

Paul Beasley-Murray



Make the Most of  
**RETIREMENT**

## **The Bible Reading Fellowship**

15 The Chambers, Vineyard  
Abingdon OX14 3FE  
**brf.org.uk**

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Make the Most of  
**RETIREMENT**

Paul Beasley-Murray



*To the small group of retired ministers  
with whom I meet every two weeks  
in Ramsden Bellhouse –  
in gratitude for the fellowship we enjoy*

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## A biographical note

Paul Beasley-Murray read modern languages (French and German) and theology at Jesus College, Cambridge. While completing a PhD in New Testament studies at Manchester University, he trained for the ministry at the Northern Baptist College, Manchester, and at the International Baptist Theological Seminary in Rüslikon-Zurich. Ordained in 1970, he served with the Baptist Missionary Society in Congo/Zaire, where he taught New Testament and Greek in the Protestant Theological Faculty of the National University. Paul has pastored two churches and was also principal of Spurgeon's College, London.

Paul now worships at Chelmsford Cathedral, chairs the College of Baptist Ministers and leads a fellowship for retired ministers in mid- and south Essex, which he helped to found. He is a patron of the Society of Mary and Martha and of the J's Hospice for young adults and a company member of the Havens Hospices. He has been president of the Rotary Club of Chelmsford Rivermead and in 2018 was made a Paul Harris fellow. In 2018 he became a 'patient volunteer' to help in the selection and training of medical students at Anglia Ruskin University, Chelmsford. In 2019 he became chairman of the Cambridge Society of Essex, an alumni association.

In retirement Paul has published a four-volume guide to ministry, *Living Out the Call* (FeedARead, 2015; revised 2016); updated two booklets on pastoral care, *A Loved One Dies: Help in the first few weeks* and *Happy Ever After?*, a workbook for couples preparing for marriage (College of Baptist Ministers, 2017); edited eight volumes of *Ministry Today UK*; and written his autobiography *This Is My Story: A story of life, faith and ministry* (Wipf and Stock, 2018). He has engaged in three research projects: an article on 'The reading

habits of ministers' (*Baptist Quarterly* 49, January 2018); *Retirement Matters for Ministers: A report into a research project into how Baptist ministers experience retirement* (College of Baptist Ministers, 2018); and *Entering New Territory: Why are retired Baptist ministers moving to Anglican churches? What are the underlying theological issues?* (College of Baptist Ministers, 2019). Together with Terry Calkin, he has also written for pastors in the developing world four short books on the four foundations of leadership, which await publishing. Every Thursday he also posts a blog called Church Matters.

Married to Caroline, a past president of the Coroners' Society of England and Wales, they have four married children. In addition to their eight grandchildren, his interests include cooking, travel and parties. See further at [paulbeasleymurray.com](http://paulbeasleymurray.com).



# Preface

## A guide for retired ministers – and others too

This is a guide for retired ministers in general and intended to be free of any denominational bias. I am conscious that, for some, presiding at the Eucharist is at the heart of ministry, while for others it is preaching or pastoring. I have therefore deliberately avoided the use of words such as ‘priest’, ‘pastor’ or ‘leader’, and instead I have spoken of the ‘minister’, a deliberately neutral term which will hopefully prove acceptable to all readers, whatever their churchmanship.

Retired ministers are different from other people. When they retire, they lose not only their job and status, but also their home, for most have lived in tied accommodation belonging to the church for all of their ministry. They may lose many of their possessions, for in downsizing to a much smaller retirement home they have to get rid of so much. They may lose some of their friends (if not many of their friends, if their last pastorate has been lengthy), for on retirement it is expected for them to move away from the ‘parish’. To cap it all, although retired, most feel they cannot escape the call that God has on their life; almost all continue going to church for worship, where they experience another minister leading the services in a way which is not always to their taste.

Yet strangely, although there are many helpful Christian books on retirement,<sup>1</sup> books on retirement written about the special challenges which ministers face are rare. What is more, the only books on ministerial retirement I have come across have been written from a North American perspective.<sup>2</sup> True, within a UK context there have been articles published on ministerial retirement;<sup>3</sup> and some years

ago James Taylor, a Scottish Baptist minister, devoted one-third of a more general book on ministry to retirement issues.<sup>4</sup> However, no book has been written on ministerial retirement from a distinctively British perspective. So, as far as I am aware, this book is a first!

