

Retirees: A Force for Missions!

Ruth Siemens

Congratulations! You have retired! You are now part of a phenomenon unique in the history of the world! Never before has any country had so many retirees who are so young, so healthy, so well educated, so competent, so affluent, and so free to do as they please! And so many of them believers in Jesus Christ!

This phenomenon is also unique in the history of the church! The graying of America is no accident, but part of God's design! How wonderful that he has prepared so many people for so many years, and then freed them to do cross-cultural ministry just at this crucial time! Have you considered spending part of your retirement years serving the Lord in another country? Or working with internationals here? Retirees are a major part of God's plan for the world. Note a few facts:

American retirees

How many are there? The U.S. Census Bureau says 65 million are over 55 years of age! Almost twice the population of California or four times Texas! About one in every four Americans! If all were together as an independent country, they would match the Philippines—twelfth most populous country in the world!

And growing! Just beginning to join the ranks of the retired are the first of the Baby Boomers—the ones born after World War II, from 1946 to 1964. In that period America experienced its greatest population explosion ever—76 million births! The peak was 1957 with 4.3 million births. For the first time, America developed a youth culture. (Canada, Australia and New Zealand had similar booms.)

How many evangelicals?

According to the Gallup poll, a third of all American adults claim to be born again. Because that term is loosely used today, church leaders consider that 20% may be true evangelicals. Out of 65 million that is at least 13 million!

If only the evangelical retirees made up an independent country, they would equal Florida or Pennsylvania! They would equal Chile—50th in the world and bigger than 131 other countries!

But there is more. The ranks of retirees are swelling at a strategic time.

What about the retirees' age?

The Great Commission has no age clause! Nowhere does the Bible say that missionary work should be left to the young. Retirees range from 50 or 55 to 80 or 90 and a few live beyond that. In 1925 average life expectancy was 54 years. It is now about 76 and is projected to average 80 years by 2000! But many Baby Boomers retire at 40. After they exchanged their idealism for realism, many quickly became well-to-do. They became Yuppies—and now retire early. Some are casualties of corporations' downsizing, but many choose to live off of their investments.

Many military people also retire at 40 with full pension, then give 30 years to a second career, with a second pension! Those 30 years could be used in tentmaking or other missionary work.

But even retirees who are 60 or 70 may have another 10 or 20 years to give to missions! If you knew you had only ten years of good health left, wouldn't you want to use them the best possible way?

Another factor must be considered. Seen in demographic perspective, retiree ranks are mushrooming just at a time when the youth sector has hit an all-time low. There are not enough young people to complete the missionary task! Baby Boomers' children—called the Baby Busters—were born from 1965 to 1976. The Boomers opted for smaller families.

Most of their children have now graduated from college. Enrollment at institutions of higher learning is so low that many colleges have raised rates and resorted to drastic measures.

Meanwhile, two new factors enter the education picture. 1) Today it takes students longer to acquire a vocation, because many degrees have little value without graduate studies. 2) Most students finish with incredible school debts—averaging \$11,000 each—and additional credit card debts! When two graduates marry it is not unusual for them to have a \$25,000 to \$30,000 joint debt! Ralph Winter considers these two facts the biggest obstacles in recruiting young people for missions. The majority have mortgaged their future (which is not theirs, but God's) and by the time they are free to go, their missionary vision has often faded.

It can be no accident that God has provided so many Christian retirees to help fulfill the Great Commission at this critical moment, when we need all our resources, because both the needs and the opportunities are greater than ever before in history!

And you can make a difference! Can you imagine yourself taking the gospel to people who have never heard it? Helping establish house churches where none exist? Freeing missionaries from support duties to concentrate on their primary ministry? These could be the most exciting and fruitful years of your life! Age does not matter as much as reasonably good health, a sense of adventure, a compassionate heart and a strong trust in God. Your best years may be just around the corner!

When is someone too old? I have before me a letter from Connie, a widow I met in a church where I spoke. She asks us to find her a job in a needy country where she can share her faith this summer. (GO does this.) Several great hot jobs popped into my mind. But then I noticed that Connie is now 89 years old! I thought I would gently encourage her to witness at home. But then I noticed that she still teaches children in a Released Time program, tutors English to international students in a nearby university, and heads her church's missions committee! She spent several months last year teaching English in Poland! She plans to visit missionaries in Alaska in April, and if we do not find her a job for this summer, she will proceed with projects she already knows in Thailand or Singapore! So we sent Connie job information. Her continued track record makes her a valid candidate for Christian ministry abroad!

A medical doctor and surgeon, who had worked in the Muslim world for years, spent part of each retirement year overseas. At 90 he taught medicine and the gospel in Afghanistan—a tough and dangerous location! Margaret Cole, widowed at 71, did bookkeeping for several years at the Wycliffe base in Papua New Guinea. Then she went to the Mam Indians in Guatemala to help a nurse run a clinic. Margaret kept the medical records—as she had done in a California hospital for years. But in this isolated part of Guatemala she also helped attend patients, deliver babies, and prepare dead bodies for burial. She retired again, but then went to teach English to Cambodian refugees in a rustic camp on the border of Thailand, and led Bible studies with her students. At 80, she delivered 8 Bibles to Burma (now Myanmar)! She did not smuggle, but took them openly, knowing she could go to prison when the customs officers opened her suitcase. She was trusting the Lord. The official asked for her key. But then he paused, and said it would not be right for him to search the suitcase of a white-haired grand-mother! That encouraged Margaret to take 50 Bibles into atheistic, still communist Russia! Finding no legal way to enter, she joined a tour group from Germany—although she knew no German. She kept leaving the tour to find her own way to the homes of Russian Christians! She was followed by spies, but God protected her and the local Christians—who were overjoyed with the Bibles! Although people kept telling Margaret she was too old, God kept opening doors. (You never know if a door is locked or just needs a push.) Margaret says, "Those who have retired shouldn't think of this as the end of their useful lives. Why not retread and visit a mission field? . . . God's divine employment agency has an infinite number of exciting openings, and He never misses in suiting the job exactly to the person."

