

IK Synod Pastors Facing Financial Challenges

From Survey Responses, Lent 2008

Each paragraph below represents the personal statement of a rostered leader of the Indiana-Kentucky Synod from a survey that was taken in Lent of 2008. To use as a devotional, read the scripture passage at the head of each section, then reflect upon this passage in light of the statements made in the paragraphs.

MAKING A LIVING – 1 Corinthians 9

I'm constantly living paycheck to paycheck, and when the congregation is late with reimbursement for expenses or unable to meet payroll it becomes very stressful and I spend a lot of energy robbing Peter to pay Paul that could be used more productively.

I spend a great amount of time worrying about how to make ends meet. I also am not able to tithe, thus limiting my effectiveness as a stewardship leader. I feel guilty about not being able to "handle" my own financial life.

On our current salary, we are unable to pay for expenses like car maintenance and medical deductibles. We are also unable to save any money. This is a huge concern as we have two children that we want to put through college. I spend more time worrying about whether we will have the money to pay the bills than I would like to. I sometimes feel like a less-than-adequate parent as I am putting my calling to the church over and above the current and future well-being of my children.

Living paycheck to paycheck with no foreseeable financial change in the future, other than accepting another call with better compensation, or leaving the ministry, is not very encouraging. As a second career person with children approaching college and relatively no savings for retirement, it is quite a challenge to feel good about my ability to provide for my family, or my future. Because of our debt load, whenever even a small financial crisis arises it's difficult to find the needed income



It is difficult to be serving part time to begin with and to be in a setting where you know they really can't afford you to begin with. Additional expenses are always in the back of your mind.

RETIREMENT – Matthew 6:25-34

I worry at times if I will ever get debt free. I wonder sometimes if I will have enough financial to retire. Most of the time I doubt that I will ever afford to retire.

This debt is something that will keep me from retiring by age 65. It is a constant worry and impacts my ability to save for retirement. In addition, I have a special needs child that will need care when his parents are dead. This adds to the worry about indebtedness and about having enough available to this child from my estate.

Let me see, the DJ industrials are up 80 points this afternoon. So my pension loss on paper in the last 2 months is only \$60,000!

I always worry about making ends meet. I'm worried that we will have enough to retire and make it ok.



RENEWAL – 1 Kings 19

There was no mention of continuing ed costs in this survey, which can be quite expensive, can impact ways we do ministry, and at least for me, staying debt free is more important than living even more sparsely so that I could participate in some of the more expensive continuing ed events.

My ability to take my first sabbatical after 33 years of parish ministry is limited by finances available.

I don't really have extra money to take vacations, which does hinder my effectiveness in the sense that I don't get refreshed. I made a conscious choice to have a larger mortgage debt so that I could live out in the country and that does relieve stress, however.

Less money to travel and "get away", Anger and resentment, Low feeling of "career esteem" since I have more schooling than most and less income.

STEWARDSHIP/LEADERSHIP – 2 Corinthians 9:5-10



The very people I am to lead are the ones who pay my salary. So, if I lead in a direction that may not be comfortable to all, my salary is in jeopardy. One tends to "go along" with those who control the church's money in order to keep paychecks coming in. A pastor's package should be paid in full, per synod guidelines (size of congregation & years of experience), to the synod and the synod should disperse to pastors. NO ONE should be asked to accept a call at less than minimum guidelines. EVER.

I believe that the Lilly Foundation has found a very important need in the church. Most pastors are not willing or able to talk about these issues with their congregations. Therefore, many of them struggle and turn to no one for help. It also makes pastoral marriages at greater risk. Not only do the younger pastors suffer in college and seminary. They struggle for the next 15-20 years after seminary. I applaud you for your efforts on behalf of the younger pastors and the future clergy leaders.

Thanks for giving so much thought to the area of personal and congregational stewardship. I think most pastors don't feel confident in this area, so they don't strongly lead their congregations in this area, and it hurts the whole church for generations when stewardship issues are not front and center in a congregation.

