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Paul Devantier

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CONCORDIA SEMINARY

WINTER 2013

THE CHALLENGE OF **STUDENT DEBT**

When debt distracts pastors, congregations suffer.

CONCORDIA SEMINARY

THE MAGAZINE OF CONCORDIA SEMINARY, ST. LOUIS

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Mission Statement

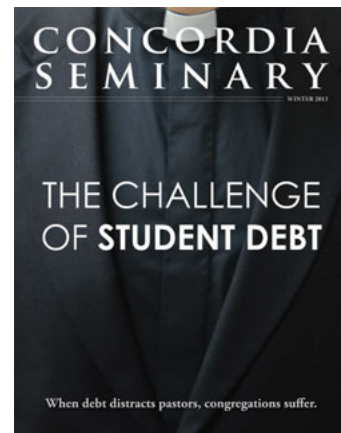
Concordia Seminary serves church and world by providing theological education and leadership centered in the gospel of our Lord Jesus Christ for the formation of pastors, missionaries, deaconesses, scholars, and leaders in the name of The Lutheran Church—Missouri Synod.

Vision Statement

Concordia Seminary will be the world leader in Lutheran ministerial formation and scholarship.

To be added to the mailing list, or to receive the magazine electronically, address correspondence to: *Concordia Seminary* magazine, Concordia Seminary, 801 Seminary Pl., St. Louis, MO 63105; call 1-800-822-5287; or email magazine@csl.edu. Congregations may request that copies be sent to them in bulk for distribution within their churches.

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From the PRESIDENT

It was dependable; Diane and I looked forward to it. Several times a year Omer would stop by the parsonage. He had taken a cow to be butchered in St. Libory and on his way home stopped to offer us any cuts of beef we wanted. Warren was another generous member, who often gave us a dozen eggs on Sunday morning. Come Christmas, the ladies loaded us up with cookies. In spring, tomatoes and zucchini and squash and you name it, even though we had our own garden. They showed genuine care for this young couple starting out in ministry.

Back then we never thought about educational debt. We didn't have any. Forty years ago the Seminary didn't have an IT department. Computers? We had typewriters, and they weren't electric. No need back then for a Human Resources department to make sure the Seminary complied with employment laws. No need for an architect with construction experience to make sure our projects complied with all codes. Lawyers? Today we regularly consult with legal counsel to protect your Seminary in a litigious society. With all that's changed in 40 years, no wonder tuition has increased greatly, and let's not forget about "room and board."

Omer and Warren and many others helped their young pastor and family get on with life's work. You, dear reader, are doing the same. Although educational debt is now almost inevitable, at least for the foreseeable future, your donations to the Seminary are helping reduce that debt. Thank you, thank you, thank you. I often hear people lament that "Synod" should do more but who is "Synod"? At its most basic meaning, "Synod" is all our congregations and church workers. You, Synod in its truest sense, are rising to the challenge of funding theological education. Your donations are alleviating this pressing problem of student costs. Because of your direct gifts to the Seminary, future pastors will graduate with less debt. Together we're working toward the day when they can enter ministry with no significant educational debt. Thank you, thank you, thank you!

Let me share one administrative reality. Gifts made out simply "for future pastors" can go to work somewhat more easily than gifts made out to "student aid." Every gift to the Seminary aids students, but gifts specifying "student aid" must wait until the next financial aid grants are allocated. When you note "for future pastors," your gift can be immediately directed where the needs of students are greatest. If you're particularly interested in providing tuition assistance, let me suggest you consider our Adopt-A-Student program.

Omer, Warren and so many other dear people showed our young family that church members love and want to support their pastors. You, the congregations and people of The Lutheran Church—Missouri Synod are doing that today through your support for the Seminary. Thank you!

Dale A. Meyer



Wayne Miller, Dr. Meyer, and Eric Ekong

DEBT FOLLOWS SEMINARIANS INTO CONGREGATIONS

ON **CALL DAY 2013**, HALF OF NEW PASTORS WILL LEAVE CONCORDIA SEMINARY FOR THEIR NEW CONGREGATIONS WITH **\$39,000 IN TOTAL DEBT**. MANY WILL OWE MUCH MORE.

1 IN 4

NEW PASTORS WILL HAVE AVERAGE TOTAL DEBT OF

\$4K

2 IN 4

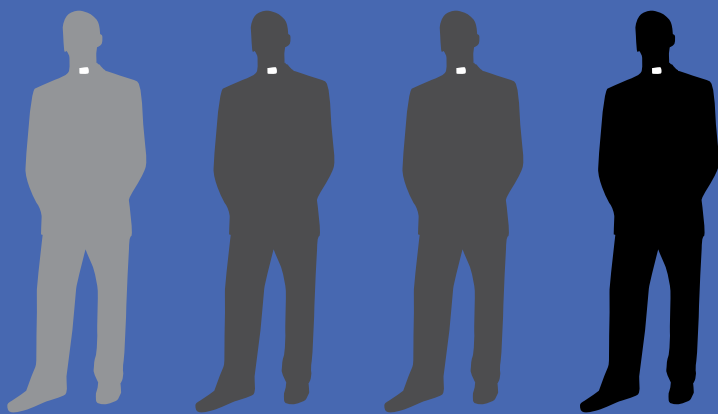
NEW PASTORS WILL HAVE AVERAGE TOTAL DEBT OF

\$39K

1 IN 4

NEW PASTORS WILL HAVE AVERAGE TOTAL DEBT OF

\$80K



SOURCE: Concordia Seminary Placement Office, self-reported estimates of current fourth-year Master of Divinity students. Total debt excludes mortgages, but includes Seminary loans, undergrad debt, loans from family, and personal loans for living expenses.

It's a joyous occasion for seminarians when they receive their first calls and transition from student to graduate to pastor.

Yet a shadow follows three out of four new pastors as they begin their ministries: It's also time to begin paying their student loans. That shadow of education-related debt sometimes goes undisclosed by pastors so their congregations remain unaware and unable to help.

Loans, mostly backed by the U.S. Department of Education, are not inherently bad. They enable seminarians, like college and university students throughout the nation, to progress through their educations. Nationally, two out of three students borrow money to attend a college or university.

But student debt for future pastors is a concern, not only among Seminary staff, but also among leaders at national, district, and congregational ranks of The Lutheran Church—Missouri Synod (LCMS). Many factors play into the mix: the rising expenses of higher education; the evolving way in which the Synod funds its seminaries and colleges; more students who are married with families; and a system that pays modest salaries to graduate-trained workers.

At the end of the day, when pastors have significant debt loads, it can become a hindrance to ministry that affects not only pastors and their families, but whole congregations.

Understanding the numbers

Here's a quick picture from the 2011-2012 academic year at Concordia Seminary: New pastors left the campus with an average education-related debt of \$28,902. About 16 percent had no education-related debt; of those who graduated with educational debt the average amount was \$34,000.

