

On Retirement: A Helpful Guide for UU Retired Ministers & Partners

TABLE OF CONTENTS

Introduction.....	2
Chapter 1: Financial Aspects of Retirement.....	3
Chapter 2: Changing Lifestyles.....	7
Chapter 3: Best Collegial Practices.....	12
Chapter 4: Joining a Religious Community.....	15
Chapter 5: UUMRaPA – UUMA Chapter Relations.....	23
Chapter 6: Emeritus/a Status.....	26
Appendix I: Three covenants.....	28
Appendix II: Leave-taking Ritual.....	33
Appendix III: Book List.....	35
UURMaPA Executive Board 2009-2010.....	36

INTRODUCTION

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

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

How do you learn about this new stage of life? We have found that friends and colleagues who have preceded us into retirement have been invaluable resources about what to expect. In addition, there are lots of books, articles and websites that help explain how this works. There are predictable “stages” of retirement developed by experts and thoughtful research. But a word of caution – there are no absolutes in this process, no single path; there is no abandonment of life's ambiguities, those same ambiguities that have pestered you through the earlier stages of life. Many of us have discovered that it takes several years to begin to figure out retirement so do not be surprised at the pace of the process. Ultimately each experience is likely to be a little different, and each of us has to be a pioneer, willing to test new waters and write our own story.

This lack of certainty is also true of this little booklet. It is the product of many hands and is designed to be helpful without being either prescriptive or inclusive. We have collected the stories from our retired colleagues, both ministers and partners, and we hope we have pulled together a representative sample, organized in such a way that their different experiences will be helpful to others. But we are well aware that this is a first edition. Your feedback will be very useful in crafting the second edition!

We look forward to hearing from you.

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

Chapter 1: Financial Aspects of Retirement

The suggestions below are based on information from retired UU ministers who have replied to questions about what they wish they had known before retirement, or what advice they would give to colleagues facing retirement in the future.

Finances

Financial decisions are rarely best made by oneself or by following a hunch. In spite of bull and bear markets, a hundred years of history show that constant steady purchase of high value investments, even a little bit at a time, is most likely to result in growth over the long term.

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

Financial decisions should involve our families and significant others. There are hosts of financial planners willing to offer advice. If you use a financial planner, pick one that charges an hourly fee rather than one who is supposed to be free but who is paid under the table by the company whose products (funds, insurance, annuities, etc.) he or she sells.

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

This is important: have an amount sufficient to cover one year's worth of necessary expenses in a money market fund with a firm such as Vanguard, Fidelity, or T. Rowe Price. Having \$50,000 or more as a reserve in a money market fund is our best protection in case of an emergency or if needed during our first year of retirement. A credit card is no substitute for money set aside in advance to deal with short-term financial adversity.

Most retirees say they wish they had started earlier to save for retirement. Maximize the amount that participants can contribute into the UUA retirement plan. This will be over and above the ten percent of wages contributed by the congregation. Diversification through balanced funds (containing both stocks and bonds) and international funds (companies outside the US) are wise, but not a guarantee of weathering a total fall off in the stock market. Money market funds escape the ups and downs of the stock market while earning modest interest.

Contribute also into a Roth IRA. These contributions are not deductible on tax returns, but the proceeds are usually completely tax-free when taken out during retirement. Mutual funds are good for this too. Some sources recommend saving at least fifteen percent of pretax income for retirement.

Make use of funds offered by well-known fund families such as those above. Avoid fund families that charge high fees or “loads” that are subtracted from deposits. A free investment guidebook is available at www.troweprice.com/investing101 or other sources.

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

Housing

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

Retired clergy with accounts in a denominationally sponsored retirement plan are entitled to receive distributions that are exempt from federal income tax, to the extent the money is used to maintain a residence. The Retired Clergy Housing Allowance covers the same expenses as the housing allowance for working clergy, except that the amount does not have to be approved in advance by a governing board. It’s important not to let a financial advisor “rollover” money from the UUA retirement plan into a traditional IRA; you lose the tax benefit and the money taken out becomes subject to income taxes. Distributions from denominational plans should be coded “tax status undetermined” on the Form 1099 that the plan manager sends to the IRS. Check with the UUA Office of Church Staff Finances at (617) 948-6421 for more on this topic.

