

Introduction

Early on in my missions career, I read an article about missionaries who, after a very successful career in the field, went home and struggled even to meet the basic needs of daily living. I felt this was not right. These missionaries were established, loved, gave of what they had to the people whom they were serving and well-known on the field. Yet upon returning home, they had nothing left. Sadly, some of them ended up in nursing homes under terrible conditions.

For Asians from the new sending nations, I can see years down the road it will be even harder for them, as well as many of the majority world's missionaries. These countries do not have retirement services for their citizens, provide public health care or have a system for social security payments like in the US or UK (Wiarda 2002:60). I am aware the system in the West is not as good as it could be and even the Western missionaries are struggling to survive when they return home.

In most Asian nations the retirement age is 60 or 65. It is nearly impossible to find a job after 60 in most of the Asian nations or in the majority world. According to Asian traditions children take care of their parents. In recent years things are changing and often parents are left to fend for themselves. It is even more challenging for the single Asian missionaries who do not have anyone to take care of them when they return home, whether due to retirement or failing health. The only option for most of them is an old folks home. Is this how we should treat our missionaries who have given of their best to the Lord to serve Him in a foreign land? There must be a way where one can honor these heroes who have given up all they have to serve the Lord.

What can missionaries do when they return home and there is no job opportunity left for them or their skill sets are not as valuable in the marketplace as they were when doing church planting, training or other mission-related work? Is there a place for them to contribute

to society, church or mission agencies back home? Many of them feel as though they have lost their significance when they return home. According to Pollock, there is little or no provision for retirement (including government-supported supplements) for missionaries. Churches also reject the responsibility to continue to support because the person is “no longer a missionary” (Pollock: 2002:31).

I believe supporting retired missionaries should be a team effort involving the sending body or supporting church or churches; the missions agency; and hopefully the family, to ensure the missionaries have a well-thought-out retirement plan before they leave for their mission work. Consideration needs to be given to retirement housing and post-retirement activities long before the missionary retires.

What are some of the reasons missionaries retire from the field?

There is no age limit for those who are serving in the mission field. It varies according to the organization the worker joins. It is important the agency establish a benchmark to help the missionary recognize when the time is right. It is better to choose to retire than to be forced to do so due to health.

There are many reasons why missionaries retire or return back to their home country. Some missionaries return home not by choice but by necessity, while others plan ahead.

- Some retire from the field because of children’s education
- Some retire due to personal health reasons or personal problems
- Some retire due to government and visa restrictions
- Some retire to take care of their parents
- In recent years many missionaries go home due to political reasons in the nations where they are serving. Or they return home due to security issues or threats to their own lives as foreigners
- Passing the baton – they have finished well
- Project has ended

Preparing missionaries for retirement

Premature return creates a more complicated situation than those who have a well thought out plan. How long should the church or supporters support the workers upon their return? It is not fair for the supporting church to pay a salary or for supporters to continue to give financial support, though provision must be given for a time for the workers to find a job or settle in. “Home offices cannot be responsible for employing all prematurely returned missionaries who cannot find a job. If they do they might end up with a large staff of people who are both unqualified for the job or unsuited” (Foyle 1987:139). Having said that, it is important for the home office to help prepare the missionaries before they go into the field, while they are on the field and when they are preparing to return.

It is important to understand their service doesn't end when they say farewell to their co-workers on the field and the people they serve. Here are some questions to help missionaries think through their anticipated return to their home country.

- What will I do when I retire? Retirement offers opportunities to reinvent oneself through an “encore career,” volunteer work, developing a hobby, mentoring or coaching. There is so much an experienced missionary can offer to new missionaries by way of coaching, mentoring and discipling.
- How will I readjust to life in my home country? One study labels the year following retirement as “Realization.” Making a cross-cultural move back to your home country may extend the time of that first season to 5 or more years. Expect and accept this.
- How does my spouse feel about our future? Explore together what you want to do in the retirement years. Mission work and returning home is not only the responsibility of the husband or wife. Both shared the same calling from God to serve overseas and therefore, it is just as important that both discuss their future possibilities together.
- What do I need to do to finish well here? Ask God to guide you to a transition plan including people to train and mentor. Finishing well is when one is able to keep to their authentic faith in God and having personal integrity (Taylor 2009:264).