Tuition is not the only expense a man might incur during the eight years of post-high school education most pastors receive on the path to ordination. Factor in undergraduate student loans, personal debt such as auto loans and credit cards, and education-related debt that a seminarian's wife may have incurred, and the total debt a pastor takes to the parish can be much more. Estimates among current seminarian households are that half will leave with an average of \$39,000 in debt, and a quarter will owe \$80,000 or more. (See chart, page 4.)

Noting that the annual salary for a first-year, first-call pastor may be \$44,000¹, the Rev. Dr. Glen Thomas, executive director of the LCMS Office of Pastoral Education, comments, "One can only imagine what effects debt, coupled with a more modest income, have on a pastor and his family. It can be significant. It can affect longevity in ministry."

It should be noted that most of the debt that a student incurs is for education-related expenses — books, housing, food, health insurance, transportation — rather than directly for tuition. While exact tuition is based on the number of credits, a full-time load runs about \$25,000 for an academic year. Add in basic education-related expenses, and most students have to start with a total annual price tag of \$41,000 to \$54,000, depending on whether they're married and whether they take summer classes. (See below.)

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¹Based on the average cash salary of 78 full-time placements from Concordia Seminary in May 2012.

THE TOTAL COST FOR A YEAR AT THE SEMINARY

WHY SO MUCH? WHO PAYS?



Why so much? SOURCE: Based on estimates of tuition rate of \$635/hour and estimated living expenses for an unmarried Concordia Seminary student. **Who pays?** SOURCE: Concordia Seminary Financial Aid information for all residential M.Div. students, 2011-2012.



< continued from page 5

The Seminary responds

No Concordia Seminary Master of Divinity (M.Div.) or deaconess student pays full tuition. The Seminary guarantees a 28 percent tuition grant to every future pastor or deaconess who is a member of an LCMS congregation and enrolled in a residential program.

Based on financial need, additional grants and student aid — not loans — may bring the total support to as much as 45 to 100 percent of tuition, according to Kerry Hallahan, Seminary director of financial aid. The tuition grants come through donations and gifts from individuals, congregations, home districts, and auxiliary groups.

While the national budget of the LCMS provides a small subsidy to both seminaries, Thomas notes, “The route for dollars [from individuals to the Seminary] is different than it was years ago. It no longer goes

HOW DO YOU MANAGE YOUR FINANCES W

Pastor Melvin Witt, retired, St. Louis, Mo. (Class of 1952)

I worked 15-18 hours a week doing odd jobs. I mainly had to pay for books, food, and about 20% of my tuition. The Oklahoma District paid about 80%.

DISTRICT

My parents couldn't help me financially, but my brothers would occasionally send me money when they could. I didn't take out any loans.

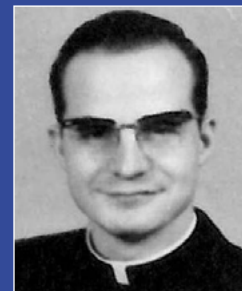


Pastor Kenneth Greinke, retired, Garretson, S.D. (Class of 1965)

One summer I had a construction job building grain silos. During the school year I worked for a catering company on the weekends. I saved up during junior college and senior college for Seminary.

SAVED

I received minor assistance from my home congregation and I didn't have to take out loans.



Pastor Joel Hoyer, Grace Lutheran, Coopersville, Mich. (Class of 1985)

I found a job through the Seminary's "job book" [a listing of available local jobs maintained by the student services office].

SALESMAN

I worked at Busch Stadium as a beverage salesman for three years, between 20-40 hours a week depending on the season. I left with about \$7,500 in educational debt.



Pastor Brian Davies, Lord of Glory Lutheran, Grayslake, Ill. (Class of 2006)

While I attended, living expenses and health insurance costs caused problems for many people.

LOANS

I received a lot of support from my home district and congregation and my wife worked full time. Coming out of undergrad I had no debt, but my wife did. We took out loans while we were at Seminary, but they were the lowest amount possible and were interest free.



Photos courtesy of Concordia Historical Institute.

THEN

1950

1960

1970

1980

1990

2000

20

from individuals to congregations to districts to the national office and then to the seminaries. Now, most dollars [from individuals] go directly to the seminaries or the Joint Seminary Fund,” instead of first passing through the LCMS national office.

He continues, “The people of the Synod continue to be extremely supportive of the two seminaries. In fact, they are doing a marvelous job.”

Immediate support for specific seminarians often comes through the Adopt-A-Student program. This program establishes a personal connection between a donor and an individual student. “I’m hoping to see that program continue to grow because of those relationships,” says Hallahan.

Long-term endowments help even more students. “Concordia Seminary depends on the people of

Synod — and always has — to keep the cost of becoming a pastor affordable both for students and for the churches that will call them,” commented The Rev. Ralph Blumenberg, chairman of Concordia Seminary’s Board of Regents. “But donor patterns have changed during my lifetime. The Seminary’s financial situation is now more uncertain year to year than when most support came in through a Synodical subsidy. So a top priority continues to be the growth of our endowments.”

Student loans

Because tuition is only part of the cost of getting a seminary education, most students end up personally responsible for 50-60% of the total price tag for a year at Concordia Seminary. They must come up with that amount from wages, savings, sometimes

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WHILE STUDYING AT CONCORDIA SEMINARY?

David Viggers, first year M.Div.

We pray, my wife works as a physical therapist assistant, and I am involved in work study on campus. We shop at the Food Bank, use coupons, and use all the forms of financial aid and Adopt-A-Student assistance **FOOD BANK** that we

can. Additionally, I have received some assistance from my father and from our home congregation. We have used savings from my previous employment and have begun to spend the equity from the sale of our home in order to cover tuition, housing, and insurance. I am not sure how others are managing other than by going deeply into loan debt. I am gravely concerned for them.



Eric Longman, second year M.Div.

We came to the Seminary with a financial plan already in place, and have been helped tremendously by our home congregation, our Adopt-A-Student sponsors, our home district, and others. We are so thankful for all of the support (financial and otherwise) that we have received. **HOME**



Merritt Demski, first year M.Div.

My wife and I work and heavily rely upon the generosity of our home congregation, home district, and the Adopt-A-Student program. I work 10-15 hours a week for the Seminary.

My wife **ADOPT-A-STUDENT** works at a Lutheran pre-school four days a week and babysits weekly for families. She also volunteers for the Food Bank and Re-Sell It Shop to get volunteer bucks.



Timothy Barone, fourth year M.Div.

I currently manage my finances with the generous support of my vicarage church. I can’t express how much of a blessing this has been for my family and me. I also work part-time at a church, and my wife is a **WORK** contracted writer.



TO LEARN MORE ABOUT HOW TO HELP STUDENTS SEE THE INSIDE BACK COVER

selling a house and, for whatever's left, loans. (See chart, page 5.)

"We provide a lot of counsel about the amount they intend to borrow," Hallahan says. At the graduate level, a student can borrow up to \$20,500 a year, although the Seminary recommends only \$8,500. "That doesn't mean they have to borrow even \$8,500, however. They can borrow less, they can borrow more depending upon their needs," she adds. Each time a student borrows, the Financial Aid office sends a sheet showing the aggregate amount and an estimate of monthly repayment as required by the U.S. Department of Education.