Credit

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

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

We should expect that inflation is likely to increase dramatically in the years ahead. Debt-holders who are still working can benefit from inflation if they are paying off old loans with cheaper money from new wages. This isn’t true for retirees, and income from bonds usually suffers during inflationary periods.

Retirement decision making

Deciding when to retire has huge financial and emotional consequences. In the current economic climate, postponing retirement for even one or two years can have a significant impact on one's circumstances.

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

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

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

Social Security

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

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

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

Medicare and health issues

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

This federally funded health insurance is supposed to start at age 65, unless one is still covered through a health insurance plan offered through employment. It is important to enroll three months before one's 65th birthday. Usually one can choose between Traditional Medicare or a Medicare Advantage Plan (HMO or PPO) offered by a private insurance company such as

Aetna. In either event, the enrollee pays a monthly premium or has it deducted from one's monthly Retirement Benefit, or both.

Traditional Medicare doesn't cover all of the usual hospital, medical, and prescription expenses, so many people enroll in a Medicare Supplement Plan as well. Check out www.medicare.gov.

It may be wise to have an annual health check up and schedule any needed dental or medical treatments before retirement.

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

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

UUA Service Gratuity program

Service Gratuities are quarterly payments sent from the UUA to ministers in fellowship who have served at least 20 years in ministry, who have reached the age of 66, and who have made application to the UUA Office of Church Staff Finances to receive these payments. The average recipient receives about \$470 each quarter.

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

The amounts paid out are based on the minister's accumulated years of service when the payments begin, and whether the applicant has designated a spouse to continue to receive the gratuities after the minister's death.

Neither the individual ministers nor their congregations made any financial contribution to the corpus that funds the payments. Thus the Internal Revenue Service has ruled that the gratuities do not qualify as pension payments and do not have to be reported as taxable income.

Receipt of a service gratuity is not automatic. According to the terms of the originating document, eligible persons must make application themselves to the UUA Office of Church Staff Finances, 25 Beacon St, Boston MA 02108, 617 948 6421, jstewart@uua.org.

Chapter 2: Changing Lifestyles

Preparing to retire

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

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

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

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

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

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

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

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

Ministers saying goodbye: How much notice?

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

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

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

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

Your personal style. If your Meyers-Briggs personality is a P for "perceiving," you'll want all the time possible to process the coming changes you can. But if you are a J for "judging" and like to make decisions and move quickly once a decision is made, you'll want to give a shorter notice. Honor your way of being. (And begin to celebrate that after you retire, you'll be able to make decisions without thinking of the impact your decisions have on the congregation!)

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

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

Retirement: the first couple of years

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

You don't go to your old church anymore, unless specifically invited by the incumbent minister. If you (or your partner) have been named minister emeritus/emerita you stay away for two years so that the interim and settled ministers have a chance to do their work without your influence.

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

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

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

Whether you've moved or not, you're making new friends, or deepening friendships you didn't have time for outside the congregation. One retiree calls retirement "an active process in which it is necessary to create a new life and vocation. For me this has meant returning to my first loves: theatre, writing and teaching."

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

If you are single now the new activities you choose give you a chance to find a new life partner. Or, for some, making a close friend is the best outcome of joining a new group.

And take time to experiment with new roles. Learn something new you've always wanted to try. Stretch and explore. Pay more attention to "I want to," rather than "I have to." If you have to supplement your income, you may want to try some different occupations. For example, one

retired minister took a part-time job driving other retirees to appointments. He enjoyed the counseling and support role he could play

As you go through the retirement process seek out others who have made the adjustment successfully. Find out what has worked and hasn't worked for them. And be willing to be there for those who will follow you.

