# Financing the Call to Serve:
# Some Reflections on Ministry, Money, and Theological Education

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During the years that I served on the faculty of an ATS school, I found the faculty lounge to be the most interesting and mysterious place on campus. The fellowship and conversation made it interesting. The gossip and speculation made it mysterious. The mystery was that folks so well trained in critical capacity and so careful to guide students in how to make careful judgments walked into the faculty lounge and left all those critical disciplines at the door. My colleagues would say and believe things in the faculty lounge that they never would say or believe in other settings.

One day, the lounge conversation turned to money—more specifically, a discussion about how folks dealt with their travel expenses. All of us traveled frequently to congregations and conferences and had considerable control over how we traveled. One colleague said that he imagined that he was traveling on the widow's mite and managed travel costs accordingly. Another responded that he always assumed he was traveling on a man's tax deduction. Their opinions reflect a history of ambivalence about money and the call to service.

## 1. Complexity and disagreement about compensation

You have probably seen a "wordle"—those graphic arrangements of words based on their frequency in the text. The wordle uses the words to make a graph more than tell a story. I want to talk about the complexity and disagreement on compensation for religious service as a "speechle." I want to identify a variety of observations without a particular linear combination among them; paint a picture more than argue a point.

Jesus commissioned the disciples this way: "as you go, proclaim the good news, 'the kingdom of heaven has come near.' Cure the sick, raise the dead, cleanse the lepers, cast out demons. You received without payment, give without payment" (Matthew 10:7–9 NRSV). Most graduates of ATS schools don't spend much time raising the dead or cleansing lepers, but ambivalence remains about receiving payment. Jesus goes on to tell them not to take anything because people will support them—which mixes security needs with money and the call to service. The pastoral counsel of 1 Timothy reminds us, "for the scripture says, 'You shall not muzzle an ox while it is treading out the grain,' and, 'The laborer deserves his wages' (1 Timothy 5:17–19 NRSV). The Hebrew Scriptures are comfortable with material wealth, but the New Testament is more suspicious of it than comfortable with it. As early Christianity began to mature, poverty came to be associated with holiness more than wealth.

By the Middle Ages, the church was rich, but individual holiness still favored poverty. By the eighteenth century, John Wesley, who was not afraid to earn money, counseled people to give away any extra money before they got attached to it. In 1870, Henry Ward Beecher was paid $20,000 a year by Plymouth Church in Brooklyn, the same salary earned by the president of the United States.[1] Last year, the minimum base salary for a United Methodist elder (who would have an MDiv and three years' experience) in western Pennsylvania was $38,000.[2] The base salary for a beginning school teacher with a one-year MA in the district where I live is $53,000. One Methodist pastor told me that he never accepted more than the current minimum salary for a full elder because that way no one could complain that he made too much. How much is enough, and what benchmark should be used to determine that amount? Questions about compensation of ministers are always questions about how much. And, invariably, one person's definition of too little is another person's definition of too much. When does salary become so high that it makes the authentic life of service suspect? When is it so low that it makes an authentic life of service impossible?

Christianity has a fair share of folks, both in North America and in the majority world, who are comfortable with wealth, amass it readily, and display it as a sign of God's blessing. The prosperity gospel doesn't get much traction at ATS member schools, but it has a great deal of popularity elsewhere.

The most famous lecture of the late nineteenth century, *Acres of Diamonds*, was delivered hundreds of times by Russell Conwell, founder of Temple University in Philadelphia. (His name is the Conwell of Gordon Conwell Theological Seminary, a school formed from a merger of the seminary then housed at Temple University and Gordon Divinity School). In this lecture, Conwell states, "I say that you ought to get rich, and it is your duty to get rich. How many of my pious brethren say to me, 'Do you, a Christian minister, spend your time going up and down the country advising young people to get rich, to get money?' 'Yes, of course I do.' They say, 'Isn't that awful! Why don't you preach the gospel instead of preaching about man's making money?' 'Because to make money honestly is to preach the gospel.' That is the reason. The men who get rich may be the most honest men you find in the community." I don't read Conwell's lecture as an early version of the current health and wealth gospel as much as an exuberant expression of the turn of the century progressivism—everything can be good and get better.[3]

Senator Grassley has been concerned about how much money is earned by big name media ministers and launched a congressional investigation. NPR had a series of reports last week on how much these people make and the public's inability to find out those numbers because of the legal protections enjoyed by churches in the United States. Unlike other nonprofit organizations, churches don't have to report salaries.