Hopefully this book will help to address the imbalance which is present on some retirement courses for ministers, where much of the content seems to be devoted to practical issues like pensions and housing, with little reference to all the other issues which are part of the ministerial retirement experience. Perhaps this is why so many ministers appear to be largely unprepared for retirement.<sup>5</sup>

Although the book's focus is on ministers, I would like to think that there is much within it that is relevant to any Christian who is retired or moving towards retirement. For the call to discipleship does not cease the moment we retire – God still has a call on every Christian's life. As Os Guinness wrote:

As followers of Christ we are called to be before we are called to do and our calling both to be and to do is fulfilled only in being called to him. So calling should not only precede career but outlast it too. Vocations never end, even when occupations do. We may retire from our jobs, but never from our calling. We may at times be unemployed, but no one ever becomes uncalled.<sup>6</sup>

Furthermore, the ageing, process together with its limitations and challenges, is common to us all, whether ordained or not.

## **A guide with origins in a research project**

This book has its origins in a research project to discover how ministers experience retirement. James Taylor in *Pastors under Pressure* had painted a somewhat negative picture of retirement. Reading it four years into retirement, it was a picture I did not recognise.

My experience of retirement had been very positive. But was my experience of retirement less typical than his? This was something I wished to explore. As a result I engaged in some qualitative research conducted within the context of a series of face-to-face interviews, supported by some limited quantitative research based on a lengthy questionnaire. The detailed results of this research are found in my book *Retirement Matters for Ministers*.

In response to the question ‘What is the best thing you enjoy about retirement?’, freedom, together with variations on the theme, was the only or almost exclusive reply of 87% of respondents: ‘freedom to serve God on my own terms’; ‘freedom and a more relaxed life’; ‘freedom to choose what I do’; ‘freedom to say “no”’; ‘freedom to go and watch Essex County Cricket’; ‘not having responsibility’; ‘freedom from pressure’; ‘flexibility’; ‘freedom from “must do” pressure’; ‘free – not having to go out every evening’; ‘space to read a novel, to think, to meet regularly with friends and talk’; ‘free to have time for family and going away a lot’; ‘freedom from time pressure’; ‘freedom to do things’; ‘freedom to travel’.<sup>7</sup>

There were similar positive responses to the question ‘What emotions did you feel in the first months of retirement?’ Relief was the overwhelming emotion, mentioned by just over half of the respondents. Thank God, the pressures of ministry had ceased – ‘no more meetings’, wrote one minister; ‘no longer having to bear the responsibility’, said another.

Joy was mentioned by two-fifths of the respondents. Although this was for the most part not defined, several mentioned the joy of ‘being able to spend more time with my wife’; another ‘not having to go out to meetings every night’; yet another the joy of ‘mission completed’; and another ‘the sense of a new beginning’.

However, there were also less positive responses. Loneliness was mentioned by a good number. Depression or ‘deep sadness’ was highlighted by others. In part this related to ‘disappointment of being

disposed of' and was symptomatic of the loss of role.<sup>8</sup> However, it may well be that the sadness related to not being able to complete all that they felt God had called them to do.<sup>9</sup>

When asked to give their 'general reflections' on their experience of retirement, it was clear that although most respondents had a good experience of retirement, not all did:

- Almost three-quarters of those surveyed were 'happy to be retired'; but the inference is that one-quarter of them were apparently not happy.
- Just under two-thirds said that 'retirement has given me new opportunities to serve God'; but the inference is that the other third had not taken these new opportunities. By contrast, one in ten said they were 'still searching for purpose'.
- Just over half were 'glad to pursue new interests outside the church'; but the inference is that the other half were not pursuing any new interests outside the church.
- Under half of the respondents viewed retirement as 'an opportunity to relax and rest'. The inference is that the other 55% did not think of retirement 'as the "Sabbath" of life; the evening's rest awaiting us at the end of a lifetime of work and responsibility'.<sup>10</sup> Indeed, one-fifth said that 'in retirement they were busier than ever'. In the light of past surveys in which the average working week for many ministers can exceed 60 hours a week, such a statement is perhaps questionable.<sup>11</sup> On the other hand, maybe the statement is not to be taken literally, but is simply an indication that for many life in retirement is 'full'.
- Just over a third agreed that 'retirement is a great adventure'. Presumably the other two-thirds did not agree.