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

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

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

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

Retirement: later years

Someone once remarked that there are three phases to retirement: "Go-Go (you're pretty healthy and mobile), Slow-Go (as infirmities creep in), and No-Go (as you become homebound or in assisted living.)" "Is this how it's going to be?" one retiree asked. "Will I spend the rest of my life watching colleagues, friends and dear ones become ill, die or lose their minds?" Unfortunately, yes. As we age, we slow down. If we live to a ripe old age, we will inevitably grieve our own losses of health, or mobility or intellect; we will cope with our partner's infirmities and those of our colleagues and friends. And we will mourn their deaths. We can expect to attend more memorial services and write more sympathy notes.

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

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

Chapter 3: Best Collegial Practices

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

Enjoy!

A New Congregation

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

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

A Congregation Formerly Served

If you are a retired UU minister seeking to attend a congregation you served in your ministerial career it is especially important that you consult with the minister(s) (settled, interim, contract, consulting, community, student) concerning what role(s) or involvement both parties would be comfortable with. It is essential that attention be given to the Covenant, Code of Conduct and Standards of Professional Practice published by the UUMA which emphasize the use of covenants between former and settled ministers. You may have heard colleagues recommend that former ministers absent themselves from the congregation for a specific number of years. This is a practice that has been found by many to be very helpful, although the UUMA does not stipulate such. Often ministers will stay away until the new minister(s) is settled into the life of the church. It is certainly a good idea to establish a covenant and wait for the time period designated by it, along with an invitation from the settled minister to return. It is also a good idea to review agreements and understandings annually for circumstances may change for either party. You or your partner may have special needs that the minister(s) should be aware of – illness, financial distress, mobility issues, or end of life concerns. Be sure to communicate these as soon as possible to the settled minister(s).

You may be in a position to know (before the new minister does) the comfort level of the congregation with the settled minister. Your experience will remind you of the ups and downs of virtually any settlement, and you may be in a unique position to see a crisis coming. You may be able to advise your colleague, but at a minimum you must not do anything to destabilize her/his ministry. If this means you should absent yourself from the congregation do it, even if your colleague sees no problem.

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

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

Emeritus/a

If you are a retired UU minister – declared Emeritus(a) by your former congregation – you possess an honored status, but one which is often badly defined – and understood. Consult the UUMA Guidelines for a description of the varied roles of the Emeritus/a.

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

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

Ministry in Retirement

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

Fully trained interim ministry is a option. This is handled through the UUA's Transitions office, now a part of the Ministries and Faith Formation Staff group (MFF).

Consulting/contract ministry: usually part time with a carefully negotiated contract specifying hours, responsibilities, remuneration, review (including how and when it is to be carried out) and responsibilities of the congregation. The District Exec is the first call to make.

Evangelist: perhaps an unfamiliar word, but a reality. Many of our congregations on Cape Cod owe their presence and very life to Ruth and G. Peter Fleck's tireless evangelism.

Partners

If you are the partner or survivor of a retired UU minister—there is no clearly defined role, and no advocate like the UUMA for ministers. With the retirement or decease of your partner your world can change drastically in ways you cannot control. Among these may be the loss of a home congregation. Hopefully the minister(s) of your chosen congregation will welcome your participation. In most cases the new minister(s) will be eager for the partner or survivor to find useful, appropriate roles in the life of the congregation.

It is essential that the partner or survivor—if he or she wishes to continue a relationship with the church where his/her partner has served—confer, converse and consult with the settled minister(s). Often the partner or survivor has held important roles, offices, even employment in the church. The relationship must be defined anew—without triangulating the new minister(s) between advocacy power blocks determined to maintain the status quo. The desired outcome for all parties should be the health of the congregation. This, like all the other relationships we've focused on should be regularly reviewed. Illness, frailty, struggles with finances, end of life concerns, etc., should be made known to the settled minister. You have a right to ministerial understanding and services.