FINANCIAL PLANNING – Proverbs 16:1-9

Our situation seems to be a bit unique among colleagues. My wife and I were conservative borrowers for education and have lived with relatively conservative fiscal practices. Apart from a mortgage, we do not carry much debt whatsoever. We have chosen to live within our means. We have benefited from some financial gifts from family members - and my current congregation has been generous through educational debt assistance (\$1500/yr for 3 years)- allowing me to retire student loans last year.

I think a number of clergy (including myself early in my ministry) learn to talk about stewardship and personal finances on the fly. Why? Because we have a culture that is not afraid to talk about sex but when it comes to finances it is major league hush

hush. We don't want to talk about salaries and we certainly don't want to talk about offerings to church ministry or other charitable organizations. Why? We are fearful someone might know our "business."

We need increased publicity to congregations about the need to support students in seminary, to pay for their tuition, books, housing as they are being trained.

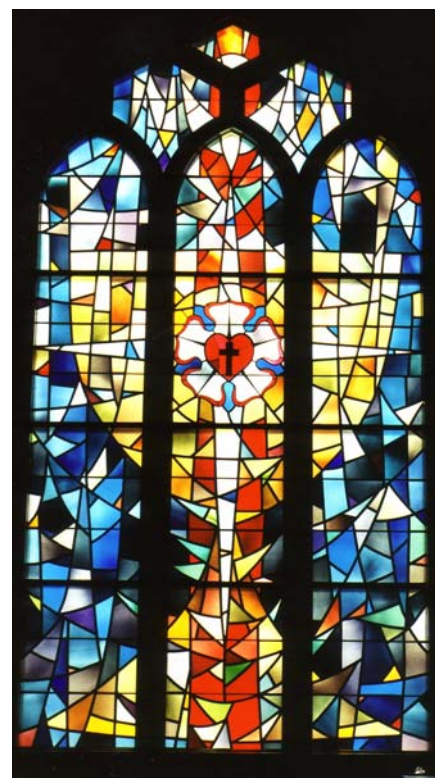
Pastors, like all other people, need to learn how to use money. Wealth is much more a matter of outgo than it is of income. Pastors and their spouses have to learn how to have financial discussions, how to limit expenditures, how to plan ahead and save. The big question for all Christians is, "How much of my income does God intend for me to be using for myself and family?"

When I began and was in seminary, I was not encouraged to ask my home congregation for 100% assistance, nor was I told of any assistance available through my home synod. Both would have been helpful and may have helped me not to be in the burden I currently am in. I did work while in seminary (part-time), but this only helped to cover daily expenses as well as auto insurance...

I am very blessed. While I attended seminary (I commuted weekly 200 miles to attend classes and returned home on the weekends) my wife remained in her job and continued to earn a good salary. If she would have had to move and give up her job our debt situation would be very different. We did have to use savings, including an inheritance, to meet expenses. The good news is that our debt is relatively small, the challenge will be making up retirement funds in the next 10 to 15 years.

I feel very sympathetic towards young ministers leaving seminary with a large debt load, typically taking a call to a congregation where their salary will be low. I would like to see some action taken. I think it needs somehow to be personal--based on helpers actually knowing the minister who needs the help. And it should be tied to fulfilling the ministry, much the way there are government programs which forgive loans for people who work in public service for some years.

I am sometimes amazed at the economic ignorance of colleagues, and I am by no means a financial whiz... I don't play stocks, etc. But I have always worked hard to save, grown to tithe, and live within my means. It is surprising how many clergy do not have any coaching or peer accountability in this area (local congregational connections are problematic) - a synod program like this is needed and welcome



I continue to be amazed that there isn't some kind of financial planning a part of the candidacy process. How can someone who cannot live within their own financial limitations lead a congregation in doing so??? I hope and pray that whatever program you develop will help those who are need of stewardship education and commitment before they get into all the debt I hear about. I also pray that the church will do more to help lower the costs of educating our rostered church leaders. Thank you!

Because of my spouse's employment, we are able to manage our debt reasonably at this time. We have reduced and/or eliminated credit card and other debt to be able to feel comfortable with our economic situation.



