

The Preacher and Personal Finances

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In the May issue of *Psychology Today* the results of a survey on money were published. This survey was initiated by the magazine in an effort to discover attitudes about money. The survey showed what the respondents felt, "about themselves and the rest of their lives ...we found that those who are most satisfied with their financial situation are not necessarily those with the highest income; contentment with one's lot turns more crucially on the range or psychological factors—for example, feelings of self-esteem, satisfaction with one's job, friends and personal growth." The survey distinguished between those who were "Money Troubled" and those who were "Money Contented." "The Most important factor in feeling Money Troubled...is a frustration of material aspirations... The second most important factor... is lacking a secure sense of self and being more dissatisfied than others with friendships and personal growth. The youngest respondents, who have the lowest self-esteem and anticipate the most financial hardship, are also the most Money Troubled of any age group... Simply stated, the Money Contented rule their money rather than let it rule them." (The quotations were printed in *Evangelical Newsletter* Vol. 8, No. 14, July 10, 1981) These words utter some profound thoughts about our attitudes toward money and suggest some wide implications.

Concern for money can be found in almost every publication one might read. The daily newspapers carry financial information of all kinds from the daily stock prices to feature articles on inflation, interest rates and how a family can cope with the current financial difficulties. People are concerned about their financial welfare. We have become familiar with many financial concepts and terms through the public press: the Consumer Price Index, inflation, interest rates, the Federal Reserve, the price of gold on the London Market, cost of living increases among others. It is natural to be concerned with our financial situation. This concern sells newspapers, books and magazines. As Christians we realize that not to be concerned would simply be failing to manage carefully what we have received from the Lord to provide for ourselves and our families.

The survey mentioned above did not deal with clergy compensation but rather the segment of the population that would be reading *Psychology Today*. As pastors we also have a concern about money. The spring issue of *Leadership* was devoted almost entirely to the subject. It is a topic of discussion in our congregations during fall stewardship campaigns and budget meetings. Among the points of discussion at any budget meeting will necessarily be the pastor's salary. In the mission field that topic has been obviated by the uniform salary code of Synod compensation, however, is an important discussion whether the salary determined by a thoughtful, objective code or not. The salary of the common laborer has been improved by unions. The salary of the pastor is not so easily improved, and there is often some difficulty responding to salary issues by both the pastor and the appropriate board or boards. Hence this discussion continues within committee meetings and beyond them in private conversations both sides.

This paper is an effort to create discussion in the area of the pastor's attitude toward the compensation which he receives. I have divided the presentation into five different points. They are:

- 1) The salary and what it means,
- 2) A salary adequate for the task,
- 3) Factors which influence the pastor's view of his salary,
- 4) Contentment and godliness as invaluable assets, and
- 5) The greatest work on earth has its own rewards.

I present this matter without an attitude of superior knowledge or skill in money management. Frankly, I am no financial wizard, but I offer it to you a one brother to another in the hope that it will be of some value.

1) THE SALARY AND WHAT IT MEANS

There are a number of different approaches to salary in our society which can be easily discerned. Perhaps the most common approach is to view salary as the measure of your value. This is clearly a view practiced in our world today. Professional athletes have attempted to assess their value to the team in order to arrive at what they consider an adequate compensation package. Some have sought to renegotiate their contracts after they have had one of two successful seasons because at the point they considered themselves of more value than they did when the contract was signed. In this case management may not agree with the personal and subjective assessment made by the athlete or his agent. The principle is not limited to athletics. Generally the person in a business which has the most responsibility and therefore the most value is compensated at a higher rate than those with less responsibility. The chairman of the board commands a higher salary than the janitor, factory worker, or the secretary. The principle is simple but not always consistently applied. There are cases where those considered to be of more value are nothing but figureheads or hold their jobs because of nepotism.

We could take a tangent at this point and editorialize on this principle. This compensation rule reveals our society's current values. It is always disturbing that a professional athlete who contributes entertainment value to our society but sometimes little else receives more than others who contribute much to the public welfare. I do not want to demean any athlete commanding a high salary, but our society's values do seem to be distorted by the application of this principle.

Another principle operative in our world is that salary is the measure of your effort. A factory worker who is on piecework can make more money if he expends more effort than another. In the business world the self-employed often use this principle. The more the salesman gets out there and hustles, the more effort he expends; the more sales he makes, the higher the salary. While at the Seminary, I used this principle in a painting business and as a salesman on commission in a department store. The harder you worked the more money you could make. Even if the hours are limited, there are situations where you can receive a higher salary by working harder. Unfortunately here too the principle is not perfect. Not everyone is compensated for his hard labor, and comparisons with others who do less but get paid more, abound.