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

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

Chapter 4: Joining a Religious Community

The Choices

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

There appear to be three different paths that retired ministers and their partners follow. In some cases the minister will return to a congregation he or she has served. Another path opens when the minister moves away from the area of the church most recently served and chooses a new congregation to attend. A third alternative is the choice to stay away from congregational life, or find a church of another denomination which suits one's maturing spirituality. Each of these paths offers many other choices. We hope that these stories, taken from the lives of Unitarian Universalist retired ministers and partners, will help to illuminate the path which is right for you.

Returning to a Congregation You Have Served

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

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

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

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

Two crucial elements emerge from these stories: establishing a covenantal relationship (as referred to earlier,) and preparing the congregation for your departure and return. The hope is that retiring ministers, interim ministers and incumbents will be respectful of each other, rather than assuming from the start there will be problems. And that congregations will enter into covenants with the ministers, allowing their unique situations to strengthen the ministry of their churches.

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

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

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

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

Moving to a new UU congregation

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

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

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

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

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

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

- Soon after we moved, I realized that I needed to define for myself what being a “member” of a UU congregation meant to me as a retired minister. I determined that what I wanted to be was a “regular member” – not a lay member, as I am ordained, but a regular member who happens to have ministerial training and expertise, just as other congregational members have training and expertise as physicians, lawyers, academics, electricians, etc. I can volunteer my knowledge and skills in appropriate ways as a regular member while always being cognizant of supporting and talking with the settled minister about possible tasks for which I might volunteer. My goal is to be that type of member for whom I was always grateful when I was one of the settled ministers in a congregation. For me it is important to be actively involved in the life of the church as a regular person – enjoying fully the sense of being “in community” with others who share similar values and respect for a wide diversity of beliefs and perspectives.
- When we retired, we moved to a new location where we were warmly welcomed. A conversation with the called minister reassured him that we would consult with him before performing any ministerial services. Realizing that some ministers had different styles, I have tried to appreciate their strengths and ignore their shortcomings. We all have some (strengths and shortcomings), and it’s good to recall them. When I was willing and able, I helped the settled minister on occasions of his/her absence (or double-scheduled). Now I do not feel up to doing anything ministerial. So I am supportive and consult when asked. We have had four ministers here since I retired.
- Doing a 2½ year self-directed contemplative life after retirement and therefore taking no gigs was helpful to me. Then, with moving to a new city and new UU congregation, I took as my prime directive: Support the ministry of the called minister! (This has been very well received.) Doing adult RE class, Covenant Group, Men’s Group, etc., but doing absolutely no weddings, memorial services or other ritual functions and preaching once every 2-3 years works for me!

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

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

Case #1:

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

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

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

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

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

Case #2:

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

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

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

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

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

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

None of the Above

Retired UU ministers and their partners really have three choices to make: to join their former congregations as parishioners, to join a different congregation, or as I've put it, "none of the above." For a variety of reasons, you may opt for becoming un-churched. You may not feel comfortable joining a congregation for a host of reasons. A partial list of such discomfort sources include:

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

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

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

First, this is clearly your decision. Retirement is a condition that offers an opportunity to reassess the routine that you have followed for scores of years. The temptation to "stay the course" in order to remain "active" might be the wrong choice for you. Exploring new alternatives can be very exciting and, physical health permitting, keep you active.

Second, your decision may be either permanent or temporary. The beauty here is that these decisions are entirely yours to make. If one decision needs to be abandoned, do it with a new decision. You may tire of reading the papers on Sunday morning or you may truly prefer to be in a spiritual community. If so, just do it!

Third, should you opt for a "none of the above" decision, do learn to forgive yourself! There is much in our culture, and this may be especially true for ministers and their spouses, that keeps sending "should" messages reflecting what the social order seems to expect of you. This is not particularly surprising, as you have been going to church "religiously" for 10, these many years. It may not be that easy to stop. Hence, overcoming these messages may require some effort and some clear communication between partners.

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

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

What if people start asking you to explain yourself? "Why are you no longer coming to church?" (or "to my church?") You could suggest that this is really none of their business, but something a little more diplomatic is probably more appropriate.

