## What Should We Do with Aging Preachers?

By Bob Young

Church #1 has supported national missionary Bro ABC in a certain location for 30 years. Bro ABC is now 59 years old. How many more productive years does he have? What will happen when he is no longer able to work in ministry? Or, what will happen if he is injured or becomes ill so that he cannot work?

Church #2 has been supporting U.S. missionary Bro XYZ in a foreign mission work for 12 years. Bro XYZ has worked as a foreign missionary for over 30 years and is now 55 years old. He has almost no savings and has never owned a house? What will happen when he returns to the U.S.? Where will he live? Will he be able to buy a house? What is his plan for retirement?

In the last six months, I have received correspondence from three brothers in Christ, all nationals, who are facing financial problems as they age. Some of the early converts in mission work became preachers and church workers and are now approaching 60 or are already in their 60s. Their productivity is waning and U.S. churches are tempted to cut off funding. These brothers cannot find secular employment due to their age and lack of work experience. They write me for suggestions. What should I tell them? I do not have a ready solution. We must start the conversation and we must work together to find solutions.

**Supporting churches have a responsibility.** In my experience, most churches consider financial planning for the future or retirement the exclusive responsibility of preachers. I was blessed in that very early in my ministry three churches I worked for set aside a small amount weekly (\$5-10) and would not let me have access to it. They simply passed the investment balance on to the next employing church. After seven years I developed an alternative investment and retirement plan. The funds from those first seven years continued to grow in a separate account. When I consolidated funds as a part of retirement planning a few years ago, the account balance was unbelievable!

Churches should help their preachers and missionaries (including national missionaries) think about future financial planning. If the laborer is worthy of his hire when working, he is worthy of respect when he can no longer work. The principle applies to ministers and missionaries in every place, in foreign work and also in the United States.

**Local churches on the mission field have a responsibility**. In many situations, local churches have failed to learn and practice principles of biblical stewardship. Ten families giving 10% of their income should be able to support a local preacher. Yes, this is the ideal and does not occur, even in the U.S., but it highlights a principle. It is not right that mission churches exist for years and years without accepting the responsibility for the support and the work of the local evangelist. This begins by including teaching about stewardship in the development of new congregations, and by continually teaching the biblical principles of stewardship.

**Preachers and missionaries have a responsibility**. The question is not whether there is enough money to be able to save—the question is whether there is enough discipline to save. Preachers must accept responsibility for planning their future and the future of their family.

But in other countries, there may not be adequate investment instruments due to a weak or unstable economy. This makes even more important the role of the supporting or sponsoring church.

**Preacher training schools have a responsibility**. Those responsible for training preachers and missionaries can provide a first step in thinking about these matters while the minister or missionary is still young. Parallel training options (attending a Bible institute and simultaneously receiving training in another area) can open doors to secular employment. The question of what one will do when there is no one willing to pay one to preach must be addressed.

I am not suggesting a solution. I am only attempting to start a conversation. I anticipate that the problem will only accelerate in today's weak global economies with ever-increasing funding challenges. Churches and ministers-missionaries must communicate about future plans and must work together to develop options to address the problem. Let's start the conversation.