Not all octogenarians should rush overseas! Not all feel spry or adventurous, and it is not the only way to serve God. But retirees from 50 to 70 may still have from 10 to 30 years to give! Let's take a further look.

What about their health?

Some struggle with illness or chronic pain. A few have Alzheimers. (When we can no longer hold God's hand, he holds ours—and never lets go!) But the majority of retirees have better health than any previous generation of Americans! And they are active! Extensive travel is evidence of that!

What about their education?

More have degrees than any previous generation—degrees which open doors for work and service in other countries. Many others have the equivalent of degrees in work experience, which can give them an edge over young people with degrees, but no experience. Even retirees with no higher education had the advantage of a solid, traditional high school education. Many tend to be more informed than previous generations—a benefit of controversial TV. Many have done years of Bible teaching and other church ministries. Retirees have much to give!

What about their affluence?

The question reminds me of the cartoon of an elderly couple asking the librarian where to find the title, *How to Live on Social Security*. She says, "Oh, you'll find that in the fiction department!" Many find their fixed retirement incomes barely enough, and Medicare not quite adequate for health expenses. But most have reasonable financial security. Taken as a whole, they are more affluent than any previous generation! About 75% own their homes and cars, and have Social Security in addition to generous pensions. Their children are grown and no longer a financial drain. They are eligible for discounts everywhere. Most are much better off than the general population. (Only 6 % of Americans earn \$60,000. Most raised their families on less than half that.)

Laura Pedersen writes that retirees "have one-half of all the country's discretionary spending power and 77% of its financial assets!" ("There's Gold in Senior Years," *Orange Country Register*, 8/11/96) Advertising agencies target these coveted consumers as "The Third Age."

But there is more. David Gergen writes in *U.S. News and World Report's* April 28, 1997 issue that the parents of baby boomers are expected to leave behind an inheritance of ten trillion dollars—\$10,000,000,000,000! About twice the amount of our national debt! The money was earned through hard work, frugality, booming property values and a roaring stock market. Most of it will be passed on to their children.

What about their availability?

Someone has said, "Availability is more important than ability." Some retirees are not free. They may have full custody of grandchildren—the "granny nanny" phenomenon so common in our day. Others are full-time caregivers to ill spouses or parents. This is ministry, too, and pleasing to the Lord. Others do free-lance jobs for fear their modest retirement income will not be enough.

But studies show the majority are freer than any previous generation. They are more active in church and they volunteer for social service projects. They play golf, travel and take cruises. The Census Bureau estimates that 700,000 are retiree nomads, living in RV's. They do not have to pay property tax or utilities or mow the lawn. They see the country, and alternate visits to their children and grandchildren scattered across the continent.

At least 300,000 spend all or part of their retirement years in foreign lands. Many go to the country of their ancestry—Poland, Ireland, Sweden, Italy—all spiritually needy. Many more choose countries where life is comfortable, the cost of living is low, and their retirement income goes further. They buy homes for a song, and often find other worthwhile investments. It is said you can live in a beautiful, coastal city in Mexico for \$14 a day!

Many older Christians give generously to the church and missions. The Lord receives these gifts as worship. But gifts of money must not take the place of the gift of ourselves—our direct service. Paul's grateful new converts first gave themselves, and then their gifts—just as they had seen Paul do. (1 Thess. 2:5ff.)

Seniors on a low income can seek paid positions abroad, and serve as tentmakers, if they have marketable skills. Or work part-time, to supplement their modest income. American expatriates are allowed a \$75,000 income tax exemption.

We suspect that a great many seniors would love to serve the Lord abroad, but they need information about openings, and assurance from the Lord that this is right for them at this time.

What about their usefulness?

Mission leaders used to say that if you were over 30 you were also over the hill! Agencies would not take you. That attitude has almost disappeared. The head of a mission recently said "retirement is no longer 'too late' in missions. In fact, it seems to be a new trend. We feel very positive about our retirees. They have the skills to offer plus the maturity and stability needed."

If you seek a salaried position, as a tentmaker, you will find that some employers enforce a 70 year age limit. But many others do not. In much of Asia and Africa age is an advantage.

Peace Corps has high regard for retirees. Because they send out more people than any other organization they have statistics for comparison. In their 36-year history they have sent more than 120,000 people, mainly to poor developing countries. Their recruits now average 31 years of age. But they usually have 12% retirees—about 500. They have no upper age limit, and take some people over 80. They consider the retirees their most valuable recruits! Peace Corps finds that seniors have much to offer from their past work and from their life experiences. They are more patient and adapt better to the culture. Are you surprised? They stay through their contracts—many young people do not. They have endurance, stability and a sense of responsibility often lacking in younger recruits. Contrary to common rumor, Peace Corps gives you freedom to practise your faith, but in non-Christian countries, they ask you not to evangelize in a way that will stir up hostility. They put no restriction on you that you would not have to put on yourself—or risk getting kicked out of the country. You can do low-key fishing evangelism. Many of our applicants have found Peace Corps an excellent context for service and ministry. (See below on fishing evangelism—a low-key approach that is appropriate for the workplace in sensitive countries.)

So older Christians are welcome in secular jobs and in mission agencies. How can we account for this change in attitude? We live in a different world!

