

Tuesday, April 22, 1997

Subject: Pastors paying Social Security tax

Dear Dr. Ryrie: I'm in my 9th month of ministry and am struggling with the Social Security issue. Should I opt out, or shouldn't I? Any suggestions or sources of information? -- Chip

Dear Chip: Private plans can sometimes produce better results than Social Security can. To opt out of Social Security and still provide for retirement, etc., means that you must have the discipline to systematically invest in some private plan or plans. You may need insurance to provide for your family in case of your death, as well as a retirement program for yourself. Social Security forces you to save regularly. Who knows what the economic condition of this country will be by the time you retire, and therefore, the stability of any private or public plan? But as long as the government controls the printing presses and the power to tax its citizens, it seems highly doubtful that Social Security will ever be abandoned, even if the fund itself runs out. If you are struggling with whether or not it's right for a Christian to get involved with this government program, that's the wrong question. The right question is: "What program can give you the best protection?", for it is biblical to provide for one's family (1 Tim. 5:8).

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