- Around one in seven felt that ‘retirement has led to a restriction in life’. Although for some respondents the restriction was linked with increasing old age, for others in this group the whole experience of retirement was viewed as restrictive, for they also described retirement as ‘boring’.

## A guide rooted in my positive experience of ministry and retirement

In the words of the psalmist, ‘the boundary lines have fallen for me in pleasant places’ (Psalm 16:6): God has been good to me in the way he has ‘marked out’ the parameters of my life. Or, to use another expression of the psalmist, God has blessed me by setting my feet ‘in a broad place’ (Psalm 18:19; 31:8). I have known much happiness and fulfilment in ministry; I have also enjoyed the new freedoms and opportunities of ‘retirement’. As I said in my autobiography, *This Is My Story*, ‘Ministry for me has been an amazing privilege. The good times have far outweighed the difficulties I encountered. I have been surrounded by people who have loved me, encouraged me, supported me, and time and again have been patient with me. I have been undeservedly blessed – and for that I am grateful.’<sup>12</sup>

Yet, as my autobiography makes clear, I have also known tough times, when God seemed to be absent and life seemed to be unfair. I mention this because a friend was concerned about my positive approach: some, he said, might respond, ‘It’s alright for him to say that, but if he had had my experience or had my current situation, he might think differently.’ As with the problem of suffering, there is no place for glib answers. To those who feel depressed or forgotten, I can only say that as in ministry, so now in our retirement, we are called to follow in the steps of Jesus who has promised that the day will come when whoever serves him will be honoured by his Father (John 12:26). Yes, we will be rewarded for our labours, but not necessarily in this life. To judge what is a ‘successful’ life demands the perspective of eternity.

# Introduction: facing the challenge of retirement

**For everything there is a season.**

ECCLESIASTES 3:1

I was ordained to Baptist ministry on Saturday 10 October 1970. Forty-three years later, on Sunday 14 March 2014, I retired from stipendiary ministry at the age of 70.

At first I struggled to call myself ‘retired’. Indeed, for the first few months I shied away from using the ‘R’ word and tended to say that I had ‘stepped down from leading the church’. The word ‘retirement’ has such negative connotations.<sup>13</sup> Perhaps not surprisingly, Ernest Hemingway said that ‘retirement is the filthiest word in the language’.<sup>14</sup> According to the *Shorter Oxford English Dictionary*, to ‘retire’ means to ‘withdraw’, to ‘retreat’, to ‘give ground’, to ‘cease to compete’. In one sense that is true: retirement does involve a leaving of office or of employment. Yet retirement is also about new beginnings and new opportunities. It is about a new life. Retirement is part of God’s rhythm for our lives – ‘for everything there is a season’ (Ecclesiastes 3:1).

Indeed, on the basis of the imagery of Ecclesiastes 3:1–8, in a sermon preached on the occasion of a friend retiring after 33 years as leader of a large Baptist church in Hamburg, I said:

There is a time to lead, and a time to be led.

There is a time to serve, and a time to be served.

There is a time to be known, and a time to be unknown.

There is a time to do, and a time to be.

I now think that the seasons of ministry are not binary, but threefold in number. Ministry begins with the season of springtime – the years of youthful energy and enthusiasm (25–45); then comes summertime – the years of growing maturity (45–60); and later comes autumn – the years of wisdom and fruitfulness (60-plus), which mark not just the concluding years of stipendiary ministry but also the years of retirement.<sup>15</sup> To describe retirement as ‘the winter of ministry’ is surely wrong.<sup>16</sup> Drawing upon the opening line of John Keats’ poem ‘To Autumn’, I suggest that it is the season of ‘mellow fruitfulness’.<sup>17</sup>

Retirement also marks the beginning of ‘Freedom Day’, when we are free to be ourselves.<sup>18</sup> Much as I found it hard saying goodbye to Central Baptist Church, Chelmsford, it was great to say goodbye to being out most nights of the week, either attending meetings or visiting people in their homes. Much as I loved to preach, and still do, I am happy to sit in the pew and listen to someone else preach. Much as I loved running a church, it is a relief to be no longer responsible for one – I am delighted the ‘struggle’ is over. I do not hanker to remain a member of the ‘ruling generation’.<sup>19</sup>

Nor do I mind that I am no longer at the centre of a church’s life, for I have a strong enough sense of my own identity to be content on the periphery. The one thing I did find difficult was not interacting with people throughout the day. I am a social being, and it felt strange working alone at home, rather than working from a busy church centre. I missed people.