Our 21st century world

It is a radically different world from that of a hundred years ago. Then, if four missionary couples sailed for the mission field (no planes!), it could take months to reach their destination. A spouse or two would have died from diseases for which there was no medication. The widowed often married each other. Soon after arrival, others died in the crude living conditions. The history of missions is littered with the gravestones of committed, courageous people! Candidates needed to be young and strong.

Today, missionaries jet to and from their fields in hours, on relatively low fares. Many make annual trips home to family, or bring family to visit them. They are rarely more than a phone call away from loved ones, and e-mail facilitates substantial visits weekly, or daily, if necessary.

Almost everywhere, quick repatriation by jet is possible if a health crisis occurs. But good medical care is available in major cities almost everywhere. Most have at least one reasonably good hospital—where the expatriates go.

Medications are plentiful and more can be rushed in by jet. Nearly every major city has some American or European doctors or local doctors who trained in America or Europe. Consulates and international schools know who they are. Cost is often reasonable. Health insurance is available. Even some chronic health problems need not deter a senior, if these do not interfere with normal activities.

Living conditions can be as comfortable as at home. Most of the world's unevangelized people are in its cities. So you don't have to go live in the boonies! But you may want to! Life can be quite comfortable on a Wycliffe jungle base, even though housing is rustic, and you may have to carry a flashlight to ward off snakes. Retirees are proving to be real troopers in tough situations. But you can usually expect modest, yet comfortable living accommodations. If you go as a tentmaker, with a full-time, salaried job, they may be fairly luxurious. In many countries, you can have a maid, or at least a weekly cleaning woman. Even a chauffeur.

What about the language?

Mission leaders used to feel that anyone over 30 could not learn a foreign language. But today English is the world's trade language! More people speak it than any other. Mandarin Chinese is the first language of more people because of their sheer numbers. But English is spoken in the anglophile countries (U.S., Canada, U.K., Ireland, Australia, New Zealand, etc.), and it is everyone else's second language. More than 80 countries use English as one of their official languages!

English is an official language of India. Why? Because its 910 million people speak 1652 major languages and many dialects! When they come together in cities they cannot communicate with each other except in English! (Hindi is another nationwide official language.) Other Asian countries use English for the same reason and so do 22 countries in Africa, and many Pacific and Caribbean island nations. In still other countries English is taught in elementary school.

Swedish people fear their language may become obsolete because English is so widespread.

Retirees who go abroad can evangelize the local English speakers. But many retirees still speak their ancestral language or one they learned in school, and have a decided advantage over the rest. My cousin Gail brushed up her childhood German and went with her husband Bernie to beautiful Austria—less evangelized than India or China! She teaches children in English in a mission school that has many pupils from unchurched families, many from Eastern Europe. Bernie works in the business office. To meet the high cost of living, this couple supplement modest salaries with some retirement funds, and some gifts from donor partners who want a share in their valuable ministry. If you don't know the language of your target country, why not get to work on it? It will help you adjust culturally, to gain the confidence of local people and to share the gospel more sensitively.

Don't believe the rumor that older people cannot learn a foreign language. Age has little to do with it. Sixty-year-olds who have kept their minds active by reading and learning, can probably acquire a new language as readily as someone who is thirty. Only children have an advantage over the rest of us. Three and four year olds can learn two or three languages at once (as my siblings and I did in our California immigrant home), because the nerve connections in their brains are still forming. Language ability slows after 10 or 12 years of age. (Expatriates often ask their children how to say things in the local language!)

So, you belong to a privileged group that is younger, healthier, more educated, more experienced, more affluent and freer to serve the Lord than any other people! You are being sought by Christian and non-believing employers alike. Our 21st century world seems designed for you!

Why go abroad?

Consider a few reasons, that are not given in order of importance.

1. The need is greater. Always someone says, "Why go to Timbuktu or Ouagadougou when there is so much need in our own country?" We are needy! But if the early churches had believed their own countries must be fully evangelized before they took the gospel elsewhere, the gospel would never have reached us! The church would have become extinct.

Besides, of all the unevangelized people in the world, less than 2% are in the U.S.! And we have at least 50 million evangelicals who can reach them! Theoretically, if every adult evangelical won 5 people to the Lord this year, every U.S. resident would know God! But Jesus says there will always be those who reject. (Matt. 13)
All non-believers here have access to the gospel by radio, TV, literature, churches and individual believers. All genuine seekers in America can find God. Someone asked, "Why should anyone hear the gospel twice until everyone has heard it once?"

But at least a fourth of the world's people have never heard the name of Jesus! They die without Christ! About 1200 people groups are unreached—they have no viable church. Our goal must be to plant a house church (a Bible study fellowship) in each group that can multiply and evangelize the rest. Many countries must be re-evangelized! Our recent missions progress has been great. The church in Latin America is growing three times as fast as the population, and in sub-Saharan Africa, five times as fast! But there is much yet to be done.

2. The opportunities are greater. Never have we seen so many openings! You can do regular missionary work with a mission agency, or provide support services. You can become a tentmaker, integrating work and witness in one of the many secular jobs. The collapse of Communism opened up newly independent ex-Soviet republics and satellites, and caused a sea change in the world. Scores of former leftist "neutral" countries in the "two-thirds world" now look to the West for help to become democratic, free market economies. Job openings abound.

3. Personnel is in short supply. We find ourselves in a demographic trough, with not nearly enough young recruits. Also, today's Baby Busters—the Generation X—express their devotion to the Lord and to missions differently from the Boomers and earlier generations. They seem less dependable.

Ken Baker mentions their five main values:

1) They make limited time commitments, and prefer short term service. About 30% of today's missionaries do not complete one term of service, or return for a second. (Missionaries made lifetime commitment until about 1960, when the "short-term" idea took hold.)