"We go through an exit interview when they leave the Seminary, so they get to see all the different repayment options," Hallahan says. "There are actually five different repayment options for the student loans," she adds, noting that one option adjusts the payments based on income.

While he counsels potential students to be realistic about the expense to attend the Seminary, Admissions Director Rev. William Wrede says the seminary process requires faith that it will be God-blessed and God-directed. "And that includes a certain amount of trust that there are incredible things in place, from the

base tuition grant to what our districts and congregations provide," Wrede comments. "Then I always remind them that the Financial Aid office provides a list of places to apply for grants and scholarships."

Wrede said Admissions does require a financial plan from applicants. They are asked to provide their current family budget situation and a projected budget for their first year at the Seminary. That helps them to consider income sources from savings, part-time employment, and spouse's employment, as well as discovering expenses they may not have considered, like travel or books.

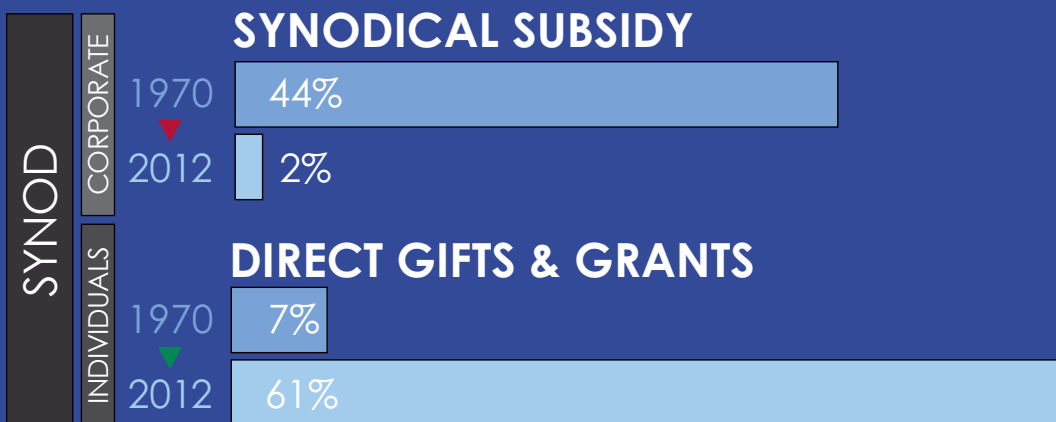
Based on a look at the current and planned budgets, Wrede says his office has counseled some prospective students to delay their applications until they pay down current consumer or educational debt.

"For a married student who has left a decent income to come to the Seminary, it's an adjustment," Hallahan says. "That's one of the reasons why we incorporate Financial Peace University in order to help students acclimate themselves to being here."

Financial Peace University is a series of classes offering a Christian perspective on personal financial management. The program uses video presentations,

WAIT! DOESN'T THE SYNOD SUBSIDIZE A LOT OF THIS?

IN 2012 SYNOD SUBSIDIZED
2%
OF THE SEMINARY'S OPERATING REVENUE



THE PEOPLE OF THE LCMS PROVIDED
61%
THROUGH DIRECT GIFTS AND ENDOWMENT EARNINGS

class discussions, and interactive small group activities. Hallahan calls it one way the Seminary tries to combat student debt. "I've had students who went through Financial Peace who have told me, 'Thank you for doing this because I never learned to budget. I never learned how to take care of my finances.'"

Wrede disagrees with those who would appeal to the church worker's sense of sacrifice as a reason not to be concerned. "Some people try to find a way to not own the high cost of seminary education," he says. "A lot of time, energy and money went into forming this man who will be installed as pastor of your congregation."

Districts educate congregations

When congregations in the Missouri District consider calling a seminary candidate, the Rev. Dr. Ray Mirly, district president, intentionally makes them aware of issues they must address.

"It is my practice to make them aware that their new pastor will most likely come with 1) a debt related to his education, 2) a car that probably needs to be replaced, and 3) no money for a down payment on a house," Mirly comments. "I believe it is important for every congregation calling a new graduate to have this information." Mirly, who sits on the Seminary's Board

of Regents, refers the leaders to the district salary guidelines and the importance of adequate salaries and fringe benefits for their pastor.

At the LCMS Office of Pastoral Education, Thomas says he is encouraged that some LCMS districts have programs to assist pastors and commissioned workers with the debt they bring to their site of service. He also sees congregations becoming more aware and attempting to assist workers.

"It will be a combination of these types of measures that will bring some sort of relief," he says. "Unfortunately there is no silver bullet that can take away this issue across the board."

The next step: more "tactful and loving" conversations

Thomas encourages congregational leaders to have "tactful and loving" conversations with their new seminary-graduate pastors. While some leaders may consider debt questions to be prying into personal business, and pastors may feel embarrassed to talk about debt, Thomas believes the talk is necessary: "Otherwise what happens is that the pastor and his family tend to suffer in silence without anyone being aware of the situation." ■

If student debt for seminarians is a problem, whose problem is it?

All of us benefit from having faithful, capable pastors. But who is ultimately responsible to pay for seminary education? The students who discern God's call? Congregations who need new pastors? Districts and corporate Synod who project future ministry needs? Laypeople who are served by seminary graduates?

This is not a new question. Happily, there is a clear answer. According to the leadership of our church body, all of us who make up the LCMS are responsible (not just the students!).

This clear answer was spelled out in detail by delegates to the 2007 Synodical Convention.

There the leaders of the LCMS wrestled with the funding model for seminary education and took a strong stand:

"The LCMS as a whole (individuals, congregations, circuits, districts, corporate Synod, and agencies) assumes primary responsibility for gathering funds to support seminary students and assist them in paying undiscounted tuition."

Adopted by the 2007 LCMS Synodical Convention Resolution 4-09A: "To Provide Financial Support and Adopt Funding Model for Seminaries"

FOUR FREE THIN

IN RESPONSE TO THE CHALLENGE

The challenge of student debt for pastors is complex. It costs a lot to provide the quality preparation that Lutherans Besides sending a monetary gift to Concordia Seminary “for future pastors,” what can one do?

Happily, the next step for most of us can be very simple. Below are four things you can do this week, where you live,

Pray for Your Pastor 1

Time required: Minimal

Cost: Free

Materials needed: None

Do this if: You have a pastor

Pastoral ministry is the Lord’s work. Anything that gets in the way is not God-pleasing. But pastors are not to “go it alone.” God has designed His Church, the body of Christ, so that we’re dependent on one another. Just as congregations need pastors, pastors desperately need the support and prayers of laypeople.

Student debt is just one of many concerns that can weigh down a pastor. Pray that God sustains your pastor in the face of worries, and specifically that He gives your pastor wisdom in personal financial matters.