This is a situation in which one shoe does not fit all. You may want to explain your choice to close friends and family, but this may be utterly pointless or even inappropriate for casual friends or former congregants. In general, the less said the better as each comment is likely to generate a follow-up observation or additional question. In any event, you don't want to be surprised by the question, so taking some time to think about an appropriate response is probably time well spent.

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

Chapter 5: UURMaPA-UUMA Chapter Relations

In a recent survey of retired ministers initiated by the UURMaPA Board, and conducted through the UURMaPA Caring Network list serve, there were varied responses regarding relationships between retired and working colleagues. Overall it is safe to say that retired UU ministers are welcomed more warmly at UUMA chapter meetings than some might anticipate, yet fewer retirees attend chapter gatherings than one would expect. Broaching this question quickly leads to a variety of complicated issues both for chapter leaders and for retirees.

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

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

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

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

Some personal comments from retirees to the survey questions were:

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

Here are the stories of two ministers — one who returned to his former chapter, and one who joined a chapter new to her. Perhaps their experiences will be of help to you.

Continuing in One’s Chapter

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

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

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

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

Entering a new UUMA Chapter

I moved to a new geographic area upon retirement and thus the UUMA Chapter and Cluster were “new” to me and I to them. Since our particular area is very large in distance, the Chapter meets only twice a year for 2-3 days at a time at a conference center which is an 8-10 hour drive. Thus I decided to try out the monthly “Cluster” meetings which are more easily accessible (2-3 hour drive).

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

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

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

Chapter 6: Emeritus/a Status

The UUA website (www.uua.org) offers the following description of bestowing Emeritus/a status:

The title Minister Emeritus or Minister Emerita is granted to honor long and meritorious service to a congregation where the minister has given devoted and competent ministerial leadership. Due to our congregational polity, and more directly because the service has been to that particular congregation, only that congregation can bestow this title.

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

Along with the title of Emeritus/a, there are some common elements of celebration:

- A simple ceremony expressing the congregation's wish to bestow the title may be held during the regular Sunday service, or at a special gathering.
- The new Minister Emeritus/a is granted by the UUA credentials for voting at each General Assembly.
- A gift is usually given.
- Most often the name and title of the Minister Emeritus/a is added to the church letterhead and other official documents.
- Publicity may be sought through the local community newspapers, etc.
- The date, name of honored minister, and church should be sent to the UUA Transitions Office, now a part of the Ministries and Faith Formation Staff group.

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

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

So you're Emeritus/a, now what?

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

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

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

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

And finally:

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

APPENDIX I: COVENANTS

In 2001, The Dearly Departed Project, formed by the UUA Board of Trustees to study the topic of Succession Following Meritorious Ministry, offered these guidelines for creating a covenant stating relationships upon the bestowal of the honor of Emeritus/a. Much of what they suggest applies to any minister reentering a former congregation, whether or not as Minister Emeritus/a.

OUTLINE OF THREE-WAY COVENANT AMONG MINISTER EMERITUS/A, NEWLY CALLED MINISTER, AND CONGREGATION

I. Introduction

II. Need for and purpose of three-way covenant

- A. Statement of needs and concerns by the emeritus/a minister
- B. Statement of needs and concerns by the settled minister
- C. Statement of congregational needs and concerns by the chair of governing board and/or ministerial search committee and/or committee on ministry

III. Minister emeritus/a's part:

- A. Statement that the covenantal relation between her/himself and the congregation is ended.
- B. Statement that a new covenantal relationship, one between her/himself and the congregation and the called minister, is now begun, with description:
 - 1. role in relation to the congregation
 - 2. reception of requests for rites of passage
 - 3. involvement in congregational meetings
 - 4. involvement with congregational committees
 - 5. reception of information about congregational disagreements and problems: "triangulation control"
 - 6. desires as to pulpit supply
 - 7. role in congregational visiting and counseling
 - 8. role in adult religious education
 - 9. role in church administrative structure, policy and personnel matters
 - 10. minister's membership status
 - 11. role in religious activities beyond the congregation
- C. Commitments to the new called minister: consider such commitments as encouragement, responsiveness, noninterference, and "fellowship"