Wealth can be a problem in the life of service. I was listening to the Ted Talks on NPR this past Sunday. I like the Ted Talks that come from a long tradition of careful research that is then summarized in the talk. I am not so fond of those talks where there is more to the talk than the experience or research from which the talk is drawn. This past week, the talks were about a long succession of psychological studies about compassion for others, generosity, and wealth. In several studies in developed countries, lower income people are found to give more to charity, as a percentage of their income, than high income people give of theirs. In one study, the lower income people gave 44 percent more as a percentage of income than the higher income people gave. Another study in California used observers to watch pedestrian crosswalks where a person—also a participant in the project—put one foot into the crosswalk. The observers recorded whether an oncoming car stopped for the pedestrian, as is state law in California, or proceeded without stopping. They also rated the cars by their cost. If I remember right, half of the drivers of the most expensive cars did not stop for the pedestrian entering the crosswalk, but all of the drivers of the least expensive cars did. The psychologists concluded that there is something about wealth that leads to less empathy and perhaps a sense of entitlement. This is not true of all wealthy persons, and other experiments demonstrated that, with minimal structuring, wealthier persons can respond with as much generosity and empathy as others. There is enough in the research, however, to warrant our concerns about too much money and vocation of religious service.[4]

I was depositing a check at the bank one day when I was a seminary professor. It wasn't a very big check, but it was enough to live on. A student was ahead of me and left the twenty dollars he had received in cash at the teller's counter as he was talking to me. I picked up the twenty and called to him, holding the cash out to him. As I handed it to him, he replied that I might as well keep it, because I would eventually get it anyway. I felt unworthily rich in that moment. Money out a student's pocket was money in mine, a kind of zero sum game in which I was the winner.

The ecclesial families to which ATS member schools are related deal with compensation differently. Some carefully control the economy of ministers' salaries, like Seventh Day Adventists and, to a lesser extent, United Methodists. Others exercise no control at all, leaving compensation to a ministerial free market system. Roman Catholics have developed a system that provides for corporate church wealth in the context of individual clergy poverty.

Freestanding theological schools in Ontario have been through a process to comply with provincial employment law to rationalize compensation and justify its equity in relation to the other jobs. There must be a rationalization as to why that is the case, and that justification must satisfy a neutral, external evaluator. The result tends to reduce compensation to formulaic models that do not effectively recognize the differential contribution of different persons to the overall mission of the schools.

Almost fifteen years ago, Chris Meinzer and I were working on rationalizing compensation for ATS staff. It was not greatly skewed, but we needed more of a basis than we had. I told the personnel committee that I hoped we could come up with a system that was generous and just. After some work on this effort, I told them that I had concluded that we did not have enough money to be generous or enough wisdom to be just. Compensation is murky more than clear, quicksand more than solid rock.

The complexity of compensation gets personal as well. Some ministers struggle with too little; others have enough and have peace about it; and a few have more than enough but feel guilty about it. Others respond more negatively. They have enough but think they are not paid what they are worth. They equate their underpay with underappreciation for their gifts or effort, and the result is harbored resentment. I wonder if the problem that some pastors have with preaching on stewardship is the perception that they are asking for their own salaries, and rather than do that, they do not say as much as should be said about an important aspect of Christian discipleship.

Most ministers do not make as much as they should, in my judgment, but as best I can tell, most of them figure out how to make sense of their income and learn to settle into its limitations. They have been called to this work after all, and they are doing what they were created to do. All of them know that money is not everything and that ministry is full of patterns of nonmaterial reward that compensate with meaning in ways that money seldom does.