A third principle is that salary is a measure of your training, education or expertise in a certain field. College graduates are generally perceived as being able to demand higher salaries. Apprentices receive less than journeymen. Doctors and lawyers receive more than nurses' aides or court recorders. A consultant in a certain field will be generously compensated because of his or her experience or expertise. There is a corollary to this principle: experience is more valuable than inexperience in any field. Experience brings greater expertise, more responsibility and more often than not, greater compensation. This principle is partly responsible for the increase in the number of executives and laborers continuing and advancing their education. The more schooling in a field, the greater the compensation.

These principles and perhaps a few others are the current standards in our world. While they may not perfectly be applied in every situation, they, nevertheless, are the standards by which compensation is determined. If we look at these principles in comparison to the pastor's work, we will see quickly that they either do not apply or are in need of drastic revision. First, let us assess the value of the pastor. Paul said that the Apostles were considered the "scum of the earth." (1 Cor. 4:13) Surely the world does not consider the task of proclaiming the Gospel to be very important in comparison to other things. But in dealing with compensation for the Pastor we are not necessarily comparing his job with others in our society. We are rather trying to determine its value and the responsibility encountered. As Christian clergymen let us never forget that we are "servants of Christ entrusted with the secret things of God." (1 Cor. 4:1) The Gospel with which we are entrusted affects immortal precious souls for whom Christ died. When you and I touch a soul with the Gospel, can a fair value be placed on the task? It is the most important work that any human being can have: we care for God's people. The task is of great value and immense responsibility.

Secondly, let us consider the energy and effort expended in the work of the ministry. What pastor spends 40 hours each week and stops there? The task demands more like 60 or 80 hours each week. If you are not preparing a sermon, or making hospital calls or teaching a class of some kind or motivating and training

congregational leadership. You are on call 24 hours a day, and even when the phone doesn't ring with a problem or a request for more work it is difficult to find time to relax and spend time with your family the way others do. Ask any wife of a pastor if her husband spends sufficient time with her and the family. You will find that in most cases there are too many other things to do. This is true in large metropolitan parishes as well as small mission congregations. Contrary to the popular conception, we work more than one hour on Sunday morning.

Thirdly, the level of training for this responsibility is high. After your four years in college; you completed your training at the Seminary. This is post-graduate work which must be completed in order for you to even begin your vocation. Many continue to spend time in various schools acquiring additional education to make them more effective pastors. If compensation were based upon your level of education, you and I would be among the highest paid professionals working. A simple comparison with other professionals reveals that this is not the case. Doctors who deal with human life command much larger salaries than most pastors in any fellowship. Lawyers would generally command larger salaries too. After looking at the salaries of other professions you might come to the conclusion that Paul was correct when he wrote that the apostles were deemed "the scum of the earth, the refuse of the world" (1 Cor. 4:13).

We will always come out on the short end of things when we consider our salary to be a measure of our value, effort, education or training. It just is not so today, nor have it been so at any time. We must arrive at a different understanding of our compensation. Allow me to suggest to you that the salary a pastor receives is nothing more or less than freedom to serve the Lord. We have been freed by God's people from working in an ordinary profession to support ourselves and our families. The purpose of this freedom is so that we might serve the Lord and His people in the ministry. I am paid so that I can sit in my study and meditate on the truths of God's Word. All of us are paid so that we might be able to study His Word and proclaim it with Professional efficiency and faithfulness. We are paid so that we can do this full-time and unencumbered by the worry of how to put bread on our tables, shelter over our heads or clothes on our bodies.

There is, of course, a wide variety of salary levels within our churches. If I go back over the three principles for compensation in this world, I can surely find some other clergyman who is not putting in the same effort, serving fewer souls, or whose grade point average was lower than mine but is still being compensated better than I am. This does not alter the concept that we must have concerning our salaries. The salary is given to provide the freedom to serve the Lord by serving His people with Word and Sacrament. It is not given to fairly compensate for value, effort or education.