2) They question authority, challenge tradition, view leaders as peers, and expect a part in decision-making.

3) They care more about personal fulfillment than the impersonal goals of an organization. 4) They put family considerations above all else.

5) They expect the mission agency to care more for them as people, than how well they do their job. (See "Boomers, Busters, and missions: things are different now," in Evangelical Missions Quarterly, Jan. 1997.) It is not yet certain how these new attitudes will affect the missionary effort in the long run. Retirees are needed during this transition.

Doug Nichols, head of Action International, says they "would much prefer twenty old timers 50 years of age or more, who would give 10 to 15 years to the work, than to have 100 young people for only one or two years!" He says they need 44 gray-haired workers in India, Colombia, the Philippines and Mexico.

Even the head of a secular firm said they liked to hire older workers because they have old-fashioned values. But there are not enough young people in any case, and the imbalance will worsen for a few more years.

4. Retirees are well-qualified. Not only are they educated and experienced in a wide range of vocations, but many have extensive ministry experience. An older couple came to our office to say they had not planned to go into missions, but his firm wanted him to head up their operations in Saudi Arabia. Because both were experienced Bible teachers, they saw God's hand in turning them into tentmakers. You may want to consider this kind of possibility in a needy country for a few years or even a few months or weeks.

5. It might do you good. Long-awaited retirement gives people a chance to do things they dreamed of but were always too busy for. But after a time, leisure palls. Polls show that many retirees feel useless. Their identity and sense of worth was tied to their work. Most of us function better with the structure a work schedule provides. It can be a major factor in our health and well-being. People with a strong sense of purpose and fulfilling activity tend to feel better and live longer.

When God invented work, "he saw that it was good." It is one of the ways we reflect him, and fulfill our cultural mandate of developing and caring for his earth and one way that we can love the non-believers that God loves, even while they are still his enemies! (Rom. 5:6-8).

Seek the kind of opportunity that fits your past experience and your present interests and abilities. Choose work you can do and wish to do, hours you wish to keep, an appropriate lifestyle, etc. Begin with a reasonable time commitment and let God guide whether to then extend it or come home.

6. Age is often an advantage. In much of Asia, Africa and island nations, age is venerated. This carries over to evangelism and Bible teaching. When you explain the gospel to someone it may have more weight than if a younger person did so.

7. The Great Commission has no age clause. "As you go into all the world, make disciples in every nation. . . teaching them all that I have taught you. . ." (Mt. 28:18) Nothing in Scripture suggests that missionary work should be left to the young. Teenagers Joseph and Daniel were powerfully used by God in foreign cultures, but neither volunteered. The Daniel that Darius threw into the lion's den was no strong young man, but a frail octogenarian!

Isaiah says that if we wait on our Creator and everlasting God, he can give us power and might when we tire, and renew our strength like an eagle's! (Isa. 40:28-31.) Maybe he was commenting on David's words in Psalm 103:5: "God satisfies you with good as long as you live so that your youth is renewed like an eagle's. . ."

Moses, who said a normal life span was 70 or 80 years, reached 120, and "his eye was not dim nor his natural force abated." (Psa. 90:9,10, Dt. 34:7) He said God measures out strength to us each day according to our needs. (Dt. 33:25). So we can say every morning, "This is a day the Lord has made, so I can rejoice and be glad in it!" (Psa. 118: 24) It will hold no surprises for God. He already has a solution for each problem we will face.

In a sense, nothing has changed since our youth. When I was young, and a tentmaker and missionary for 21 years in 5 countries, I needed to trust the Lord because all my strength and ability was inadequate. Now that I am older, and feeling my limitations, I must trust him for exactly the same reason! The situation is not different! (If the goal is to swim from San Francisco to Tokyo, the champion swimmer has no advantage over the amateur!) At every stage of life we can serve only by the strength the Lord provides.

So, when Caleb was 80 he undertook the greatest exploit of his adventurous life—the conquest of Jerusalem from pagan idolaters! At the end of his long life he reminds his people that: "Not one word has failed of all God's promises!" (Josh. 21:45, 23:14ff)

We retire in the sense that we leave our regular place of paid employment for a change of pace. We rightly feel the need of more leisure and must take things more slowly. But Christians can never retire from evangelism! Many seniors still teach Sunday school and do other ministries. Why not use that experience in an even needier location?

God says, "Even to your old age I am he, and to gray hairs I will carry you." (Isa. 46: 3ff.) "The righteous flourish like the palm tree and grow like a cedar of Lebanon; they are planted in the house of the Lord, and they flourish in the courts of our God! They shall still bring forth fruit in old age. . . ." (Psalm 92:12-14).

We must respond like the Psalmist: "The years of our life are threescore and ten. . . So teach us to number our days that we may get a heart of wisdom. . ." (Psa. 92:13, 14). "But I trust in thee, O Lord. I say, Thou art my God, my times are in thy hands. . ." (Psa.31:15) "O God, from my youth Thou hast taught me and I still proclaim thy wondrous deeds. So even to old age and gray hairs, O God, do not forsake me, till I proclaim thy might to all the generations to come." (Psa. 71: 9, 17, 18)

Seniors are a great untapped resource and their opportunities are many.

Retiree options abroad

First we must ask what kind of time commitment you would consider, and then the many options.

If possible, go for a year or two. If all goes well, extend your stay. A retired couple who went to spend two years in Germany, where their children teach in a mission school, ended up teaching in that same school for 6 years! Then they sold their house in the U.S. and made a permanent move.

Or begin with vacation service—from a few weeks to six months. You can make some difference, and even if you do not stay longer, it can make you a better missions recruiter and sender.