Here’s a short prayer list to get you started:

- Thank God that your pastor said yes to God’s call to shepherd your congregation
- Ask God to guard your pastor’s faith and help him to remember that grace and forgiveness are for pastors, too
- Ask God’s mercy that your pastor (and family) not be distracted by the “cares of this world”
 - That the Lord would provide your pastor’s daily needs
 - That your pastor would be protected from costly crises such as medical emergencies and accidents
- Ask the Holy Spirit to raise up godly laypeople to work with and encourage your pastor

Jot a Note 2

Time required: 5-10 minutes

Cost: Free

Materials needed: See inside back cover

Do this if: You appreciate the value of a personal note

Like most of us, seminary students appreciate encouragement. They don’t look for personal praise, but they deeply value a kind word, reminding them that the Church looks forward to the service for which they are joyfully preparing and sacrificing.

Many people would be willing to send a note of encouragement to a future pastor, but they just don’t know a seminarian personally.

So, we’ve made it easy. If you’re open to jotting a quick note, you can use the “notecard” on the inside back cover of this magazine. Tear off the page and mail it to Concordia Seminary. If you prefer, you can email your message to encouragement@csel.edu.

Your note doesn’t need to be fancy or long: a simple sentence or two would mean a great deal. Your words of encouragement will be individually delivered to a future pastor being formed for ministry at Concordia Seminary. It’s a simple way for you to participate in “Life Together” with one of our students. It costs you nothing and will brighten his day.

THINGS YOU CAN DO OF STUDENT DEBT FOR PASTORS

expect their pastors to have. When pastors take debt with them to their congregations, there is no one-size-fits-all cure.

without spending a dime. As God leads you, please read them thoughtfully and pick something you're open to doing.

Talk with Your Pastor **3**

Learn More **4**

Time required: 3-5 minutes

Cost: Free

Materials needed: None

Do this if: You deeply respect your pastor

This isn't for everyone, but for some readers this could be the most important response they choose. We picked this idea up from alumni (that is, pastors) who overcame major financial hardships.

When a pastor is distracted by debt, there usually isn't a magic fix. Often, the congregation is also struggling. But pastors consistently report that simply getting the topic out in the open with one or more lay leaders — confidentially in a context of mutual respect — immediately reduces the distraction factor. Although the debt usually remains unchanged, pastors say this openness allows them to focus better on their ministry.

How do lay leaders begin this sort of discussion with their pastor? It varies case by case. Here's an example:

"Hey, Pastor, I've learned that a lot of pastors leave seminary with considerable debt. Apparently for some, debt remains a big stress for years.

"I don't know if that applies to you, or if you have other financial concerns, and I'm not asking you to tell me.

"But I want you to know that, if you ever did have distracting levels of financial concerns...

- *"I'd still be really glad you're my pastor*
- *"I'd hope you'd let someone in leadership in our congregation know. I don't know what we'd be able to do, but—just as you're always there for us—we'd want the opportunity to support you in any way we could."*

Time required: Variable

Cost: Free

Materials needed: See inside back cover

Do this if: You're open to learning more about this issue

If you're thinking about this topic for the first time, you may have many unanswered questions.

On your own, you may want to find out:

- How did your pastor make ends meet during his seminary years? Is he still paying off education-related loans?
- Are any men from your congregation currently preparing to be pastors?
- How much financial support does your district offer to men going into the Holy Ministry?
- Has your congregation "adopted" a seminary student?

From Concordia Seminary, you may be interested in:

- Stories about future pastors (and their families)
- Having a future pastor visit your congregation
- How God leads people to the Seminary
- How to put Concordia Seminary in your will or estate plan
- President Dale Meyer's quarterly update letter on the Seminary's mission and vision
- News updates on the Seminary by email
- How to visit campus
- The process for calling a new pastor to your congregation

See the inside back cover to request any of the above and more.

Keeping it simple

A professor shares how God taught him to trust

Christian laypeople often see God’s hand in their lives most clearly as they look back in time. It’s the same way for pastors and even seminary professors. Rev. Dr. Jeffrey Oswald, a 10-year professor at Concordia Seminary, has found that times of financial stress have helped to “form” him for ministry. He candidly shares his story with students to help them see how God teaches both trust and the importance of wise choices through the challenges of paying for a seminary education.

Psalm 146:3 says “Put not your trust in princes,” and Dr. Oswald takes that verse to another level: “I believe that verse to include presidents, even the ones whose faces are on the currency we use.” He went on to say that we cannot trust others to provide for our futures, and that rules of financial stability don’t span from generation to generation. “I did everything the way my father did,” Oswald said, “but I am still not in the same financially secure place that my father was.”

Oswald attended St. John’s College in Winfield, Kan., and then graduated from the pre-seminary program at Concordia Ann Arbor in Michigan. He proceeded to Concordia Theological Seminary, Fort Wayne,

followed immediately by doctoral work at Notre Dame. “I came out of graduate school with a significant amount of student debt, but it was nothing like the kind of debt that students have today,” Oswald said.

He was called initially into parish ministry. For awhile he continued his doctoral work part-time. Over time, however, the competing demands of parish and academia led him, prayerfully, to request a temporary leave in order to finish his dissertation. Oswald intended to return to parish ministry, but God had another plan in mind: an opportunity to work for nine years as a professor at China Lutheran Seminary in Taiwan, in their newly developed M.Div. program.

Packing for Taiwan in 1994, Oswald and his family had a formative experience. “We had to ask ourselves, ‘Of everything we own, what’s really worth carrying on the plane?’” he said. “We discovered that we had a lot of things we didn’t really need.”

This many years later, that event still shapes his family’s understanding of “wants” vs. “needs,” and of how a pastor must be ready at all times to follow God’s lead. “Asking that question began a process of thinking, ‘What’s really important for our lives?’” Oswald said.

Oswald comments that it is difficult to pay off debt when a new pastor gets into the parish. “I carried that debt with me to the mission field. And at that time, missionaries were required to get themselves set up, in terms of housing and all those things, and then we would get reimbursed,” he commented. They arrived in Taiwan with a few pots, cooking utensils, and clothes.

“We slept on the floor — it wasn’t the dirt floor of a hut, but on the cement floor of an apartment — for several months,” Oswald said. God provided a mission counselor that helped him and his wife find ways to borrow money until getting the reimbursement, though it took well over a year to get the house in order and pay everything back. “My wife [Jill] and I realized that it was easier for us to adapt and make due rather than for the children to, so we tended to put their needs first,” Oswald said. He emphasized that, “we realized it was just going to take a lot of patience.”



One way that the Oswalds saved money while in Taiwan was by riding scooters instead of using a car (from left Jeff, Peter, Kirsten, Jill, Heather).

Having gotten used to having little, they found it easier to make decisions to keep life simple when they returned to the U.S. in 2002. For instance, they decided to live on the Seminary campus so they could remain a one-car family. With his wife working, money has been adequate but tight, and they have been able to make important expenditures, including helping all three of their children pay for college.

Oswald laughed: “Of course, we’re not perfect models of piety and frugality. We still find things on which to spend our money,” he said, citing the occasional dinner out, a nice bottle of wine, and, of course, books.

He sees particular value in simple living for pastors. “I feel quite strongly that a pastor needs to be able to respond if a church with a vacancy calls him as its new pastor. I have tried not to become burdened with a lot of possessions — including a house — that will make it hard for me to say, ‘The church has a real need here, the Lord is calling me to this place,’ and I can feel free to go.”

