans. Be consistent in pre-retirement savings. Check the accuracy of your denominational service record well before the final calculation of service years and retirement benefits.

If your energy and interest permits, develop an income-producing avocation in your first years of retirement. I have retired friends who have served as travel agents, restaurant managers, realtors, caterers, chaplains, editors, couriers, and church secretaries. I observed a group of retirees operating the office of a major congregation—phone messages, mail handling, duplicating, bulletin preparation, etc.

Family: Take joy in your family relationships, but recognize that the extra time you have does not give your children increased leisure time. A number of retirees noted their joy in more time with their children and grandchildren but

realistically warned against relocating "to follow your children," whose work might require repeated moves. In fact, several retirees wisely suggested no uprooting of your established home and circumstances for the first year or so of retirement.

One very wise retired administrator shared the mistake he made when they waited until retirement to build their dream house. Afterward, they discovered it was too large for their needs and took far too much time, energy, and money to maintain. Now they have dramatically down-sized and reap the benefits of less responsibilities and upkeep.

Some wives expressed their delight in the "help around the house" from their husbands—yardwork, cooking, housework, errands, and shopping, while others felt their partners were much too involved and wished they would just "get out of the way" one day or so per week.

Clear out your excess items before losing sufficient energy to accomplish the task and give heirlooms and keepsakes to your children and grandchildren now rather than after your death. Intentionally focus more on your family relationships than the time full-time employment may have provided. Allow your children be the parents that God has appointed them to be and refrain from second-guessing their parenting processes. Don't overstay your welcome when visiting distant relatives whose lives and work responsibilities *must continue*. Discuss and plan together for the best times to visit.

Emotional: Prepare in advance for the challenges of change and seek pre-retirement interests other than your work. Be willing to relinquish the limelight of leadership and face the facts that leadership has passed to another generation.

Stop driving your car when your children first suggest it might be time to "leave the driving to others."

Develop lists of plans rather than reacting to "too much time." Learn to play again and to truly enjoy hobbies, music, travel, fellowship, and meaningful service. Determine that you will remain, or become, an interested and interesting individual.

Church relations: Noting the challenges of leaders being suddenly thrust into the role of followers, these retirees advised "let the pastor pastor and the administrators administer" without second-guessing decisions and without dividing the loyalty of the congregation.

Relinquish the control your leadership has provided you and offer cooperative support for the pastor and all facets of church life. Encourage and affirm younger workers and recognize that they will, indeed, do things differently. I once observed a retired pastor who found little to value in the succeeding four pastors. Instead of finding fault, rejoice in the success of your pastor and refrain from giving unsolicited advice. Remember, free advice is worth every penny that it costs.

Accept interim assignments as your conference might request, but avoid taking the pulpit where you have pastored or becoming an ongoing conduit of information for the members who are accustomed to your pastoral nurture. One administrator said that retired pastors, like the dead, should not return. In fact, it was noted that one denomination actually requires its pastors to move at least 150 miles distance from their final assignment before they receive their last salary or their first retirement payment.

Long-term planning: Think through issues and preplan for the end of your life. Essentials include making a will (you will not die one day sooner with a will than without appropriate estate planning), a living trust, documented plans regarding medical heroics and organ donations, financial and medical powers of attorney, funeral expectations, an executor for your estate, and a clear explanation to your family regarding disposition of your property and resources.

If you should lose your marriage partner, the group's greatest recommendation is to avoid major changes and enter into no major relationships for at least eighteen months to two years following the death of a spouse. This provides the opportunity to process grief and to avoid the pitfalls of hasty, unwise decisions.

Put off sorting personal or household items until well after the funeral and allow time to grieve your loss just as you have often recommended to your parishioners. Join a grief-recovery group and experience the specific process that your pastoral leadership would recommend for anyone else who has suffered loss. Do not assume that because you understand how to help other grieving people, you do not need to experience ministry to your own life in time of loss.

Involve your children in plans that affect relocation or potential marriages after the loss of your partner. Avoid romantic entanglements that become mere anesthesia for your pain rather than a real, vital relationship. Determine whether you and any potential spouse share common ideals, values, customs, and priorities. Carefully consider the counsel of your family, peers, and long-standing friends before moving into relationships that you will regret.

Spiritual: Exercise spirituality with the keen sense that neglecting spiritual disciplines weakens continuing growth. Retirement does not mean you have arrived at sanctification but, rather, you continue in the journey of God's work in your lifetime.