Sometimes it is hard to gauge just how much we should be doing. As I begin to struggle with that question, I often remember my Uncle Jake. When he was 94, I asked him how he was doing. He said, "Not well, not well—I have never been old before and I just don't know how to do it." God can help us find the right balance.

But think about how many years you may realistically have left. What is the most important thing you could do with those years? How much will your limitations allow you to do? What would most please the Lord? How much can you trust him for? What kind of model do you wish to leave for your children and grandchildren?

When my grandmother died of cancer, my dear 82 year old grandfather sold his house, put a few belongings into a trailer behind his second-hand car, and headed for Mexico to evangelize! No one could talk him out of it. But he made one last stop before the border, to visit his youngest daughter. There he died. It makes me proud to remember that Grandpa died with his boots on! I think God accepts all that he longed to do in Mexico as having been accomplished. Now consider a list of general options and more specific opportunities.

You can go as:

- 1) a missionary;
- 2) a tentmaker;
- 3) a retiree abroad without a job;
- 4) a non-resident missionary. We will consider three other options later.

1. Serve as a missionary.

You go to your target country to do missionary work or to help missionaries do theirs. You apply to an agency for openings. They usually do not have much money except what each missionary raises from their friends and churches. Your retirement income may be more than enough in countries where the cost of living is low. In an expensive country, you could raise a few donor gifts to supplement that amount. Many retirees rent out their home in the U.S. (to friends or family) and apply the rental income to their living costs in expensive lands.

What kinds of openings do mission agencies have? If you have ministry skills and experience, they will want you to use those. Even if you provide support services, you will be viewed by local people as a missionary because of your connection to the mission.

Agencies often need teachers for mission schools and people who can tutor English as a second language for all ages. Both are excellent options because they provide a good context for evangelism. In many African countries they also need people who can teach religion in government schools. Religion is obligatory and students must choose between Christian or Muslim. A curriculum may be provided. The secondary schools are often boarding schools, where there can be excellent interaction between teachers and students.

Many African secondary schools also need people who can teach practical skills to those students who will not continue on to university. An education commission from Nigeria asked me to find people who could teach cabinet making, appliance repair, auto mechanics, hair-dressing, cooking, sewing, farming, etc. You do not need a degree in your subject if you have experience and know how to teach.

Use your profession for God.

Ed had set up several communications systems in foreign countries, so he equipped Wycliffe's jungle bases in Peru and Bolivia with phone service.

Do you know dentistry? As late as 1990, the Comoros had not a single dentist in the whole country, until a Christian began making visits. When the Portuguese pulled out of Mozambique, there were only 15 doctors for 8 million people! There are many long and short term options for doctors everywhere.

But we should ask, "What do you know how to do?" Almost certainly, there is a need for your skills somewhere. Do you know gardening? landscaping? agriculture? business? bookkeeping? accounting? computers? health care? secretarial work? filing? music? illustrating? forestry? building maintenance? building construction? cabinet making? plumbing? electrical repair? auto repair? Could you organize a library? or be a medical lab tech? or a radio operator? or fly a plane? or do aircraft maintenance? or illustrate reading primers? or type manuscripts? or do correspondence? or run a mail center? or do surgery? or physical or occupational therapy? or teach manual arts? bicycle repair? shoe repair? Can you teach someone to cook or sew?

Women who do not have careers are not just housewives, but domestic engineers! To manage a home and family requires a range of skills that are useful elsewhere. Women (or couples) are needed to run mission homes and guest houses, or be dining room hosts and hostesses, or dorm parents in boarding schools

Among American retirees are 12 million widows—more than 2 million evangelical women. When Mrs. Cudney's husband died, she went to Lima, Peru to run the Wycliffe guest house. She managed this small "hotel" for years, training and supervising the servants, planning menus, and encouraging missionary families who came in from their tribes. She put on formal receptions for government officials and weddings for missionaries—even playing mother of the bride!

Mission agencies put out lists of their personnel needs and may be willing to carve out a special niche for you. Intercristo can try to match you with some mission agencies. Or you can contact GO about openings for tentmaking or other missionary work.

2. Serve as a tentmaker.

Tentmakers do not raise donor support, but earn their living by their vocations, in the way that Paul supported himself by making animal skin tents. They are viewed by the local people in their host country like any other foreign experts or guest workers. They are not suspect as religious workers. But tentmakers are just as committed to missions as regular missionaries. Their ministry is just as full-time, even when they have full-time jobs. They integrate work and witness. How do they evangelize? They do the kind of low-key evangelism which both Paul and Peter taught their converts. (Col. 4:5,6, 1 Pet. 3:14-17) They taught a fishing approach instead of the usual hunting. Most Christians rarely evangelize because they do not feel comfortable invading the privacy of strangers and imposing unwanted religious conversations upon them. But fishing reduces evangelism to answering the questions of people who want to know!

This is how it works. Christians in the workplace (campus, neighborhood, club, etc.) must focus on their personal integrity, quality work and caring relationships and to make occasional fitting comments about God. This leads spiritually hungry people to ask questions, which tentmakers must be ready to answer. This way they fish out the seekers from among the indifferent or hostile. Tentmakers need not fear the questions. They should never evangelize as authorities, but as learners. If you are asked a tough question, say, "I am still learning about my faith, but let me think about it until tomorrow so I can give you a clear answer."

Let the seekers pace the initial conversations with their questions, as they are ready. Their questions also let you know exactly what to say, because they reveal what the seekers already know about God, what facts they lack or confuse, what are their felt needs and the obstacles to their faith. You can detect how the Holy Spirit is drawing them, and patiently cooperate instead of running ahead of him. As soon as possible get them into a one-on-one Bible study. These quickly turn into small groups—the most effective, patient means I know for winning people to the Lord.