I feel quite strongly that a pastor needs to be able to respond if a church with a vacancy calls him as its new pastor.

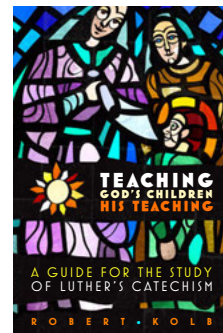
During the past decade, Oswald has noticed a cultural shift in attitudes about debt among younger seminarians and even his own children. “They used to have confidence that, ‘If I borrow money, I’ll be able to pay it back,’” Oswald said. “The idea that you can comfortably pay it back, or be assured that you will have a salary that allows you to pay it back at all, is gone for most students,” he added.

Ministerial formation for most students today includes a part-time job in addition to school work, service in a local church, family life, and a private devotional life. “For the Seminary student, part-time jobs are also ministry opportunities and ways we live out our various callings,” Oswald said. “When kept in balance, these can actually serve to enrich what’s happening in the classroom. In this way we do not put ministry on hold while we are learning, but we continue our ministry in every area of our lives. Hopefully, we can come to see everything we do as an expression of our trust in God to provide.”

New books by sem professors

Concordia Seminary Professor Emeritus Robert Kolb’s new book, *Teaching God’s Children His Teaching: A Guide to the Study of Luther’s Catechism*, is designed for educators, pastors, parents, and all who are involved in Christian faith formation.

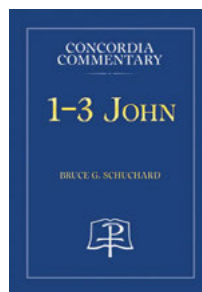
Dr. Kolb writes to help teachers drink deeply from the riches of Luther’s Small Catechism so that their teaching of “the lifelong adventure of faith” is invigorated.



“This book contains my understanding of how Luther understood the function and the content of his Catechism, as we might read it at the beginning of the twenty-first century,” Kolb commented.

Teaching God’s Children His Teaching, published by Concordia Seminary Press, is available for purchase on store.csl.edu.

Dr. Bruce Schuchard, dean of advanced studies, recently wrote *1-3 John* for the *Concordia Commentary Series*, published by Concordia Publishing House. These epistles represent the singular voice of an extraordinary theologian. For decades he has served as the elder father of the house churches of Asia



Minor, but during his exile, false teaching has persuaded some to abandon the faith and the life of the community of the beloved. At least one church’s leader has presumed to advance his own teaching at the expense of the apostle’s instruction. Knowing that his days are numbered, John sends a general epistle, 1 John, together with its introductory cover letter, 2 John. In order to address the errant leader’s conduct, he also sends a situation-specific, personal and pastoral addendum, 3 John. Rallying the faithful so that none would be lost to the ongoing threat of deception, John urges his children to confess by the Spirit in this last hour the man Jesus as the Son of the Father, come in the flesh in truth and love.

1-3 John is available for purchase on cph.org.

Student takes initiative

Ken Krueger
Pacific Southwest District

Ken Krueger is no stranger to educational debt: the second-year seminarian also has J.D., M.B.A. (University of Virginia), and master of public health (M.P.H.) degrees (Boston University).

So why come to seminary and incur more debt?

“I came to Concordia Seminary because I internally felt a call to serve God in this way,” Krueger said. This is a popular refrain among seminary students, no matter their financial situation: They come because they felt the divine call. Students come to Concordia Seminary at various points in their lives and careers: some are straight out of undergrad; some have worked for a few years or have even had a career in a different field; some are single, married, childless, or have several children already. Some may be saddled with a lot of pre-existing debt; others may be blissfully debt-free. Regardless — seminary training is a financial undertaking.

Krueger is married with two daughters, ages 8 and 11. Before coming to Concordia Seminary, he was a non-profit executive. While he has been blessedly able to fund most of his education on his own, he couldn't help but notice that others were struggling.

In an attempt to help his classmates with their educational debt woes, Krueger called upon his former work experience and started The Foundation for Called Workers (“The Foundation”) to establish a loan repayment assistance program (LRAP) specifically for pastors.

“The LRAP is simple in concept,” Krueger said. “For each year of service in a qualifying LCMS role, a certain amount of seminary-incurred debt will be forgiven for qualifying individuals.”

LRAPs work on the principle that for each time period after graduation that an individual serves in a specified role, and meets stated eligibility requirements, a stated percentage or amount of the educational



Krueger

loans assumed in order to meet that position's educational requirements are either forgiven or reimbursed. The funds necessary to establish LRAPs typically are raised from private sponsors.

While scholarships also address the problem of educational debt, Krueger explains that an LRAP has a unique funding model. One can argue that there is value in the act of paying tuition, as doing

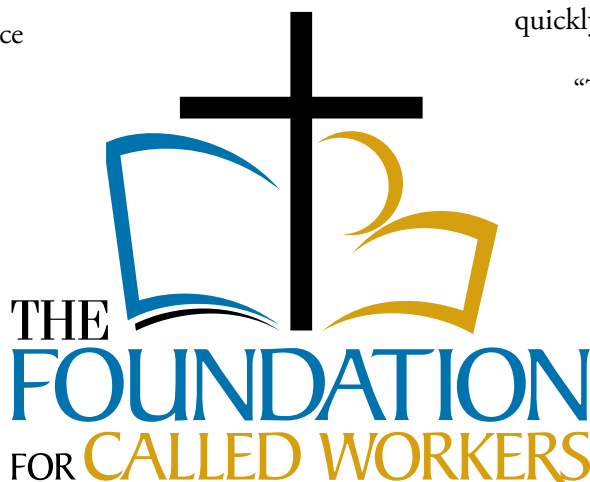
so may help students truly discern their vocational calling and understand the financial realities of ministerial service. LRAPs answer this concern by following an objective and simple formula: the longer one serves in the ministry after ordination, the longer assistance is offered.

“An LRAP also becomes a retention vehicle, helping to keep ordained ministers — in whom both they and the LCMS as a whole have invested time and money — in the ministry,” Krueger said.

The Foundation is quickly gaining momentum in its quest to assist graduates from both Concordia Theological Seminary, Fort Wayne, and Concordia Seminary, St. Louis. “We still have a lot of work to do to become fully operational, but the response has been so overwhelmingly positive that we have been making progress quickly,” said Krueger.

“This whole project is about ministry, not money,” Krueger said. “The problem isn't inherently the debt. The problem is what that debt does to pastors, to their families and to their ministries.”

To learn more, visit The Foundation's website at www.tfcw.org.



Closing the gap

Aaron Bueltmann
Central Illinois District

Concordia Seminary's new MissionShift Institute prepares students to be effective communicators of the Gospel in the culturally diverse world in which we live. MissionShift Institute immerses students in cultural contexts that are unfamiliar to them. The following is a first-person account by first-year pastoral student, Aaron Bueltmann.