Overall, the losses I have experienced are counterbalanced by the gains. Retirement offers new opportunities and new challenges. Retirement can be an exciting period of life. Apart from childhood, it is the most dynamic stage of life. Change follows change. According to Nathan and Beth Davis, ‘It is a never-ending process partnering with God to refocus yourself, constantly discovering avenues in which God can use you, and constantly learning new, deeper ways to facilitate communion with God and others.’<sup>20</sup>

My wife, Caroline, had a grandmother who used to quote regularly some lines of Robert Browning's 'Rabbi Ben Ezra':

*Grow old along with me!  
The best is yet to be,  
The last of life, for which the first was made:  
Our times are in His hand  
Who saith, 'A whole I planned,  
Youth shows but half; trust God: see all, nor be afraid!'*<sup>21</sup>

At the time I thought it was somewhat quaint. Now that I have joined the ranks of the retired, I thoroughly agree. Retirement offers an opportunity to be more alive than ever. Or as James Woodward said, 'There is a difference between living and being alive. Growing older is about adding life to years rather than just adding years to our lives.'<sup>22</sup>

As I reflect on retirement, a poem which sums up my experience so far is 'The Terminus', written by David Adam, a former vicar of the Holy Island Lindisfarne:

*The Terminus is not where we stay,  
It is the beginning of a new journey.  
It is where we reach out beyond,  
where we experience new adventures.  
It is where we get off to enter new territory,  
to explore new horizons, to extend our whole being.  
It is a place touching the future.  
It opens up new vistas.  
It is the gateway to eternity.*<sup>23</sup>

Retirement is about 'the beginning of a new journey'. There is nothing static about retirement. Retirement is not about sitting in the waiting room of death, but it is an opportunity to discover new ways of living that fullness of life that Jesus promised (John 10:10). True, the opportunity needs to be seized. Sitting around in the 'terminus', watching daytime TV, is a diminishment of life. For me,



retirement opens the door to further growth and self-development. The words of Sir Francis Bacon are pertinent to retirement: 'A wise man will make more opportunities than he finds.'<sup>24</sup>

# I

*Beginning a new journey*

## 1

## Enjoy the new adventure

**By faith Abraham... set out, not knowing where he was going.**

HEBREWS 11:8

Retirement, wrote David Adam, is about experiencing ‘new adventures’. I love the term ‘adventure’. It reminds me of my childhood, when I devoured Enid Blyton’s stories of the Secret Seven and the Famous Five. Indeed, it has been said that growing old successfully requires ‘the curiosity of a five-year-old and the confidence of a teenager. There is nothing we can’t do if we want to do it.’<sup>25</sup> Growing old can be an exciting business!

Adventures by definition carry an element of risk: ‘It’s something you’ve got to go with daring’, said John Hinde, who on ending his career at Lloyds of London set up a new farming community. There are times when we shall get things wrong and perhaps have to start again. But even so, let’s not be afraid to push the boundaries and see what is possible. As T.S. Eliot suggested, old men ought to be explorers.<sup>26</sup>

In this book I want to encourage my fellow retired ministers to be positive about their new stage of life. The pace may have changed, but as the 85-year-old Caleb discovered, there are still ‘mountains’ to climb (Joshua 14:12, AV). Or as Richard Morgan put it, Caleb ‘asked for a challenge, not a cushion. He wanted more adventures in his “retirement” years.’<sup>27</sup> There is a future to look forward to, and not just a past to look back upon.

True, in some ways the journey into retirement can feel scary. There have been times when I have felt like Abraham, who in his mid-70s ‘by faith... set out, not knowing where he was going’ (Hebrews 11:8). Just as the years of active ministry held all sorts of surprises, so too do the years of retirement. God alone knows how many years lie ahead of us; God alone knows how long we shall be blessed with health and strength. But one thing we do know: God promises to be with us, so he will continue to be with us in all the twists and turns of the journey. In that regard, we need to claim Psalm 121 for ourselves: ‘I lift up my eyes to the hills – from where will my help come? My help comes from the Lord, who made heaven and earth’ (Psalm 121:1–2).