The tentmakers' low-key evangelism on the job spills over into their free time in the form of hospitality and home Bible studies. Evangelistic Bible studies turn into discipleship Bible studies, and these can turn into house churches! (See GO Paper, Tentmaker and Workplace Evangelism—29 pp.)

In free time these professionals may engage in a wide variety of other ministries. In my years in Peru and Brazil, God gave me an exciting on-the-job ministry to teachers, elementary and high school students, and their upper-class Peruvian and Brazilian parents. In my free time he led me to pioneer the IVCF-IFES university student movements in these countries. A tentmaker who taught linguistics in an Arab university also translated the Bible into the language of five million Muslims who have never had it before!

Why tentmaking?

But why support yourself if you can get donor support? Note only a few of the many reasons for going abroad as a tentmaker, or professional, instead of a regular missionary.

1) Restricted countries. Tentmakers can get into that 80% of the world that is off-limits to missionaries! Many governments do not grant missionary visas, but they admit people with expertise their country needs. These include most of the least evangelized countries and unreached peoples.

- 2) Open countries. Tentmakers can reach social groups in open countries that are otherwise almost inaccessible—like western Europe, and like Japan—only one percent evangelical.
- 3) Personnel. Tentmakers provide us a powerful alternative force, which is important because we will never have enough missionaries. It takes a young couple an average 2 ½ years to raise donor support.
- 4) Cost. Tentmaker are a valuable resource in a day of spiraling mission costs because they can serve for years at little or no cost to the church. Most receive salaries and benefits and travel expenses for themselves and their families.
- 5) Credibility. Tentmakers have a certain credibility because of their work. People expect religious workers to say religious things, because it is what they get paid to do. But when engineers, history teachers and computer operators talk about God, people are more likely to listen This was one of Paul's main reasons for his self-support.
- 6) Identification. Tentmakers identify, not only with their host country culture, but with their colleagues, students, patients, customers, clients, etc. as they move naturally in their professional circles. This was another of Paul's main reasons—to become all things to all people in order to win some.
- 7) Modeling. Tentmakers model godly living in corrupt, immoral, idolatrous societies for people who have never seen a Christian before! They model a biblical work ethic for countries that have none. They model unpaid lay evangelism so all their converts become worker-evangelists! These were Paul's most important reasons for making and repairing tents. 8) The international job market. Tentmakers use this global job market to help spread the gospel. It is a post-World War II, post-colonial phenomenon, and surely did not appear by accident. It is designed by God to help us finish world evangelisation! (See GO Paper, Why Did Paul Make Tents? The Rationale and Biblical Basis of Tentmaking. 8 pp.)

The global job market

What vocations are needed? At any moment there are at least 60,000 advertised overseas job openings! They are in almost every vocation, although the biggest are education at every level, health care of every kind, engineering, science and technology, agriculture, business, economics, finance, industry and commerce. Anything related to computers is in demand. But there are openings also in the social sciences, in the fine arts, in athletics, etc. Many opportunities are in transportation and tourism.

Who hires? U.N. and U.S. government agencies, U.S. and foreign firms, private voluntary agencies (PVO's or NGO's), educational and health care institutions and many others.

Terms of employment. To be hired you must have expertise the country needs, because they will not let foreigners take jobs their people can fill. So most jobs require degrees, or then, years of experience. Most positions pay salaries that range from adequate to high, with benefits, and round trip fares for the family. Initial contracts are usually one to three years, and renewable. But it is advantageous to acquire the position from the U.S. People who go abroad to job hunt are often considered local hires, and paid on a local scale without benefits.

Job locations. Where are these positions found? In every country! There are fewer jobs in western Europe because they have an abundance of highly trained people, and after their own citizens, other European Community members have first chance at the jobs. But we know of many openings for Americans. GO gives high priority to those countries that do not admit missionaries—especially, the Muslim world, and unreached people groups. Many of these countries have more foreign workers than locals! They have long had the most job openings, and the best terms, paying workers well. But some now struggle with lower oil prices and big Gulf War debts. In these countries evangelism must be done discreetly.

Many kinds of expertise are needed in the recently opened ex-Soviet republics and satellites, but expect spartan living arrangements and maybe poor pay.

The Pacific Rim countries have many openings, and so do some of the island nations. Latin America has fewer possibilities because these countries have now been independent for over a century and foreigners usually have to speak some Spanish—or Portuguese for Brazil.

Most jobs worldwide are in cities, where most of the people are. But some are in rural or even tribal locations. Ask GO for information about specific careers, and if you are interested in going abroad, ask for a brochure, application form. Fellowship and accountability structures. Isn't tentmaking a lonely undertaking? No, because in most places there will be at least one English language church or several house fellowships. But more important, tentmakers should always work in teams. Go assists its applicants to find or form teams. We put you in touch with tentmakers already working in your target country.

In addition to low-key evangelism in the workplace and the resultant hospitality ministry and Bible study groups, what do tentmaker do? Their free time ministry can take almost any shape that their gifts, training and experience prepare them for, and the degree of liberty the country allows.