We must also remember that each pastor has chosen to serve the Lord in this special way. By the power of the Holy Spirit we were brought to faith in Jesus our Savior. This is by His grace alone. That same Spirit so motivated us to prepare ourselves for the work of the ministry. We do not say that we chose to serve the Lord in the strictest sense of the term "choice," for by nature all humans consider God's Word to be foolishness and cannot choose to believe it or to serve the Lord. Each of us, however, by the power of the Holy Spirit has chosen to be what we are today—pastors. The grace and mercy of God has worked within us to see the great importance of the Gospel message for ourselves and the call of the Lord to go to others with it. God has awakened our will and energy to do His good pleasure in this special way. When we chose to serve Him by becoming pastors, we considered only that factor—service. We discounted other factors. We discounted wealth and prestige, or at least we should have. I don't believe that anyone who has spent the effort and time preparing for the ministry has done so to become rich in this world or to occupy a position of honor beyond the honor accorded to us for the work's sake. If any of us wanted to become nationally renowned theologians, we have chosen the wrong church body and the wrong message. The Gospel message in all its sweetness will never be palatable to natural man. We should have considered that we would be considered the "scum of the earth." We did, however, desire to service the Lord and that was sufficient for us.

It is my humble opinion that pastors are not paid what they are worth and that they will never be paid what they are worth. What value or worth can be put on what you did to bring one soul to the Savior? That soul cannot ever compensate you for the way the Spirit used you. What value can be place on the faithful pastor who comforts a family at the loss of a loved one? Who can compensate adequately for the pastor who has

straightened out someone with a drinking problem or a couple headed for divorce? There is not adequate compensation to be offered. We are not alone in this category, either. There are many others who have chosen to serve others and do not receive adequate compensation. Perhaps the most common example is the wife and mother who has chosen to serve her family. There is no adequate compensation for a mother who loves her children and provides so many tangible and intangible blessings for her home. King Lemuel echoes the same thought: “A wife of noble character who can find? She is worth far more than rubies” (Proverbs. 31:10). We could look beyond the home and find similar examples. What would be enough to compensate a policeman who gives his life to protect a citizen, or a firefighter who rescues a family from a fiery death? Can a teacher in any classroom who takes a special interest in children be adequately paid? Or a nurse who serves the sick and dying? Like other service professions, we are never paid what we are worth. This becomes especially clear when we consider we are dealing with immortal souls destined for eternal life with the Lord. Not only are we not paid what we are worth, but there is no standard that can be developed which would provide compensation adequate to the value, energy and training of a pastor.

We are what we are not by our own efforts but by the grace of God. Our responsibility is to be faithful to our Lord and His Word. Our value is not measured by our statistical success. The number of souls gained for the Lord by one pastor may suggest that he is working harder or more effectively than another who has less, but we must be careful not to base our judgment of these pastors on statistics. He may not be doing things as effectively, but he may be. Let us always consider the pastor as a servant of Christ. Paul says that he labored more abundantly than other apostles, but it was not he but Christ that worked in him. He was, as we all are, what he was by the grace of God.

2) SALARY ADEQUATE FOR THIS TASK

In beginning this discussion we must remember that the term “adequate” is a relative term. It is a subjective term which requires personal judgment. It will therefore vary from individual to individual and from congregation to congregation. The question of what is adequate will vary with external factors such as geography, parish composition and economic conditions. What was adequate 20 years ago is naturally not adequate today. What is adequate in the continental United States may not be adequate in Japan or South America for the same person and the same family. What is adequate will also vary with personal factors. The size of the family will be a variable. Perhaps a member of the family will require special medical care. One of the most important and controllable factors affecting what is adequate is the life-style of the individuals and the members of his family. This would involve the way in which the money is spent: The type of clothing purchased, the kind of food, the type and frequency of entertainment. All these things will be variables in arriving at a definition of what is adequate.

Since adequate compensation is a relative term, we might wonder who determines what is adequate for the pastor. Governmental statistics suggest that the median, income in the United States today is \$17,000. (This figure is from an article in the *Milwaukee Journal*, Sunday, August 9, 1981, in the feature section entitled “Life/Style.”) I am sure that information from other sources may suggest either a higher or a lower figure. We can only suggest different figures for different population centers. The median income in Washington D.C. is about \$25,000. The Chicago area would be different than Denver or Honolulu; even different section of the Chicago area would have different median incomes. Governmental figures and statistics are not always so easy to interpret especially as they apply to the pastor who usually lives in a home provided by the congregation he serves.

I do not think that we can allow the government to determine what is adequate. In the strict sense of the discussion, the government ought not determine what is adequate for a pastor. Christian congregations and boards have the right to determine salaries. As these Christians determine what to pay their pastors, there are many factors which will enter their discussions. Some of these factors are good and some of them bad. It may be helpful for a Christian congregation or board to look at the government statistics. This can provide some objective data for them to digest and assimilate. A Christian congregation may have a low opinion of their

pastor and pay him a correspondingly low amount. Budget meetings are not always the place where the highest Christian virtues are put into practice. Selfishness, lack of concern, and pride, have been known to be present in these meetings, but these, I believe, are the exception rather than the rule.