IV. New minister's part: commitments to minister emeritus/a

- A. Commitment to consult
- B. Commitment to invite

V. Congregation's part

- A. Commitment to consult
- B. Commitment to respect new role of emeritus/a minister

VI. Mutual agreement by minister emeritus/a and settled minister to communicate with each other

- A. Format of consultation
- B. Facilitation
- C. In the event of difference
 - 1. UUMA Good Offices Person

2. District Executive

VII. Evaluation and review

VIII. Covenanting event

The following are actual covenants created by ministers and congregations, some adhering to this model and some unique to one church's situation.

Covenant 1

**Minister Emeritus/a Covenant
Between (minister) and (UU Congregation)
Date**

We recognize that the relationship between a congregation and its Minister Emeritus/a is unique, and we recognize that the Minister Emeritus/a's continued presence in the community poses distinctive challenges as well as advantages, so we therefore covenant together to the following:

We, the members of the congregation respect and abide by the Unitarian Universalist Ministers Association (UUMA) guidelines that (minister) will absent him/herself from congregational life for one year from the date of his/her retirement. After one year, we also recognize that as Minister Emeritus/a (minister) shall have no official role or responsibility in the life or leadership of the congregation. We will honor this by not requesting that he/she perform ministerial services, but will instead look to the incumbent Minister(s) for such services, or in the absence of the Minister(s), will make our request through the Board of Directors. It is understood that should (minister) agree to perform such services, he/she will be compensated, either by the congregation or the individual making the request, according to the scale of established fees.

As Minister Emeritus/a, I understand and endorse the guidelines of the UUMA that I will absent myself from the congregation for one year beginning the date of my retirement. After that period, I understand that my relationship to the congregation and its incumbent Minister(s) is to be one of mutual honor, respect and caring. I will, therefore, continue to be faithful to the letter and spirit of the Code of Professional Practice and Guidelines of the UUMA. Any requests for services that come to me I will defer to the incumbent Minister(s) In all my future interactions with the congregation and its Minister(s) I will honor the call of the incumbent(s).

Together, we understand that the lives of the congregation, the incumbent Minister(s) and the Minister Emeritus/a may be enriched by the continuing constructive participation of (minister) in future congregational life.

Acknowledged and affirmed by (incumbent minister/s).

Signed,

President of the Congregation

Date

Minister Emeritus

Date

Covenant 2

A COVENANT BETWEEN Senior Minister Emeritus and Interim Senior Minister

The Minister Emeritus has served this congregation as its Senior Minister for 25 years and will continue to live in the area with his wife for the foreseeable future. We recognize that he knows many congregants well and will remain in the consciousness of those and others. We recognize that this situation could impede the ongoing ministry of the congregation, but we also recognize that the Emeritus' experience represents a special resource for both the interim ministry and new called ministry in the future. We both want the congregation to have successful ministry now and in the future, and we promise to work together to this end as follows:

The Emeritus and his wife will stay away from congregational activities during the interim and will arrange re-entry with the next called minister at that minister's discretion.

All of the duties, responsibilities, and privileges of the Senior Minister now rest with the Interim. The Emeritus has no duties, responsibilities, or privileges, per se, except have automatic delegate status at General Assembly and having his name and Emeritus status listed on the congregational letterhead and any other such institutional publications.

We pledge to be in continuing conversation about the impact of any potential problematical interactions between the Emeritus and congregants or staff. We will consult regularly and openly. We pledge to avoid any potential triangulation that might present itself, either publicly or privately, from our respective relationship with congregants or staff.

The Emeritus pledges to be available to the Interim for private counsel about the congregation, its history and congregants. The Interim is under no obligation either to seek or to heed the Emeritus' counsel on such matters.

