

## ASSETS OF THE ELDERLY

by Rev. Thomas Soltis, SELC Stewardship Director

Retired church members have proven to be tremendous assets in the Kingdom of Christ. What a great time in life to put Christian stewardship into high gear and race down the track of TIME, TREASURE and TALENT!

Seniors - if they continue to practice good time management of priorities - have extra time on their hands. What a great time in life to donate the time they wanted to give their church in their prime, but never had the time.

The retired also have talents that have been processed, sharpened, enlarged and refined in the crucible of experience. They can do things more quickly and efficiently than the novices they used to be. What a great time in life to share their talents in behalf of Christ and His Church.

The same holds true regarding money. Retired folks generally have the mortgage paid, fully own their car(s), don't have to wrestle with the never ending expenses of rearing children and college tuitions, don't have to buy things for the house or themselves because they already possess all they need. This adds up to MORE DISPOSABLE INCOME! What a great time in life to dispose of it by giving a TITHE (10% of income) to the Lord...and even more!

A lament often heard from members of "older" congregations: "Our congregation consists of "gray haired" members who on limited incomes don't even have the financial ability to meet the needs of the church budget."

Two things should be considered here:

(1) The size of a member's contribution should not be based on the needs of the church budget. It should be based on a percentage of personal income. I Cor. 16:2 states: "On the first day of the week each one of you should set aside a sum of money in keeping with his income." God never demanded that we give more than we can afford. In Acts 11:29 Christians responded to a financial appeal "...each according to his ability." 2 Cor. 8:12 reminds us: "For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have."

(2) As already stated, retired people generally have more disposable income at their disposal. There are exceptions, of course. Illness, tragedy, pension loss, past financial mistakes, mismanagement of money, etc., can dramatically reduce the financial assets among the elderly. Nevertheless, in many cases, seniors have more money available to them than they need...some of it stashed away in investments. Take a look around in restaurants, airports, golf courses, cruise ships, tourist attractions, etc. You'll quickly notice a goodly number of the "gray haired" segment of society spending their money. Elderly Christian stewards are, in many instances, in a great position to spend more on Jesus in terms of Time, Talent and Treasure. Go for it, seniors!