Bueltmann

One unusually warm December evening, my roommate, Ryan, and I volunteered with Restore St. Louis' Harambee Youth Training Corporation (restorestlouis.org/harambee). Harambee's base of operations is located on Skinker Boulevard just two miles north of Concordia Seminary. According to their website, the name Harambee comes from a Swahili word which means, "Let's pull together!" Harambee's vision statement states: "Harambee targets at-risk youth to transform and encourage them with the hope of the gospel of Jesus Christ and to equip and empower them to know and experience the value and dignity of work by training and mentoring in a biblically-based, work-ethic environment." They carry out this vision by organizing teams of kids to tuck-point homes (removing old, crumbling mortar from between bricks and filling the gaps in with new, fresh mortar) in their neighborhood after school.

I first heard about Harambee when the director of Restore St. Louis came to speak in my *MissionShift* class. During most class periods we engage in dialogue with St. Louis pastors and non-profit leaders. The director of Restore St. Louis distributed brochures detailing each of the ministries in his organization. Harambee caught my eye.

When the day arrived, Ryan and I made the short drive to the Harambee office in North St. Louis. We formed

two work groups, loaded the trailer with materials, and travelled to a house several blocks away. We went down into the basement of the house, where earlier in the week our crew had cleared all of the crumbling mortar from the stone wall. I was soon assigned to work with a high school senior named Rasul.* Rasul showed me how to use the tools and how to tuck point. Then he turned the tools over to me and told me to finish that wall. It took me a while to get it, but soon I needed my mortar bucket to be refilled. As we worked, we talked.

I learned that Rasul had moved to the U.S. only five years ago. He was born and raised in Ivory Coast, Africa. I learned that he spoke five languages, and that he could read the Qur'an in Arabic. Rasul loved soccer, and wanted to go to school to become a mechanic. I also met Devon* and Jake.* These three were continually asking me questions: Was I dating anyone? Where have I lived? What was my favorite video game? What was I studying? And when they learned that I was studying to be a pastor: What was my favorite Bible verse? How much do pastors get paid?

Harambee awakened me to the severity of my disconnection from the world around me. This was just two miles up the road, but Rasul and I seemingly lived in different universes. How ugly the gap between "us" and "them"! Just as the gaps in that basement wall needed mortar, the divisions between our communities require our presence, our

patience, our love, and our willingness to be taught. The purpose of my seminary experience must not be a selfish pursuit of my own betterment; it must be an exercise in learning to invest my presence into the gaps. And when the world asks why I care about investing my presence in the gaps, I'll tell the story of the God who invested His presence in the gap; of Jesus who invests his presence in bread, in wine, in water, in words. Fill the gaps. Be present. And in your presence, proclaim the God who is present, Emmanuel.

** names have been changed for this publication*



MissionShift:
Reaching the World Next Door

New Chair encourages missionary formation

Concordia Seminary, St. Louis, exists to help congregations make disciples of Jesus Christ. To that end, the Seminary established the Chair in Lutheran missions to be known as the Buehner-Duesenberg Chair in Missions. The purpose of the Chair is to study the means and methods by which the Gospel of Jesus Christ can be brought and proclaimed to people around the world, including in countries that have been traditionally regarded as “Christian.” Dr. Victor A. Raj was chosen to be the occupant of the Chair.

Richard and Phyllis (Buehner) Duesenberg, longtime friends of the Seminary (including generous supporters of *Bach at the Sem*), desired to establish a Chair at the Seminary in memory of Andrew Buehner, a 1928 graduate of Concordia Seminary, and his wife, Pauline Buehner. The Buehners devoted more than two decades of their professional lives to service as

missionaries of The Lutheran Church—Missouri Synod in its mission fields in southern India.

Raj is mission professor of exegetical theology and assistant director of the Institute for Mission Studies at Concordia Seminary, St. Louis, Mo. (1995-present). He has been the editor of *Missio Apostolica* during his time with Concordia Seminary, and has had published *The Hindu Connection* (1995), as well as co-editing *The Theology of the Cross for the 21st Century* (2002).



From left: Anie Raj, Dr. Victor Raj, Richard Duesenberg, Phyllis Duesenberg

LWML funds international students, Food Bank

The Missouri District chapter of the Lutheran Women’s Missionary League (LWML) granted large sums to the Seminary for the Food Bank and for international Lutheran graduate student support.

The Food Bank was granted a total of \$8,000, to be given in four installments over two years. The funds are meant to be used solely for the purchase of food items. “The money donated from the Missouri LWML has been a great blessing,” commented Food Bank Coordinator Kali Wood. “It has allowed us to purchase food that typically does not get donated, like milk, cheese, meat, yogurt, and frozen vegetables. Purchasing these items helps them

sustain a well-balanced diet without breaking their banks.”

The Missouri District chapter of the LWML also granted \$10,000 to international graduate student support through the Graduate School. The funding will be used for non-tuition expenses that these students incur throughout their studies. “The LWML, both national and the districts, have

been extremely supportive of Concordia Seminary’s international graduate students,” commented Ruth McDonnell, assistant director of the M.A. program. “We are so grateful to partner with the ladies of the LWML, particularly in our own Missouri District, in the work of training these men for significant roles in leadership and confessional Lutheran scholarship around the globe all for the sake of the Gospel.”

From left: Dr. Bruce Schuchard, LWML Missouri District Rep Sally Handrick, Laura Moehlman, Tom Omolo; back row: Dr. Reed Lessing, Deaconess Ruth McDonnell, Sam Thompson, Roberto Bustamante, Alexandre Vieira, Gordon Alex.



Emeriti Kiehl, Matthias called to glory

Rev. Erich Kiehl, S.T.M., Th.D., died on June 13, 2012, at the age of 91. He was ordained in The Lutheran Church—Missouri Synod in 1946 and served as pastor, professor of theology at Concordia Junior College, Ann Arbor, Mich. (1965-74), and professor of New Testament, Concordia Seminary, St. Louis, Mo. (1974-92). He authored *Building Your Biblical Studies Library* (1988) and *The Passion of Our Lord* (1990; reissued by Wipf & Stock Publishers, 2002). In addition, he revised the New Testament portion of *The Holy Bible: An American Translation* (1976), originally completed by William F. Beck in 1963.



Kiehl

After his retirement, he taught at the Finnish Ingramsland Lutheran Seminary, St. Petersburg, Russia, and the Church of God Lutheran Seminary, Almaty, Kazakhstan. He is survived by his wife, Dorothy, his twin sister, Ruth, his children David, Kathryn, Sharon, Daniel, Mark, and Thomas, fifteen grandchildren, and one great-grandchild.

Rev. Elmer Matthias, D.Min., died on July 20, 2012, at the age of 90. He was ordained in The Lutheran Church—Missouri Synod in 1946. He served as pastor of Peace, Galena Park, Texas (1946-56), and of Zion, Anaheim, Calif. (1956-78). He served as a circuit



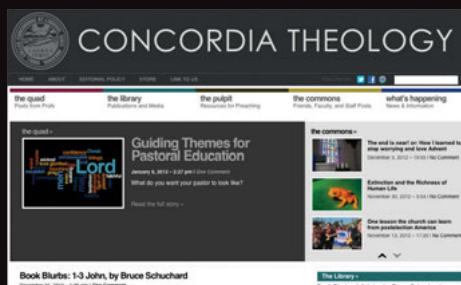
Matthias

counselor and District Vice President for the Pacific Southwest District of the LCMS. He worked at the synodical level to establish an institution of higher education in Southern California. His efforts resulted in the founding of Christ College Irvine, now Concordia University Irvine. He served as an original founding member of the Christ College Board of Control (1967-78).