Christian love should be the hallmark of deliberations on the subject of the pastor's salary. Christian love on both sides of the issue. The congregation should be concerned about the servant of Christ who brings them the Gospel, and his family. There should be a sense of affection and a desire to provide "adequate" compensation. This should be not only a personal attachment between pastor and people, but it should be a love for Christ and Christ's representative. This higher and purer affection transcends personality so that whoever the pastor is whether he is personable or hard to deal with, the servant of Christ is always highly esteemed because of the work he does. The pastor, on the other hand, should see those whom he serves as God's people, redeemed and sanctified by a loving Lord—a chosen generation, a royal priesthood, a holy nation, a peculiar people (1 Pet 2:9). While there are many frustrations in dealing with these people, they nevertheless are saints of the Lord whom we are permitted to serve. Pastor and people in dealing with this issue must exercise that Christian love which covers a multitude of sin (1 Pet 4:8).

In determining what is adequate, the congregation should be encouraged to exercise responsible stewardship. "The ox is not muzzled," and the pastor must be paid. A congregation may not excuse its poor care of its pastor on the poor giving habits of its people. Responsible stewardship will provide a challenge, never an excuse. Yet, the congregation will want to be responsible with the offerings they give. It would be irresponsible to put the pastor in a palace and pay him an excessive salary while failing to repair the church, proclaim the Gospel to the world through the Synod's mission work; or heat the church in cold weather. A balance must be maintained while the challenge is suggested.

The congregation will always have the right to determine what is adequate. In the mission fields where the congregation is still not able completely to pay the salary which it may desire, the Synod will have the final word. The same principle of Christian love and responsible stewardship will apply here as well.

In all these matters a question will arise as to whether the pastor is to have any influence on the discussions about salary. Is he to have any input at all? When the discussion concerning salary occurs on the floor of the Synod or in a floor committee, the individual pastor affected by the decision will have only limited influence. He may be able to speak to the delegate before the convention and if he is a delegate he may be able to bring the missionary's point of view to the convention. He may also write letters to those Synodical boards that have responsibility for the decision concerning compensation. In the case of a pastor who is not under the Synodical umbrella, the situation is different. Should the pastor direct his congregation in determining his own Salary? I think that there are some potential dangers in answering the question in the affirmative, as it stands. The pastor will wish rather to tactfully speak of this matter so that he is not viewed as "feathering his own nest." I think that he will demonstrate a faithfulness to the ministry that will call forth a concern for compensation from those he serves. He may also suggest that the Circuit pastor be present at a Budget meeting when the salary of the pastor is considered. Should the pastor demonstrate an evangelical concern for the salary paid to the servant of Christ? Notice how the question has changed. Here I think the affirmative answer should be given. He will not want to curtail efforts by sincere laymen to raise his salary. He will not want to refuse salary increases because he may feel that the congregation cannot afford it. This may create problems for future pastors. All this can be done without complaint for low salary and should be done without the slightest indication of grumbling.

The question we are wrestling with is what is an adequate salary. No matter what I may say here in this paper and no matter how elaborate I may become presenting the term “adequate,” it should be noted that there will still be a question about what is adequate. This will occur precisely for the reason with which this discussion began: adequate is a relative term. What may appear adequate for me, may not be adequate in your eyes. What I may feel is adequate for you or what a board, committee or Synod may determine to be adequate for you may be viewed as inadequate. The Committee, Board, or Synod must exercise Christian love and responsible stewardship in determining adequate salaries. We will be left at that point still perhaps with a question as to whether it is adequate.

3) FACTORS WHICH INFLUENCE THE PASTOR’S VIEW OF HIS SALARY.

Adequate is relative. How you view it will be different than how I view it. Perhaps it will be well for us to look deeper into the way the pastor views his salary. I think there are a number of factors which will determine the subjective view the pastor has of his salary. These views will go a long way to determine who is money contented and who is money discontented as the *Psychology Today* article termed it. The first factor which will influence the pastor’s view of his salary is the congregation which he has been called to serve. Every congregation is different. The congregation’s size will be a factor as well as the scope of the congregation’s work. If it is 200 communicants without a Christian day school, the pastor may be content with a smaller salary—smaller at least than a congregation with 1,000 communicants and a Christian day school. Unfortunately the larger the congregation the larger the salary is not a principle we can expect to apply. Other factors enter. The overall stewardship performance of a particular congregation will affect the salary level and whether the pastor feels that the congregation is doing what it can to provide adequate compensation. If the congregation is a mission, this will have a bearing on the way the pastor views his salary. If the congregation is composed of predominantly professional people, the pastor’s view of his salary will be different than if his congregation is composed of blue collar workers. The congregation will be a contributing factor in the pastor’s assessment of his salary.