Retired ministers need to have the spirit of Helen Keller, the blind-deaf American social activist and author, who in her book *Let Us Have Faith*, in the chapter entitled ‘Faith fears not’, declared in bold print: ‘Life is either a daring adventure or nothing.’<sup>28</sup> Or as we might say in this context, ‘Retirement is either a daring adventure or nothing.’ So long as God gives us breath we are called to rise to the challenge of living for him and with him. There will be tough times. Life must have been incredibly tough for Helen Keller. But there will be many good times, too. So let’s be determined to enjoy the new adventure which is ours.

## End notes

- 1 For instance, books published in the UK include Mary Hathaway, *Celebrating Retirement: A gift to mark a new beginning* (Lion, 1993); Joan Chittister, *The Gift of Years: Growing older gracefully* (DLT, 2008); David Winter, *The Highway Code for Retirement* (CWR, 2012); David Winter, *At the End of the Day: Enjoying life in the departure lounge* (BRF, 2013); Jim Packer, *Finishing Our Course with Joy: Ageing with hope* (IVP, 2014); Derek Prime, *A Good Old Age: An A to Z of loving and following the Lord Jesus in later years* (10 Publishing, 2017).
- 2 For instance, Paul C. Clayton, *Called for Life: Finding meaning in retirement* (Alban Institute, 2008); Gwen Wagstrom Halaas, *Clergy, Retirement, and Wholeness: Looking forward to the third*

- age (Alban, 2005); Daniel A. Roberts and Michael Friedman, *Clergy Retirement: Every ending a new beginning for clergy, their families and congregants* (Bayswood Publishing, 2016); also Bruce Epperly and Katherine Epperly, *Four Seasons of Ministry: Gathering a harvest of righteousness* (Alban, 2008).
- 3 For instance, Paul Beasley-Murray, 'Editorial: Retirement? Not yet!', *Ministry Today* 43 (Summer 2008), pp. 4–5; Jim Hamilton, 'Do ministers really retire?', *Ministry Today* 57 (Spring 2013), pp. 18–22; Paul Goodliff, 'Approaching retirement', *Ministry Today* 57 (Spring 2013), pp. 23–28; Andrew Knowles, 'Coming in to land', *Ministry Today* 59 (Autumn 2013), pp. 17–22; Paul Beasley-Murray, 'Growing old: some preliminary thoughts', *Ministry Today* 60 (Spring 2014), pp. 36–39; Keith Clements, 'Seven virtues for retired ministers', *Ministry Today* 63 (Spring 2015), pp. 40–42.
  - 4 James Taylor, *Pastors under Pressure: Conflicts on the outside, fears within* (Day One Publications, 2nd edition 2001).
  - 5 In the research underlying my book *Retirement Matters for Ministers: A report on a research project into how Baptist ministers experience retirement* (College of Baptist Ministers, 2018), only one-quarter of respondents said they were well prepared for retirement.
  - 6 Os Guinness, *The Call: Finding and fulfilling the central purpose of your life* (Paternoster, 2001), pp. 243–44.
  - 7 By contrast a 2017 Legal and General survey of 2,000 of their pensioners indicated that only 12% of their respondents mentioned 'freedom' as one of the good aspects of retirement. Other good aspects mentioned were no time pressure (25%), hobbies (12%), grandkids/family (9%) and travelling (6%).
  - 8 David Baker, 'Adjustments in retirement', *Baptist Ministers Journal* 293 (January 2006), p. 26, wrote: 'Emotionally I see retirement from full-time ministry like a bereavement; it is the loss of a role I have been in for a number of years. Some of the same symptoms are there: numbness, denial, anger/depression, various questionings about where we are going; then eventually comes real acceptance. I say "real" because I have had times over the past years when I thought I had accepted it but then realised I had not done so.'
  - 9 Paul Tournier, *Learning to Grow Old* (SCM, 1960), pp. 169–70, maintained that 'acceptance of unfulfilment' is one of the great problems of the retired. He went on: 'Of God alone can the Bible say (Genesis 2:1) that on the evening of the sixth day of retirement he had completed his work.'