CALLED TO MINISTRY – Ephesians 4:1-7,11-16

Until this year, when I received a call to a very well off congregation, I would have to say that there has hardly been a year of my 32 years in the ministry in which financial difficulties did not play a negative role. Sometimes, financial hardship has nearly driven me out of the ministry.

I have a discouraging sense that no one really gives a damn. Though called to ministry which I have answered, economically ministry is for fools and I would not recommend it for my children nor anyone else.

Because we have had high medical expenses for eight years, we have exhausted all our resources and our ability to borrow. Money is extremely tight, and concerns about how we will pay our bills keep me distracted. We also have not been able to tithe for the past 2 years, which breaks my heart.

Fortunately it has been thirty years since I was in seminary. However, because of those expenses as well as undergraduate loans after I started my first call it was necessary to take a second full time position in the hospital which I kept for two years until by school debts were payed. This was a very heavy burden: working in the parish days and in the hospital nights.

With the increased costs of paying a pastor's salary & Synod's needs - how much longer can congregations with 100 or less in attendance continue without a radical shift in finances?

I am more concerned about the younger pastors with children and spouses who try to stay home to raise the children. Their debts are horrible.

We live our lives seeing ourselves as blessed.

I'm fortunate. I am married to someone who makes a sure and adequate salary so I don't need to rely on the congregation to support me. In fact, what I make is often enough to push us into the next tax bracket. Even so, giving comes first, off the top as a matter of course and then we live within and below our means. So I am one of the "lucky" clergy who don't have financial worries. It's a blessing.

Ministry is not a bad way to earn a living. If I were in it for the money, I would have stayed in the steel business. However, if some type of control could be gained in



health care cost and also housing--more available income would be available to not only pay the pastor, but do ministry--especially in the small/medium churches. Could government be persuaded to cover health care for clergy in the same manner they make allowance on income taxes for housing?

I have a number of colleagues in ministry from other denominations, and compared to the costs that they paid and the assistance they

received, we, ELCA Lutherans, appear to have the most expensive route to ordained ministry of all. Perhaps a better financial/stewardship plan could be developed to prevent the students from bearing so much of a financial burden upon graduation.

It has been a challenge to continue to hear the call from God to serve in the church while maintaining my call to my family. My husband is in seminary. Without my financial support he would not be able to go to seminary because of the rising costs of seminary. Yet, I am responsible for most of the bills, as well and paying off my own educational debt. My congregation is small and doesn't feel it can help as much as we need. We remain in prayerful discernment.

I know that my situation of graduating from both college and seminary without any educational debt is rare. I was blessed to have received scholarships and assistance from congregations to help support me financially during school. I hope this program is able to help those who did not have the same resources as I did. It could have been twice as bad, as my husband was also in seminary and our debt load could have been twice as much.

CLOSING MEDITATION: Psalm 46

God is our refuge and strength,
a very present help in trouble.

²Therefore we will not fear, though the earth should change,
though the mountains shake in the heart of the sea;

³though its waters roar and foam,
though the mountains tremble with its tumult.

⁴There is a river whose streams make glad the city of God,
the holy habitation of the Most High.

⁵God is in the midst of the city; it shall not be moved;
God will help it when the morning dawns.

⁶The nations are in an uproar, the kingdoms totter;
he utters his voice, the earth melts.

⁷The LORD of hosts is with us;
the God of Jacob is our refuge.

⁸Come, behold the works of the LORD;
see what desolations he has brought on the earth.

⁹He makes wars cease to the end of the earth;
he breaks the bow, and shatters the spear;
he burns the shields with fire.

¹⁰"Be still, and know that I am God!
I am exalted among the nations,
I am exalted in the earth."

¹¹The LORD of hosts is with us;
the God of Jacob is our refuge.



Many thanks to the Rev. Robin and Kerry Owen for preparing this devotion. Pictures used above are from St. Mark's (Batesville, In), Resurrection (Madison, In), and Shiloh (Walton, In).