A second factor is the background and previous experience of the pastor. Here the pastor may have served a congregation in another area which was different in composition and attitude. He will therefore have some point of comparison. He will be able to determine more realistically whether or not his present salary reflects Christian love and responsible stewardship on the part of the congregation. In the broad category of background and previous experience we must also include the home life of the pastor. We are all to some extent products of our environment. If a pastor came from a home where money was always a problem, it will come as no surprise to him that the ministry is not a financial haven. If he came from another background, his view of the salary will be appropriately affected. By comparison with the money available in his own home before becoming a pastor, he will draw certain conclusions concerning the compensation he receives as a pastor. Also in the background is the life at the Seminary. A graduating seminarian who is married may have had the benefit of two incomes. Perhaps his wife worked full-time during the time they were married and he was a student, while he worked part time. This can be a rather substantial income in comparison with the first check as a pastor. This difference may be a rude surprise. It may also work the other way. The first check of the pastor and his wife will be a great financial blessing after many years of financial struggle. Either way the view of his salary will be affected.

The world in which we live is the third factor which has a bearing on your view of salary. The world is oriented toward materialism. As we mentioned before in considering what the salary meant, the world’s values are different than ours. The impression is given in this world that you are more important if you are rich and wealthy. There is therefore a desire to acquire as much wealth as possible in the shortest time possible. There are many who wish to retire at 35 or 40 and who do just that. We live in this world of material values and some of it is bound to rub off and infiltrate our attitudes. It is therefore reasonable to conclude that the world’s emphasis on money and wealth will from time to time affect the way we view our salaries. I may compare my salary with a man who has just as much education and puts in fewer hours. I will be frustrated and perhaps

depressed by that comparison. Having a desire to have more of this life's "good things" is one way in which the world will affect my thinking.

What life-style are you accustomed to or what kind of life-style do you wish to have? There is a vast difference in life-styles among the people of our world and a vast difference among the clergy as well. Lifestyle is not easy to define, but it does affect your approach of life itself and the money you have and how you spend it. If you want the finest clothes and regularly purchase Hart Shaffner and Marx clothing, your view of your salary will be appropriately affected. Clothing, furniture, car, entertainment are all part of an individual's life-style. There may be a vast difference between the life-style you had as a seminarian and the one you are limited to in the parish ministry. How you handle the background and accordingly limit the money budgeted for various items will alter your life-style and have a bearing on the view you have of your own salary. What a pastor and his family needs may be much different from what he wants for himself and his family. If it doesn't stretch to accommodate the kind of life you would like to live, you will be sure to be discontented.

Coupled with this is the level of money management skills an individual has. One person may be able to do much more with the same amount of money than another. We must realize that not everyone has the same money management skills. Some cannot balance a checkbook, others are capable of managing budgets of all kinds with no difficulty. Your ability in this area will have an immense impact on your view of your salary and whether it is adequate or not. As husbands we know that a marriage is the blending of two minds for the common good. Your wife has a great deal of influence on you and what you do and think (whether you admit it publicly or not). She will also have an important impact on your attitude toward your salary. If she is dissatisfied with money will also affect you. If she is dissatisfied when she comes home from the supermarket with \$40 dollars of groceries, you will soon be too. If the money does not go as far as she thinks it should and she thinks the salary is inadequate to meet the needs or wants, this attitude will soon affect you. Her ability to manage money and her advice about spending it are factors which will ultimately have a bearing on how you personally view your salary. Your wife has made significant contributions to the financial picture in your household. It is easy to see this point if she is working outside of the home and brings home a paycheck. She has also made significant financial contributions if she has worked only in the home as wife and mother. She may have sewn clothing for the children. She has saved money by making meals from raw materials rather than buying fast food products. It is not a simple and easy decision whether she works outside the home or not. There are many hidden factors that must be taken into consideration. Here our point is that the wife of a pastor will have an important impact on your view of salary.

The family situation will be another factor. The number of children you have will determine to a large extent your life-style. You will have to adjust your spending to accommodate the medical and dental care of your children. You will need to provide clothing, shoes, toys, and education at various levels. As any parent knows, there is also a host of unexpected costs with children. Your God-given children determine from time to time whether you think your salary is adequate or not.