A few tentmaker examples. What are retiree tentmakers doing? Here are a few, chosen at random, in addition to those already mentioned. The Andrews (not their name), both past 70, teach English in China, where they bicycle around Beijing, live in spartan conditions, and win students to Jesus Christ. . . . Dan taught linguistics in an Arab university and translated the New Testament into the language of five million Muslims, who were guest workers there. There was a mandatory retirement age. Then he got a position in the homeland of these Muslims! He and his wife continued to work with the same people group! . . . Dr. Ross Douglas went to Brazil to teach physics in the university, with his wife, Eileen, and served for 40 years with the IVCF-related student movement, the ABUB. Now ready to retire, he will continue in Brazil, where he is in demand as a speaker in the churches, especially on Bible and science. . . We helped a retired missions professor and his wife to go work in Egypt where their children were already serving. . . Dr. Wells practised and taught medicine for years in Taiwan, where his wife also taught. But instead of retiring, they moved to mainland China, for another decade of fruitful ministry, using their vocations to win Chinese to the Lord, and helping establish house fellowships. . .

A tentmaking agency that has many teams working in restricted Muslim countries recently asked for a few older couples to come as helpers to the teams, to be surrogate "parents" to the young couples, and "grandparents" to their children. Or, could you home-school a half dozen children?

3. Live abroad in retirement

If you don't want to be tied to a work schedule, consider a life of retirement in a spiritually needy country, with reasonable comfort and a low cost of living. You do not have to have a job to tell people about Jesus Christ. At least 300,000 Americans spend part of their retirement years in other countries. Some go live in the country of their immigrant parents, even though some of these are fairly expensive. More often they go where the cost of living is low and their retirement income will go further. Governments are glad to have them since they bring hard currency—dollars—into the country.

This option has much potential for spiritual ministry. Often many expats live together in little golden ghettos, and you hardly get to know local people. You can evangelize these Americans, but it is not much different from witnessing at home. You will need to resist becoming absorbed by them. Missions is cross-cultural, so you will want to get to know the local people—starting with those who speak English, or who come to you for lessons.

Make friends with local people, invite them to your home and visit theirs, and tactfully share the gospel. Fish—don't hunt!! Witness as you play golf, see a museum or attend an opera. An aircraft expert and his wife have won 75 Japanese to the Lord (amazing!), partly because she teaches the women how to do needlepoint. Start an evangelistic Bible study in your home. Help in a local church.

You have great choice in countries. But American retirees have a few favorites. At least 7000 Americans have retired in Ireland, in spite of the rather cold weather. The living cost is still relatively cheap, but rising. English is spoken and Ireland is quite pro-America now that there is much anti-British sentiment. Medical care is inexpensive. Few people know God.

More than 5000 Americans have retired in sunny southern Portugal and 6000 in the coastal towns of Spain. Another 19,000 are in Greece. All of these are pleasant places with a relatively low cost of living. And spiritually needy! Over 50,000 have retired in Italy, where few have heard the gospel. About 17,000 are in Scandinavia, and 17,500 in Germany, probably because their roots are in there. Cost of living is high.

4. Be a non-resident missionary

The Grindalls did vacation service in Kenya, helping the Masai people to build a dam, providing them with their first ever year-round water source! They developed a love for the people. So they arranged their Seattle florist business so they could volunteer half of every year in Kenya. They learned the Masai culture and language, and developed long-term relationships with individuals. There are many patterns for part-time missionary work.

But non-resident missionary (NR) is becoming a technical term for a much more demanding kind of ministry. It is ideally done by someone who has lived in a hostile foreign country and knows the language and culture or is willing to learn them. Many tentmakers are needed in these countries, but often they work under government restrictions. A non-resident missionary is one of these people who lives not in his target country, but in one nearby where there is more liberty, and ideally, one with immigrants or guest workers from the target country. This NR becomes thoroughly familiar with all the possible Christian resources, decides which would be advantageous for his country, and then persuades them to participate. Take a fictitious country—Alibar. The NR lives in nearby France, where many Alibaris live. He may bring a dozen tentmakers to Alibar, all with different vocations. If there is a need for clothing manufacture, he gets a Christian businessman to open up a branch. He gets half a dozen young Christians to become international students. He may persuade linguists to begin translation of the New Testament, and get Gospel Recordings to do cassettes. He'll get the Jesus Film people to dub it into Alibari. He'll persuade a Christian radio group to beam into the country. If there is dire need, he tries to get Christian relief organizations to get permission to come in. He plans a total onslaught on the country and helps coordinate the efforts. It is something a retiree might do well because of his wealth of information and personal contacts.

5. Tourist-evangelists

This excellent option is being so badly misused that we hesitate even to mention it.

Christian tourism is a great idea, and it can be a good way to learn about other cultures and missionary work. It can make you a better sender. But going abroad in large groups to evangelize is often counterproductive. Because the visitors do not know the language or the culture, they can undo years of careful groundwork laid by resident tentmakers.

Large tour groups attract too much negative attention. Especially problematic are the American groups that go to do mass evangelism. We do not recommend joining any such campaign unless a large number of mature local believers are trained to do follow-up. This is the careful way Billy Graham and Luis Palau work, and they give clear, simple presentations of the gospel. But others take the health and wealth gospel, which is always detrimental, and they often

hold campaigns where no adequate follow-up is possible. They report thousands of conversions, but decisions mean nothing if they are not intelligent responses to the true gospel!

But tourism can be fruitfully used by biblically informed retired Christians, who know how to fish—not hunt. You do not accost strangers, but you do or say things that can get their attention, and then wait. In a sense, you say, "Now it's your move." If there is no response, drop the conversation. As I traveled through Asia, I wore a tiny lapel pin—either a cross, or a fish. I was amazed at how many people recognized the symbols and began conversations. It gave me the joy of meeting local Christians and of counseling some very new believers. Most important, it opened many conversations with seekers, who asked questions I was so glad to answer! (But avoid bumper stickers and T-shirts with bold Christian messages. They turn people off. There is a difference between witnessing and advertising.)

Vera, who had worked in Pakistan for years, made visits all over the Middle East from that base, especially to encourage and teach and train Christians.