Above all, do not permit a root of bitterness to damage your relationship with your Lord or His church. It is too easy to camp around your disappointments or the failures and slights (real or imagined) of others and to forget the One in whom you have believed.

The Ministerial Association is initiating a process to appropriately honor retired ministers. Beginning with this issue, *Ministry* inaugurates a recurring column that will note those who have honorably retired (see page 31). In alternate months, we will also note those who have been recently ordained and/or commissioned to the gospel ministry.

Approach your final years with gratitude for God's blessings and recognize that your retirement comes both as a reward for faithful service and as a foretaste of the great reward that Jesus is preparing for His good and faithful servants. ■

Honorably retired

Aguilar, Ramos Venustiano and Juana Antonio Gomez, pastor, Oaxaco Mission, IAD.

Alarcon, Adalberto and Hulda, pastor, Illinois Conference, NAD.

Allen, Josephus and Ambrozine, dept. dir., East Jamaica Conference, IAD.

Alsanglou, Angel and Eloida Yolanda, pastor, Central Conference, Austral Union, SAD.

Alolor, Oscar L. and spouse, dept. director, Central Philippine Union, SSD.

Arante, Clovis B. and spouse, chaplain, Central Philippine Union, SSD.

Aritonang, Urbanus and Rumintang Hutapea, college Bible teacher, West Indonesia Union, SSD.

Atapo, A. and Ruth, pastor, French Polynesia Mission, SPD.

Astrup, T. Alvin and Evie, pastor, Arkansas-Louisiana Conference, NAD.

Baidya, Matilal and Arot Rani, pastor, Bangladesh Union, SSD.

Baliton, Reuben T. and Cecilia, pastor, West Mindanao Conference, SSD.

Baliton, Wenceslao D. and Ninfa, pastor, West Mindanao Conference, SSD.

Bennett, James G. and Lucille, president, East Jamaica Conference, IAD.

Bennett, Harold R. and Merle, dept. director, West Indies Union, IAD.

Bentancor, Juan Carlos and Elisa, pastor, Uruguay Mission, SAD.

Binoia, Samuel and Norma, pastor, Southern Mindanao Conference, SSD.

Blahovich, Joseph and Frances, pastor, Oregon Conference, NAD.

Boyd, Keith and Valda, department director, Washington Conference, NAD.

Broomfield, Ferdinand and Evelyn, pastor, West Jamaica Conference, IAD.

Bru, James Caleb and Joele Nora, pastor, Maritime Conference, NAD.

Carter, E. F. and Willa Mae, secretary, Central States Conf., NAD.

Castellanos, Esteban and Olga Ramos de Castellanos, pastor, South Mexico Union, IAD.

Chase, Robert L. and Gladys E., pastor, Kentucky-Tennessee Conf., NAD.

Chaij, Enrique and Nelda, radio director, Austral Union, SAD.

Cho, Charles Chong Wan and Sool Ryun Myra, pastor, Northern California Conference, NAD.

Clayton, Caleb and Dulcie, pastor, West Jamaica Conference, IAD.

Clemons, Bill and Barbara, pastor, Georgia-Cumberland Conference, NAD.

Colorado-Ramos, Heberto and Rora aurora cufido Brito, Tabasco Conference, IAD.

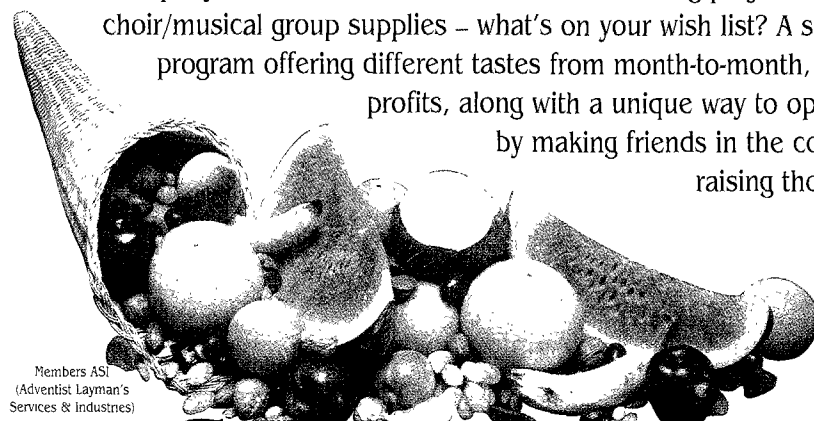
Côpsey, David R. and Nell, pastor, Arkansas-Louisiana Conference, NAD.

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