When you entered the ministry, you may have had no financial goals at all. Financial goals may have revolved around the simple desire to get from one paycheck to the next. Some have very definite financial goals. They look for retirement at some point in their lives. These plans for retirement are becoming more and more common. Generally, on the salary a pastor makes, retirement planning must begin very early. Social Security, Synod pension, tax shelters, real estate, stocks and bonds are all things to consider. Involvement in these matters will also determine how you view your salary. There are ways to stretch the salary to include these things, but it will mean a great deal of self-discipline.

All of these things in one way or another affect the way you view your salary; they will condition your response to the question about your salary and whether it is adequate or not. These factors will become larger when your salary is compared with other salaries both in the ministry and in other professions. What is adequate and what is fair will be a point of discussion until there is no more discussion of anything because these factors will be given different weight and value by different people and because the economic situation will never be stable with no upward or downward movement. The economy will continue to fluctuate slowly or dramatically

and each one of us will handle these factors and others in many different ways. The question of what is adequate will never be answered to the satisfaction of all.

4) CONTENTMENT AND GODLINESS AS INVALUABLE ASSETS

If we cannot answer the question of adequate compensation as clearly and finally as we would like then what is left for us? The Apostle Paul answered the question when he said, “Godliness with contentment is great gain.” (I Timothy 6:6ff) It is necessary that we develop a sense of contentment with whatever we have received in compensation. It will be helpful for us to briefly consider these words of the Apostle in our discussion of the preacher and personal finances.

Godliness is a way of life. It is knowing and believing in God as the Creator, Redeemer and Sanctifier. As Christians we know that it is not just knowing and believing that is important. It is being able to put the truths into action. Since we are in the area of sanctification, we might well remember James’s exhortation to be doers of the Word and not hearers only. Godliness is not just knowing but then honoring the Lord by all we do or say. Every aspect of our lives will reveal our faith in the Creator, Redeemer and Sanctifies. We ought to be able to expect this quality from pastors: They surely have been taught the truth and regularly present it to God’s people.

Paul wrote that godliness is to be combined with contentment. Contentment comes from applying these truths to our present situation. Being content means that worries and cares evaporate and a trust in the Lord takes its place. Consider how we might apply the truths we know to our personal situation. I am a special creature of the Lord’s creative power. He pledges to preserve me from all danger and difficulty. Jesus encouraged the disciples to trust in the creating and preserving power of God in the Sermon on the Mount when he said, “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear... Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?” (Matthew 6:25, 26) I am encouraged not to worry about tomorrow. In other words the Lord directs me to contentment—a contentment which comes from trust in His ability to care for me and my family.

The Lord has also redeemed me. How often we have spoken this truth? Although I am a sinful creature deserving eternal damnation, God loved me and redeemed me. I do not deserve His gracious preservation. I deserve even less the redemption which has freed me from the consequences of sin and provided eternal life. The pledge of God’s love in Christ is a source of great contentment. Surely it is the source of great inner peace because through Christ I am at peace with God Almighty. Yet, let us look again. If God so loved me that He sent Jesus, He will not allow anything to draw me away from this blessing. No financial disaster, no personal tragedy, no pain or misery will be able to separate me from His love (Rom 8:38-39). The Lord loves me more than I sometimes realize and in ways that I do not always perceive. I am content in that truth.

Furthermore the Lord has sanctified me to be His own by bringing me to faith through the Gospel by the power of the Holy Spirit. I could not achieve this blessing on my own, but God has smashed my pride and overcome my natural ignorance of his grace and mercy. Now all the promises of God’s presence and concern for believers are mine too. All the pictures of Christ’s Church are intended for me, for He has made me a believer.

All this could-be listed as the ABC’s of Christian knowledge and faith, but these simple truths have the power to produce contentment. Over against these truths we find Satan, the world, and our own sinful flesh. These ABC’s of trouble for Christians cause no end of discontent, bitterness, envy, doubt and confusion. It is not as easy as it sounds to attain contentment by concentrating on God’s grace. Our prayers ought to be that the Lord will open our eyes to see His presence and His love when we are worried and complaining. If we would but remember that we are animated lumps of dust whom the Lord has loved by redeeming and sanctifying us, complaints will subside. Consider what the prophet Jeremiah wrote concerning the potter’s vessels (Jeremiah 18) God can do with us as He chooses. He can give us much or He can give us little. He can cripple any of us in

a moment or take us to Himself. We are His, and He can do with us as He sees fit. He can give me great wealth or make me a pauper.