If you don't go overseas

What if you feel it is not the will of God for you to go abroad at this stage of your life, or your efforts to go fail? Missions is a great history-long, cosmic war for control of the world—cosmic because it involves non-human as well as human beings. It is a spiritual war that does not take place only in distant locations. It rages all around us!

Remember that Jesus Christ has already won the decisive battle, on the cross, redeeming us and defeating all the enemies—human and non-human. At this stage, we must occupy the territory which is his—the whole world! But he does not allow us to use force, because he loves the rebels. He sends us to tell them what the score is, and lovingly persuade them to change sides.

This shows us that it is extremely important to fight the war in the forms it takes in our own country, although many other countries are more desperate because they are almost totally in the grip of the enemy.

Also, we have only 5% of the world's people, but 95% of its spiritual resources—churches, ministers, Bibles, books, radio, TV, Christian schools, etc.

Consider the next four options.

1. Evangelize your compatriots

If God has led you to stay at home, know that it is no accident. You may be sure you have been assigned by him to the location where you are—until he leads elsewhere. Your present assignment is as important as any other. Consider believers around you as people to encourage and non-believers as people to pray for and win. Fish—don't hunt. You are surrounded by fellow Americans who have not received Jesus Christ—maybe in your own family, in your neighborhood, your social clubs, your friendship circles, the service people you deal with and the strangers you meet. Also, every new generation has to be evangelized. It should be vertical—with parents winning children, but this often works out badly. A look at western Europe shows what happens when that is neglected. Listen to retired missionary statesman, Lesslie Newbigin, who spent a lifetime in idolatrous, Hindu India: "Ministry in England is much harder than anything I met in India. There is a cold contempt which is harder to face than opposition." He adds that "this tough form of paganism is the greatest intellectual and practical task facing the Church " As important as unreached peoples. Why? Because it is these western European cultures and the U.S., which have by far the greatest influence on the rest of the world.

2. Work with internationals

What a large piece of the mission field God has brought to our doorstep! You can do cross-cultural missions without leaving home! The U.S. admits about a million new immigrants a year. Add to this 5 million illegal aliens (1996), and

500,000 international students. About 19 million people a year come on shorter visits—businessmen, government officials and tourists from everywhere. Watch for all the strangers God brings across your path. Fish out the seekers and befriend and win them. Tutor English and start an evangelistic Bible study group.

3. Be a missionary "sender"

In this war, your present assignment is just as important as any other you might have. At the same time, be sure to keep the supply and communication lines open to our soldiers on more distant fronts. Help recruit and train more soldiers. Start by becoming informed on the status of this war around the world. Use *Operation World*, by Patrick Johnstone. Try to know something about every country, and a great deal about two or three that God puts on your heart. Get the missions magazines of a few agencies that work in these countries. Correspond with two or three missionaries.

Contribute to the support of several missionaries. Here many retirees deserve gold medals! Many seniors have given to missions faithfully for years, often contributing toward the support of the same people for years, and for whom they also prayed. Many take out mission agency annuities, and give missions generous amounts from their estates when they die. (Unfortunately, a great deal of the money of Christians goes to the government when they die, because they have not made proper arrangements beforehand. Consult a Christian adviser for free advice, or contact a mission agency directly.)

Mission leaders are concerned because the Busters so far have shown little interest in regular giving toward people's support, but more in impulse giving—to projects that catch their fancy. Without regular giving—faith pledges made as long as God enables—individuals and agencies can't make budgets or undertake projects. When God sends missionaries out by faith he always calls the partners who are to pray and give. Missionaries are made to feel that they are begging, but God uses them to call out their donor-partners. You can serve in a dozen countries at once, through your partnership with Christians working there! You share in the rewards of the ministry of any person to whom you give substantial help—whether gifts or prayers of both!!

4. Pray

Prayer is another way you can serve in several countries at once! Missionaries depend on prayer. Feel free to promise prayer even if your present finances do not permit giving. Tentmakers usually do not need financial support, so they have a harder time recruiting prayer support. But without it they cannot be effective. To pray specifically for anyone, you need constant news. Get the prayer sheets from mission agencies, and newsletters from some missionary families. God's love for us is in no way conditioned by what we do for him. He loves us even if we can do very little. But think of how graciously he has arranged things.

Even if your monetary resources are low, and you have little strength for normal activities, you still have at your disposal the most powerful weapon in our whole arsenal—prayer! Through prayer you can change things a whole continent away! You can solve problems, provide protection, soften hard hearts, bring seekers into God's kingdom and start churches! So pray! A prayer list in a little notebook will help you remember people and their needs. Or a loose leaf notebook into which to clip newsletters and pictures and country reports from newspapers and news magazines. Leave space to record partial answers.

Ministry preparation

Some of you may have a wealth of practical expertise, but have never developed ministry skills. How is God already using you in evangelism? Have you ever won anyone to the Lord? It is not too late! How would you rate your Bible

knowledge? Your Bible study skills? Have you ever led evangelistic Bible studies—where all or most participants were not believers? How informed are you on the biblical basis and history of missions? On current missions trends and issues?

On how to learn a culture?

So many courses are available on all these subjects! And excellent books to read. A very excellent short course on missions is called Perspectives, and is now given in about 100 locations in the U.S. You can also take it by correspondence. Request GO's paper on Preparation, for other courses, including GO's own training on ministry skills for tentmakers, and suggestions on what to read and do to become more fruitful, whether you serve in another country or at home. It is never too late!

We are all already assigned! And we must be ready for reassignment if it pleases our Commander-in-Chief. Working together, under his direction, we can finish world evangelization! How we will rejoice all together as we praise him one day along with people from every tongue and tribe and nation!

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