Matthias served as associate professor of practical theology at Concordia Seminary (1978-87). He was instrumental in the establishment of the Doctor of Ministry degree to their graduate offerings. Following his retirement in 1987 he returned to Anaheim and continued to serve as an interim pastor at several congregations in the area. He is survived by his wife, Ruth, sons Bruce and Steven, and three grandchildren.

CONGREGATIONAL RESOURCES FROM CONCORDIA SEMINARY, ST. LOUIS

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Vincent comes “Back Home”

In September 2012, Mr. Mike Vincent joined Concordia Seminary, St. Louis as senior vice president for Seminary Advancement. He leads the Advancement division in charge of resource development and public communications for the Seminary. “It feels as if I came home,” Vincent said. Mr. Vincent isn’t new to St. Louis or the Seminary. He spent much of his youth on the campus of Concordia Seminary where his father, Rev. Dr. Arthur Vincent, was a professor for several decades. Vincent’s father was also the first person called to the Seminary for fund development. Before Dr. Vincent returned to full-time teaching, he, a secretary, and one student were the “department.” Dr. Vincent directed two capital campaigns, the first of which generated the funds to build Luther Tower. The tower “is a constant reminder of my father’s work and the blessing of the Seminary’s alumni and donors,” Vincent commented.

It’s obvious that Vincent’s passion for discipleship continues to drive his work for the Seminary. Early in his work life, he served for six years at International Lutheran Layman’s League as director of promotion and distribution for Lutheran Television. While there, he marketed the Television program, *This is the Life*, which won an Emmy, the first ever for a religious program.

Vincent worked in the “corporate world” with Maritz, an Anheuser-Busch subsidiary, and Carlson Companies before returning to the synodical roster in 2004. Residing in St. Louis, he served nine years as director of principal gifts for Concordia University, Nebraska, his alma mater. He and his wife, Emilie, have lived in St. Louis for 40 years and are active at the Lutheran Church of Webster Gardens. He has sung in choir and served as a Bible class teacher, elder, and worship leader.

Vincent’s service legacy continues through his family. He and his wife are blessed by three adult children and their spouses who are all in teaching and caring professions.

“Much has changed around the Sem,” Vincent reflected. “In my early days here, there were hardly any married students, but today 50% of all incoming students are married. But one apparent point that has not changed is that every student, faculty member, and staff member senses a strong calling to be on this campus.”

Vincent is looking forward to further developing the Advancement division with his sales, marketing, senior management and LCMS experience. “I’m glad to be back home,” he said.



Vincent



Pictured by 19 N. Seminary Terrace where his family lived on campus, Mike left his boyhood home in the summer of 1970 to begin his career.



Circa 1956, first grader Mike plays with his father in front of 6317 Southwood (formerly Seminary-owned apartments one block from campus).

Picture-Your-Pastor

A CONTEST FOR KIDS IN GRADES K-8

The Big Idea

If you're in Grades K-8 (or know someone who is!), Concordia Seminary wants to know what makes your pastor wonderful.

How to Enter

1. **Get a piece of paper** (8.5" x 11") and some crayons, markers, colored pencils, or pens.
2. Somewhere on the paper, **write one sentence** about what makes your pastor great.
3. On the same side of the paper, **draw a picture** of your pastor in action, doing what you wrote about.
4. Write your name and age on the back of the drawing.
5. **Mail it in.** Mail your Picture-Your-Pastor picture and completed entry form to: Concordia Seminary, Picture Your Pastor Contest, 801 Seminary Pl., St. Louis, MO 63105 by **April 1, 2013.**



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Cool prizes and national recognition for Picture-Your-Pastor entries at every grade level. See www.csl.edu/picture for full contest details.

Official Entry Form

Child's Name _____ Date _____

Grade _____ Age at time of submission _____

Home Address _____
Address City State ZIP

Telephone Number (area code included) _____ Email _____

School/Church _____

School/Church Address _____
Address City State ZIP

Pastor's Name _____

I give my permission for my child to participate in this contest and understand that my child's first name and age will be utilized for public viewing. I agree that by submitting an entry, I have read the terms and conditions as printed on the website.

Parent/Guardian Name _____ Parent/Guardian Signature _____

MAIL TO: Concordia Seminary, Picture Your Pastor Contest, 801 Seminary Place, St. Louis, MO 63105 by **April 1, 2013.**

Guild celebrates 80th with 'Mrs. Walther,' jam

At their second meeting of the academic year on Friday, Oct. 16, the Guild celebrated their 80th anniversary. The ladies went to chapel with the Seminary community where they were recognized for their projects benefitting the students over the past 80 years. To carry on a tradition started in the 1930s, the ladies gave jars of strawberry jam to the students (see photos below). The Seminary Chorus sang a small selection of their current pieces before the ladies had their luncheon meeting. Even Mrs. C.F.W. Walther showed up for the occasion, played by Guild President Joyce Bischoff.



Clockwise from top left: Guild President Joyce Bischoff dressed as Mrs. Walther; Mrs. C.F.W. Walther; the Guild's 25th Anniversary in Koburg Hall in 1957; 1,700 jars of jam donated in 1932; Willie Miesner passes out jam to the Seminary Chorus; the Guild's 80th Anniversary celebration in Koburg Hall in 2012.



Name _____

Address _____

City, State, ZIP _____

Telephone (____) _____

Email address _____

Please make check payable to Concordia Seminary Guild and send to: Alice Kastens, 5101 Kings Park Drive, St. Louis, MO 63129

I would like to donate to the Seminary

Guild's project goals of:

- Direct-to-Student Aid \$ _____
- Student Emergency Fund \$ _____
- Pederson Fieldhouse \$ _____
- Chapel \$ _____

TOTAL \$ _____

UPCOMING FACULTY SPEAKING ENGAGEMENTS

Dr. Dale Meyer, preacher, Gloria Dei Lutheran, Houston, Texas, Jan. 27

Dr. Dale Meyer, preacher, Immanuel Lutheran, Bossier City, La., Feb. 3

Dr. Dale Meyer, presenter, Best Practices for Ministry Conference, Phoenix, Ariz., Feb. 7-9

Dr. Reed Lessing, preacher, St. Paul's Lutheran, West Allis, Wis., Feb. 9-10

Dr. Reed Lessing, presenter and preacher, Calvary Lutheran, Wray, Colo., Feb. 23-24

Dr. Leopoldo Sánchez, presenter, 3rd Hispanic Lutheran Theological Consultation, St. Louis, Mo., March 12

Dr. Leopoldo Sánchez, presenter, Lutheran Services in America Annual Conference, Washington, D.C., April 1