- Who will be my community? Make efforts now to cultivate friendships through spending time in your target retirement area on a home assignment prior to your transition.
- Will my skill set be of use? Not all missionaries' skills are marketable back home. It is essential for the missionary to stay well informed of the changing workforce back home, especially if their return is premature due to circumstances of health or for political reasons in the nation where they are serving.
- How can I best offer my experience and "wisdom of the aged" without being a threat to the younger decision makers?
- How can my accumulated wisdom best provide a legacy for those who follow me on the mission field? Is there written or recorded material that the older may share with the younger, following the Titus 2 teaching?
- How might I best continue to bear fruit in the older phases of my life?
- How will I stay active, even at a reduced pace, during this period of life known as "retirement"? While "retiring to the rocking chair" may seem like a wonderful break from the work-a-day world, studies show that physical and mental health are strongly enhanced if one stays productively active, even at a reduced schedule.
- Where does my identity lie? We most often identify ourselves by what we do: our profession, our family status, our role in the church and community. To a great extent, these will be absent or largely changed upon returning home. Knowing the right answer – my identity is in Christ – and living it out may be two different things!

Preparing missionaries for retirement

I was blessed to have friends who spoke to me in my initial years in missions. I was encouraged to put aside monthly savings for my retirement years and they even taught me different ways to invest my savings. I did not have a lot of funds but that did not deter my friends from giving their input and showing me how to do it! This greatly helped me prepare for my eventual return. It was then that I realized the wisdom of saving doesn't begin when we have an abundance of money, but when we do not have and learn to manage God's money

well. Missionaries need to be well informed about financial retirement plans when they prepare to join the mission field. Here are 2 questions they need to be aware of as they plan for financial retirement:

- Where will I live? After years away you may return to your home country with fewer ties to one geographic location. Housing costs may make some places unaffordable. Some missionaries may settle in missionary retirement communities if there is a provision for it.
- How will I deal with the increasing cost of living? Missionaries need to be encouraged to seek out information about best practices for not only saving but investing money while on the field so that retiring is a joy rather than a struggle.

Whether careful retirement planning was put in place before the missionary leave for the field or there was no planning at all, all retiring servants from the mission field will deal with challenges of transition, including finances. In what ways may those currently providing member care come alongside missionaries of retirement age when they return home from the field?

- Have available people willing to: assist in financial planning; discuss housing needs; walk with them through establishing legal documents such as wills, trusts, and living wills; help them deal with Social Security and Medicare options; look at options for where they will live, including near family members.
- Consider the possibility of continuing to offer at least partial support for part-time ministry.

Personal Retirement Plan

After serving over twenty years in India, I realize the Indian missionaries, churches, and agencies are ill-prepared for the inevitable. Serving in an international organization, I realize the same is also true for many of my international co-workers. It is time for the mission agencies and supporting churches to help missionaries in preparing for retirement. How can we begin to help missionaries plan for their retirement? Here are some thoughts I have had since I began to plan for my own eventual return home.

- Start early contributing each month to a retirement fund.
- Be committed to establishing strong relationships with supporting church, family, and friends.
- Find new friends during home visits. People are mobile and they do move around. The friends we have when we left for the field may not be there when we return home.
- Keep up to date on news about your home country and church.
- If possible, earn a degree or learn a trade before leaving for the field or while on the field. We never know if we will need a job when we return. Most supporting churches and friends will not continue their support beyond a year.
- One year or more before leaving the field, talk with other missionaries who have recently returned home. Ask questions and listen carefully to their experiences.
- Throughout the year before returning home, share your plans, concerns, and fears with those you trust and ask them to come alongside you in prayer and support.

Conclusion

Missionaries need to understand that retiring from the field, whether prematurely or not, is a normal process. The sending body or the supporting church, the mission agency and the missionaries themselves need to be prepared for and accept the fact that things do change while they are away. There is no easy answer or solution. It is important for missionaries to keep up to date on things back home. In this age of the internet, it is much easier to do. Even so, returning home will still be a great adjustment.

Is there life after the mission field? Yes, there is. Retirement doesn't mean it is the end. "The retired missionaries' service and experiences may be used for mentoring young missionaries, for counseling or for training others. They may serve as prayer group organizers or be involved in promotion missions. They might write biographies or document the history of their mission field experience (Sudhakar 2012:360). While "retiring to the rocking chair" may

seem like a wonderful break from the work-a-day world, studies show that physical and mental health are strongly enhanced if one stays productively active, even at a reduced schedule. (Royers 2015) I believe missionaries need to continue to stay active, though at a slower pace, even after they retire.

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