Now let us look again at the compensation we receive for our labor. Who is really in control of our financial assets? We must do more than give lip service to the obvious answer. Surely the board and committees which determine our salaries control the financial resources which we have, but especially in our profession we ought to see that the Lord stands behind it all. He gives us what we have and what we will receive in the future. He opens His hand and satisfies the desire of every living thing—us too. The great principle of Christian life is stewardship. We manage what God puts into our hands whether it is a great deal or only a little. God even prospers our management or causes circumstances to develop which diminish it. It is all in His hands.

As Christians we ought to remember one important factor. God also surrounds me with Christians who can and will help even when financial difficulties arise. As pastors we have in one way or another profited by the blessings given by these Christians. Paul gives us a wonderful picture of the Christian pastor surrounded by Christians who are concerned for his welfare. He compliments the Christians in Philippi for expressing their concern for him by giving him money (Philippians 4:10ff). In connection with this thank you note to the Philippians he also spoke of contentment: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well-fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength.” (Phil 4:12,13) Because of our work we are always surrounded by Christians, some of whom will be concerned about us. Our task, it seems to me, is to be content with that blessed arrangement and whatever the Lord has chosen to do with our personal finances.

As we manage these resources, it ought to be clear that our stewardship will be careful and circumspect. First among the tasks in managing our resources is our commitment to support the Lord’s work generously. This means supporting the Lord’s work with our money as well as our effort and training. The tithe is the suggestion which God made to His people Israel. It is the basis from which our giving should develop. In this area God’s promises also abound, “Give and it shall be given unto you...” (Luke 6:38) As a pastor you have a leadership role to fill in this area as well as other areas of sanctification. As you have encouraged your congregations, large or small, to give to the work of the Lord and to give generously, you must realize that you are to be among the leaders. No one may know about it, and I am not suggesting that you hold your giving record up as an example for others to follow. Your words on stewardship, however, will have greater impact if you do as you say. The congregation will soon realize if you are encouraging them from personal commitment or not. Contributions to the Lord’s work are to be an expression of our attitude about money and the Lord.

In all areas involving money and resources careful management will be necessary. Each steward of God’s blessing will have to exercise some self-discipline. You cannot have everything you see when you see it. You will have to determine what is the most important thing for you to have. If you cannot buy it immediately and it is important for you, you may have to save to acquire it. You may have to shop for sales instead of purchasing at full price. You may have to forego steak to have sufficient food on the table for your family. All these things and many more are involved in managing what God has given. Remember that God has called us to be His servants. He has not placed us into the ministry in order to make us financially rich. If we are not content with the way the Lord blesses us and are not as rich or well off as others, and that bothers us, perhaps a change of vocations should be considered. If it is simply impossible to make ends meet, then a change in vocations maybe one alternative to consider. Another alternative may be to seek professional budget counseling.

This recitation of principles may be misunderstood to imply that we are just to lie down and let everyone take advantage of us. Contentment with what we have does not imply supine acceptance. God does expect us to be active in managing our resources. He expects us to use our intelligence in the care of our money. When Jesus spoke of the birds being fed by the gracious preservation of the Father, he chose a very poignant picture. They do not go to a giant bird feeder where God puts grain every day. They fly here and there looking for food, and He feeds them in that way. I have yet to see a bird inactive unless it was sick or injured. I have never seen a lazy bird. God expects us to do our best and not be satisfied with a second-rate effort.

These principles do not imply that we can accept the poor stewardship of God's people as it relates to our salary either. We are surrounded by fellow Christians and they are to be concerned about the servant of Christ who ministers to them. If they are not concerned, there is something wrong with their sanctification. Since we are called to speak the whole counsel of God, we must encourage them here too. I think that our Synod has demonstrated a great concern for the servants of Christ who labor in the mission field in recent years. The past Synod convention passed a substantial increase for missionaries. These Christians are rightly concerned with this matter. This is also a concern for District Presidents and Circuit Pastors as they deal with congregations under their responsibility. I know that District Presidents have demonstrated this concern and have encouraged congregations to ponder carefully the salary they offer to their called servants. If there are situations where this lack of concern for the servant of Christ results in poor compensation, someone ought to say something. It may not be the pastor of the local congregation who says it, for that can lead to other problems. But even in this area there are ways in which this matter can be presented to a congregation for consideration by the local pastor without complaining and grumbling.

Discontent with your compensation is distracting. It is personally a consuming fever. It interjects an attitude into the work of the ministry that sours everything. It creates a tension between pastor and people that can limit the effectiveness of the pastor. If this discontent is expressed repeatedly, and publicly, the tension may seriously jeopardize the work we have been called to do—minister the Gospel to God's people. Pastors have browbeaten their people into higher wages. I might ask who was content then? Were these offerings then given out of a free and willing heart? Were they given grudgingly? There is the potential for a distortion of the entire concept of stewardship and Christian giving. Discontent sounds a sour note in the great work we have to do.