We agree to treat rites of passage as follows:

The Interim is responsible for the well-being of the congregation, and rites of passage and other religious ceremonies are a part of congregational life.

If the Emeritus receives requests for involvement in such ceremonies from congregants, former congregants, or their children, he will redirect them to the Interim. Whether the Emeritus does the entire service, has some part in it, or has no part at all, will be the result of mutual discussion that has the overall health of the congregation in mind as well as the Interim's leadership role and pastoral authority.

In the case of non-UU people from the wider community, in most instances the Emeritus will be free to perform weddings, memorial services, and other rites of passage at his own discretion, including collecting fees for his services. However, if he senses that any such arrangement might somehow impact the congregation, he will consult with the Interim Senior Minister about it.

We anticipate that probably the most difficult situations may be those when people whom the Emeritus has known for a long time are in trouble or ill or otherwise in critical need of pastoral care. It may be difficult for the Emeritus, as it may be for them to distinguish a pastoral contact from the contact of a friend. The Emeritus pledges not to replace the Interim or to interfere with the pastoral role in any way. The Interim pledges to be compassionately understanding about such situations and to share her perspectives with the Emeritus.

In summary, the Emeritus pledges that whenever his personal relationships with UUs become apparent requests that he be their minister, even in an informal and friendly way, he will consult with the Interim on the matter. The Interim pledges, in turn to give appropriate consideration to the fact that to some persons, the Emeritus will always be their minister. The Interim further pledges to assist the Emeritus in dealing such a situation while at the same time exercising due regard for the general health of the congregation and for her own relationship with congregants and staff.

Signed by the Minister Emeritus and the Interim Minister

Covenant 3

Covenant among Retired Minister, Interim Minister, and Congregation

The relationship between Minister and Congregation and among the ministers who have served a congregation has been formative of our living tradition. Covenants have been drawn up to clarify these relationships. This covenant is drafted following the suggestions of the UUA Department of Ministry.

The interim minister and the retired minister seek to maintain clarity in the relationship among themselves and the congregation. They enter into this covenant in order to establish a clear delineation of collegial boundaries.

As elected representatives, the Board of Trustees has a special interest in preserving congregational health and integrity, and in maintaining good relationships with all past, present and future ministers who have served and will serve this congregation. The Board enters into this Covenant to promote a strong and peaceful congregational life and to support a clear understanding of the established collegial boundaries.

In order to develop a trusting relationship, the interim minister, retired minister and leadership of the congregation understand that the relationship among us is governed by the professional guidelines and ethics of the Unitarian Universalist Ministers' Association. These guidelines include, but are not limited to, the concept that the interim minister has responsibility for ministerial services, understanding that the retired minister will provide ministerial services only with the approval of the called minister. The retired minister will discuss church business only with the called minister.

Should misunderstandings arise as to the application of this covenant, the interim minister, the retired minister and the Board President will meet. If this fails, the parties to this agreement may take what steps they deem necessary, such as consulting with the UUMA Good Officers person and/or the UUA's Department of Ministry.

This agreement will be reviewed upon the request of any of the signers.

Retired Minister

Date

Interim Minister

Date

Society President

Date

APPENDIX II: RITUAL OF LEAVE-TAKING

Board President

In 1976 this church hired (retiring minister) to be their Director of Religious Education; in 1980 the congregation called and ordained her to the Ministry of Religious Education. Today we meet to recognize her retirement from the active ministry of this congregation.

Retiring Minister

I thank you, the members and friends of this church for the enthusiasm, love and support which you have shown me for these last 27 years. I am grateful for the ways in which my leadership has been accepted and the many ways in which we have shared the ministry of this church. You have accepted my shortcomings as well as my talents, and I hope that I have been as generous in spirit toward you as you have been to me. Together we have learned to trust and respect one another and to help the children, youth and adults in our midst to grow into lives of faith.

Congregation (Members and Friends)

We are grateful for the years which you have spent among us. We recognize that the fact of retirement means a change in our relationship over the coming years. We, therefore, release you from the duties of ministry of this congregation. We also assure you that your legacy to this Church will not cease upon your departure.