- 10 Winter, *The Highway Code for Retirement*, p. 22.
- 11 See Paul Beasley-Murray, *Power for God's Sake: Power and abuse in the local church* (Paternoster, 1998), pp. 47–49: on average ministers reckoned they worked 64.3 hours per week.
- 12 Paul Beasley-Murray, *This Is My Story: A story of life, faith, and ministry* (Wipf and Stock, 2018), p. 200.
- 13 The German *Ruhestand* and the French *retraite* are equally negative. However, the Spanish word for retirement, *jubilacion*, is much more positive and highlights the freedom and joy which retirement can bring.
- 14 Quoted by A.E. Hotchner, *Papa Hemingway: A personal memoir* (1966), part 3, ch. 12: 'The worst death for anyone is to lose the center of his being, the thing he really is. Retirement is the filthiest word in the language. Whether by choice or by fate, to retire from what you do – and makes you what you are – is to back up into the grave.'
- 15 See 'Ministry goes through stages' in Paul Beasley-Murray, *Living Out the Call: 1. Living to God's glory*, 2nd edition (FeedARead, 2016), pp. 89–91.
- 16 Epperly and Epperly, *Four Seasons of Ministry*, describe retirement as the season of winter. I think that is an unfortunate and depressing description, even though they go on to define 'winter' as 'retirement and the adventure that requires vision and letting go'. With Paul Tournier, *The Seasons of Life* (SCM, 1964). I prefer to liken retirement to the autumn of life.
- 17 John Keats (1795–1821), 'To Autumn': 'Season of mists and mellow fruitfulness, Close bosom-friend of the maturing sun; Conspiring with him how to load and bless, With fruit the vines that round the thatch-eaves run.'
- 18 See Tim Stafford, *As Our Years Increase: Loving, caring, preparing – a guide* (IVP, 1989), pp. 26–28.
- 19 William F. May, quoted by Charles Pinches, 'The virtues of aging' in S. Hauerwas, C.B. Stoneking, Keith G. Meador and D. Cloutier (eds), *Growing Old in Christ* (Eerdmans, 2008), p. 208.
- 20 Nathan Davis and Beth Davis, *Finishing Well: Retirement skills for ministers*, 3rd edition (Self-published, 2008), p. 60.
- 21 Robert Browning, *Dramatis Personae* (1864).
- 22 James Woodward, *Valuing Age: Pastoral ministry with older people* (SPCK, 2008), p. 199.
- 23 Written by David Adam for a greeting card published by Tim Tiley,

- and subsequently reproduced in *Prayers As You Explore Your Vocation* (The Vocations Team of the Diocese of St Albans, 2015).
- 24 In his essay, 'Of Ceremonies and Respects'.
- 25 Chittister, *The Gift of Years*, p. 47.
- 26 T.S. Eliot, 'East Coker' from *Four Quartets* (Faber and Faber, 1944).
- 27 Richard L. Morgan, *I Never Found that Rocking Chair: God's call at retirement* (Upper Room Books, 1992), s. 74.
- 28 Helen Keller, *Let Us Have Faith* (Doubleday, 1940).



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Barnabas in Schools  
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**‘Retire’ means to ‘withdraw’, to ‘retreat’, to ‘give ground’, to ‘cease to compete’.**

In one sense that is true: retirement does involve a leaving of office or employment. Yet retirement is also about new beginnings and new opportunities. In this helpful book, grounded in both personal experience and extensive research among retired ministers, and rich in quotations from an eclectic range of writers, Paul Beasley-Murray explores how retirement is part of God’s rhythm for our lives and provides encouragement and insights for this next stage of the journey.

**A must-read for lay and ordained Christians alike.**



**Paul Beasley-Murray** is chairman of the College of Baptist Ministers and a prolific author and blogger. Formerly he was senior minister of Central Baptist Church, Chelmsford, and prior to that was principal of Spurgeon’s College, London. His most recent publications include his autobiography, *This Is My Story: A story of life, faith and ministry*.

Strangely, many of us were surprised and often psychologically unprepared when retirement ambushed us. This is a challenging book to read whichever side of retirement you are.

**The Venerable Nick Mercer, retired archdeacon of London and honorary curate of St Paul’s Knightsbridge**

Like all the writings of Paul Beasley-Murray, this refreshing book is thoroughly researched and generously illustrated from personal experience, and never shrinks from reflecting on the shadow side of this period of life.

**David Coffey OBE, global ambassador for BMS World Mission and former president of the Baptist World Alliance**

An invaluable aid for ministers of religion, and other people, as they prepare for retirement.

**Revd Dr Richard Jackson, Methodist minister and pioneer (in retirement) of the Cliff College International Training Centre**



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