5) THE GREATEST WORK ON EARTH HAS ITS OWN REWARDS

I want once more to return to that thought—the work we have been called to do. It is the greatest work on earth. Paul quotes Isaiah: “How beautiful are the feet of those who bring good news!” (Rom 10:15) There is joy in our hearts when we see God working with His grace through us. Each of us can also attest to the joy that is in the hearts of those who have been comforted and strengthened by the Lord through us. The tears of joy in a dying Christian's eyes when he hears of the glory of heaven, the gratitude for the truth of God's grace spoken from pulpit and lectern, the peace of mind given to the sick and troubled by the Gospel, and many other instances of the pastoral effort, are all rewards. The ministry has its own rewards and they are many. These rewards may be the intangible things just mentioned. Some of those rewards are also tangible and financial. Your salary is a wonderful testimony that the Lord has worked in the hearts of many to share your commitment to His truth. It is a reward you receive because others, years before, have labored in the Word and Sacrament in other places. This is especially true in the mission fields. Others have labored in the ministry throughout the Synod so that your work could continue. In the local parish your salary is often a reward for the work done by others, for you may arrive some time at a self-supporting congregation. If your small mission now becomes self-supporting while you are there, praise the Lord that He has blessed your labor. It may be His will that your salary then will increase. I pray that it will because you are worth every penny of it and more.

I want to close with a little story that occurred in a nursing home not too long ago. I was making a visit to an elderly lady in the nursing home. She was very grateful that I came to see her. She was especially grateful for the message of God's love and for the blessed hope of eternal life I shared with her on that day. Just as I was leaving, she said that she had a surprise for me. As she talked about that surprise, she indicated that I would be very pleased with what she was going to give to me. She sat up in bed and reached for an imaginary purse from which she produced an envelope which she extended to me. I reached for the envelope she imagined she offered. She said that it was a check for \$1,000. I thanked her and went home somewhat amused. After I thought about it awhile, it was a beautiful thank you—a reward that no one in any other job would have ever received. The rewards of the ministry cannot be measured in dollars and cents. If you are looking for monetary rewards, you will find them to be imaginary and illusive. This woman's response to God's love was quite beautiful and touching. It was a verification of my entire purpose for seeing her -- to share Christ's love.

However the Lord has decided to bless you, however He will yet bless any of us, in His good pleasure. May God create in all of us a joy in His service that is marked by contentment. May we follow the directions of Scriptures: “Keep your lives free from the love of money and be content with what you have, because God has said, Never will I leave you; never will I forsake you.” (Hebrews 13:5)

ADDENDUM

There are many things which come under the topic of this paper. There are questions when one thinks of the parsonage and retirement. The pros and cons of this issue will continue to be discussed among us privately. In our structure the parsonage is a way of life for all missionaries and for over 90% of our parish pastors. It is simply a way of life in our ministry and we must deal with the reality of it and be content with that arrangement.

I have not addressed any specific ways in which your income may be managed better to your advantage. There are no concrete suggestions as to ways in which to deal with the current tax laws so that you do not pay too much tax and find those tax advantages open to you. While I have suggested thinking about retirement, here too there are no directions. There is some value in considering these matters. There is some value in developing an investment strategy for the money you have and acquiring some skill in this area. It must always be remembered that these matters are not to distract us from our real task in life-servants of Christ. Each of us is different, we have different money management skills, different personalities, different approaches to money and its use, different amounts of money with which to work. Some may have inherited some money which will need careful management for retirement. Others will not inherit money in sufficient amounts to be a significant factor. There are many topics which can and should be discussed. I hope this paper will cause you to think about these issues enough to read about them or seek professional advice in money management. I have felt from the beginning that as Christian pastors we must have the proper attitude toward this blessing from the Lord. If that is present, these other things can be brought in to proper focus.

Suggested resources:

Making it on a Pastor's Pay, by Manfred Holck, Jr. (Abingdon)

Booklets:

- Ten steps to the Family Budget
- Clergy Professional Expenses
- The Pastor's Car Allowance
- Parsonage Vs. Housing Allowance
- Insurance for Clergy
- Investment Strategy
- How to Manage Your Money Better
- The Pre-Parish Planner

While I do not endorse everything contained in these materials they do provide some food for thought. These materials are available from Ministers Life Resources, 3100 W. Lake St., Minneapolis, Minnesota, 55416.