President to Retiring Minister

Do you have words of encouragement for the continued ministry of religious education here?

Retiring Minister

I do. Ministry is never the work of one person. Those who follow me will be in need of the same kind of partnership which I have been privileged to experience during my years here. You will need to promise to build new relationships, to care for one another as you always have, and to look to the future of this congregation and its people, rather than to its past. I ask of you, the members and friends of this church, are these promises which you can make to one another?

Congregation

We will do all that is in our power to make and keep these promises.

President

This congregation has released you from the duties of ministry in this congregation. Do you now release the members and friends of this church from looking to you for information, reassurance and advice?

Retiring Minister

I do, knowing that I will always carry this congregation in my heart, and that when the time is appropriate, I will return as a member of the congregation and Minister Emerita.

RECOGNITION OF MINISTER EMERITA

Parish Co-minister: When we came to this church we made a covenant with you as a colleague. As of (date), we recognize that we will have a new relationship with as Minister Emerita of this congregation.

Parish Co-ministers and Retiring Minister: We covenant with one another to honor the guidelines established by the Unitarian Universalist Minister's Association regarding the relationship between settled ministers and a Minister Emerita.

Parish Co-ministers: With gratitude for all that you have done and all that you mean to the life of this congregation, we give thanks for your ministry and look forward to our new relationship.

(based on a ritual from the United Church of Christ)

APPENDIX III

RETIREMENT PLANNING BOOKLIST

Some further reading which might interest you

Meaning

Purpose and Power in Retirement: new opportunities for meaning and significance;
Harold G. Koenig, 2002, Templeton Foundation Press

Too Young to Retire: 101 ways to start the rest of your life;
Marika Stone, 2004, Plume Books

The Successful Retirement Guide: hundreds of suggestions on how to stay intellectually, socially, and physically engaged for the best years of your life;
R. Kevin Price, 2009, Rainbow Books

Money

Working Longer: the solution to the retirement income challenge;
Alicia H. Munnell, 2008, Brookings Institution Press.

Easy Money: Liz Pullam Weston, 2008, FT Press

The Lazy Person's Guide to Investing; Paul B. Farrell, 2004, Time Warner Book Group

Health and Wellness

The Art of Aging: a doctor's prescription for well being;
Sherwin Nuland, MD, 2007, Random House

How We Die: reflections on life's final chapter;
Sherwin Nuland, MD, 1994, Alfred A. Knopf

Rethinking Life and Death: the collapse of traditional ethics;
Peter Singer, 1994, St Martin's Press

Fiction

Fidelity: A short story by Wendell Berry, 1992, Pantheon

East of the Mountains; A novel by David Guterson, 1999, Harcourt Inc.

UURMaPA Executive Board 2009-2010

President

Makanah E. Morriss
(434) 384-7821
1317 Rocky Mountain Rd.
Forest, VA 24551
revs2uu@aol.com

Vice-President

David A. Johnson
(401) 231-9823
25 Allen Ave.
North Providence, RI 02911
djohnson@uuma.org

Secretary

Jean M. Rowe
(828) 883-9538
1165 N. Country Club Rd.
Brevard, NC 28712
uurevjeanr@aol.com

Treasurer

Kathleen D. Hunter
(603) 526-2941
55 Crystal Ave., PMB 248
Derry, NH 03038
kdhagd@mac.com

Caring Network

Ralph Mero
(610) 431-1331
1215 Eagle Rd.
West Chester, PA 19382
rmero@uuma.org

Newsletter

Chris Lilly Backus
(360) 715-1984
2746 Broadway
Bellingham, WA 98225
chrisbackus@msn.com

At-Large

Peter Haslund
(805) 684-4810
3224 Serena Ave.
Carpinteria, CA 93013
haslund@cox.net

At-Large

Marjorie C. Skwire
(440) 333-5998
3606 Eldorado Dr.
Rocky River, OH 44116
midgekw@cox.net