Dr. David Schmitt, preacher, Valparaiso University, Valparaiso, Ind., April 9

Dr. Reed Lessing, presenter, Lutheran Services in America Annual Conference, Washington, D.C., April 10

Dr. David Schmitt, presenter, Valparaiso Liturgical Institute, Valparaiso, Ind., April 11-12

Dr. David Schmitt, presenter, Iowa District West Pastoral Conference, April 15-16

Dr. Robert Kolb, leader, pastoral conference for the Indiana District, May 6-8

Upcoming on-campus events

FEBRUARY

February 1 Seminary Guild Meeting

February 2 Schola Cantorum

MARCH

March 7-9 Contemplate

March 9 Prepare-Enrich Workshop

March 15 Green and Gold Days

March 15 Seminary Guild Meeting

March 18-22 EIIT Outreach to World Religions Seminar

March 24 *Bach at the Sem* Concert

March 31 Easter Brunch

APRIL

April 8-12 SMP Spring Residential Seminar

April 15-18 Interim Ministry Workshop

April 28 *Bach at the Sem* Concert

MAY

May 1 Call Day

May 3 Seminary Guild Meeting

May 8 Day of Homiletical Reflection

May 12 Mother's Day Brunch

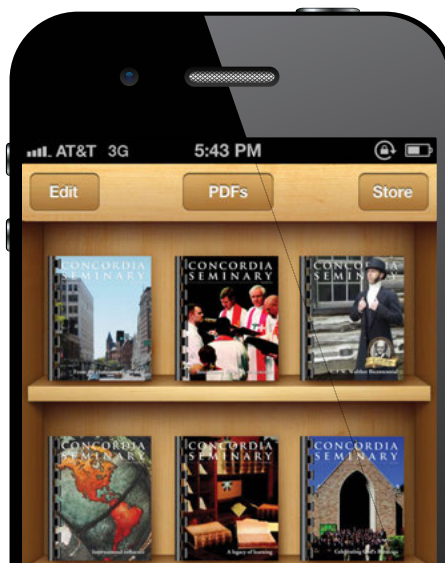
May 17 Commencement

May 20-24 Law Enforcement Chaplaincy Workshop



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Does seminarian debt *really* affect congregations?

Synodical leaders agree. So do our recent graduates. But is there any independent support, with a truly objective perspective?

The short answer is: "Yes!"

Based on extensive research, Lilly Endowment, Inc. has identified the "debt burden... clergy carry with them into their first parishes" as "among the most daunting challenges" keeping congregations from being more effective in ministry. Lilly Endowment, a family foundation based in Indianapolis, is one of the largest philanthropic foundations in the world. The Endowment has an entire division dedicated to "deepen[ing] and enrich[ing] the religious lives of American Christians... by helping to strengthen their congregations." Seeking to help congregations succeed, Lilly Endowment has identified "personal financial pressure" of pastors as a top priority every year since 2008.

Here are Lilly's own words:

"While we are encouraged by the outstanding service of many clergy, we are increasingly troubled by reports from church leaders about the ways that personal financial pressures are undermining the effectiveness of too many pastors. Among the most daunting challenges is the heavy educational debt burden that a large number of clergy carry with them into their first parishes...

"The precarious economic situation many pastors and their families face has consequences for their ministries and the congregations they serve... church leaders report that economic challenges negatively affect their efforts to recruit talented young people into the ministry, retain outstanding pastors, find clergy to serve small membership congregations and sustain morale."

This sobering conclusion applies very specifically to the LCMS. Over the past four years, Lilly Endowment has included LCMS congregations in two research projects being guided by the Indiana District's Ministerial Health Commission: a series of practical experiments into how best to help pastors overcome the distractions caused by personal financial challenges, and a pure research project conducted by Notre Dame on "Flourishing in Ministry."

But the LCMS is not alone. Lilly Endowment identifies seminarian debt as a serious issue for most if not all major Protestant denominations in the U.S.

The bottom line? When debt distracts pastors, congregations suffer.

Top 3 Take-Aways (Editor's Picks)

- New pastors leave seminary with a lot of debt (pp. 4-5).
- The cost to prepare pastors for ministry is everyone's responsibility (pp. 8-9).
- Congregations and pastors need to be talking about this issue (pp. 10-11).

Please discuss

We've designed this issue of *Concordia Seminary* magazine to get people talking about how seminarian debt affects congregations. I hope much discussion results.

The topic elicits a lot of emotional responses, so some people may be eager to talk about it.

- Future pastors make sacrifices — and we're proud of them.
- New pastors take debt with them to their first call — and we worry.
- Congregations experience God's providence — and we give thanks.
- Pastors are distracted from ministry by finances — and we are saddened.

Other emotional reactions make talking about this issue more difficult rather than easier. Have you ever heard this one?

- "Pastors with a lot of debt must be very irresponsible. This proves that pastors aren't very good with money."

That last sentiment is not correct, but most pastors have encountered it in some form. Such attitudes keep congregational leaders from even knowing whether they are affected, let alone looking for ways to move forward. Afraid of losing the credibility needed to succeed in God's work, pastors burdened with debt may prefer to hide that fact rather than talk about it openly, even when they're well-liked by their congregations.

Please, please keep talking about these implications — within your congregation, with your pastor, and with the Lord.

Concordia Seminary exists to help congregations make disciples, so if you'd like to discuss this with someone here, let me know and I'll have someone give you a call.

-Phil Ebeling, Executive Editor
ebelingp@csle.edu

HOW CAN I RESPOND?

Pray for your pastor

Start with this one. For ideas, please see page 10.

Jot a note to encourage a future pastor

Dear Future Pastor,

I wanted to take a minute to encourage you as you go through the hard work of formation for ministry. Here's how I've seen God's blessings through the ministry of pastors:

In Christ, _____

[send to Concordia Seminary in the enclosed envelope.]

Send money

Enclosed is my gift of \$_____.

Please make your check payable to **Concordia Seminary** and send to:

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St. Louis, MO 63105



Or, visit www.csl.edu and click the GiveNow button.

Talk with your pastor

For ideas about how to start, please see page 11.

Learn more

What interests you below? (check all that apply)

Stories about students and their families

- Newsletters and blogs by students
- Have a future pastor visit your congregation

When your church needs a new pastor

- Process for calling a new Seminary graduate

News and information

- Seminary news releases
- Quarterly updates from President Dale Meyer
- Get a copy of Concordia Seminary's vision for the future

Resources for laypeople

- Bible studies series
- Workshops for laypeople
- Have a Seminary professor visit your church
- Online access to Seminary lectures and chapel services
- Theological resources for laypeople

If you're considering Seminary education

- How to discern what God wants you to do
- Alternative programs leading to ordination

How to support future pastors

- Prayer requests from seminarians, their families, and faculty
- Volunteer opportunities you can do from home
- Specific needs of Seminary students
- How to customize an Adopt-A-Student program for your church group
- Setting up a named scholarship fund
- Ideas for including Concordia Seminary in your will

Please provide the following information (this is only for use in our office):

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