I have now made the main point that I want to make. It is something that all of you know already: compensation for religious work attracts widespread differences of opinion. There may be more agreement about the nature of the Holy Trinity than there is about the proper compensation for persons who seek to serve in religious vocations. I have focused on compensation for two reasons. The first is that it personalizes finance. Finance can seem abstract and distant, but when you see how much was deposited in your bank account, it gets personal. When you speculate about who makes more or less than you do, and the contribution that they are making, its gets personal. The second reason is that much of our discussion about the cost of education and the indebtedness that students incur is related to compensation. If our graduates all went to six-figure salaries, or would soon achieve them, we would not be so worried about the current levels of debt.

Business scholarship has an interesting label for the kind of problems that surround compensation for religious workers. They call them "wicked problems." Being a business term, it does not have a moral connotation. It connotes a problem that never really goes away and cannot really be solved. They are the problems that a business or social institution lives with, manages, and accomplishes its mission in spite of rather than resolving. They are problems to be taken seriously and addressed in substantive ways, but these responses will likely not fix the problem once and for all.

What can't be done about these issues and what should be done? North American religion is in a place at this time when it will be difficult to increase the overall amount of money available for compensation. What can be done in the middle of the conflicted and contested world of compensation for religious vocation is to help students think about money in realistic and meaningful ways. As best I can tell, students (1) need to understand the financial realities of a vocation of service, (2) carefully consider the qualities of a good life that their work provides and income can support, and (3) develop the financial discipline and management skills they will need to live on the resources they are likely to have, including the debt they accrue. Each of these has a very practical dimension.

Ministers, congregations, and denominations have difficulty thinking about compensating the call to service. While they must sort through this issue with careful theological reflection, they can also theologize themselves into road blocks and cul-de-sacs that shed little light on what to do. They need theological underpinnings, but the solution will not be a set of good theological constructions; it will be a set of concrete practices and acquiring the motivation to use those practices.

That is the task of these Lilly-funded projects that your schools are undertaking and we are giving close attention to at ATS. We need this work now, not just because of the pressure of money and debt, but also because of what I see as an increasingly important shift in the perception of what authorizes religious workers to lead communities of faith, and the resulting fundamental change that is already beginning to happen in theological education. I want to turn attention to this area for a little while, then try to put these ideas together in a conclusion.

## 2. Emerging model of ministry and theological education

I think there is a model of ministry that is emerging in this era. It is historically situated, so I need to introduce the model by rehearsing some perceptions about predecessor models of ministry and their corresponding models of theological education. Since colonial days, there have been three major educational and ministerial models for educated pastors and other religious workers. There have no doubt been more, but I will focus on these three, including the proposal I want to make.

***Classically educated clergy***

As the colonies became a country and the country began to develop as a nation, educated clergy were public intellectuals, and their leadership was expressed as often in civic directions as in ecclesial efforts. They were the founders of colleges and universities; they were signers of the Declaration of Independence; they were delegates to Congress and leaders in the states. They were able to do this, at least in part, because both civic leadership and religious leadership depended on the same kind of knowledge. It was the knowledge of the Classics, including Latin and Greek, literature, philosophy, history, and divinity. There were plenty of uneducated clergy around, of course, but the educated clergy knew the canon of the Classics. They had no specialized theological education, because theological learning was part of the humanities learning that undergirded all advanced education. This pattern continued until the Civil War. Clergy educated in the Classics were "learned clergy."

***Professionally educated clergy***
A change occurred in the last half of the nineteenth century and grew to full maturity after World War II the following century. Religion had advanced significantly, urban congregations had grown larger and more complex, the modern era was dawning, and the church needed specialized leadership. Increasingly, ministers led with the specialized knowledge and skills that the church required. Theological schools developed during this era, and as they grew, disciplines emerged out of the more general body of divinity that had been part of classical education. It became less important for pastors to know Cicero or Homer and more important that they knew biblical studies, how to organize a church efficiently, and how to guide its growing list of programs and mission activities. The high point of this model understood ministry as a profession, like law or medicine, with specialized knowledge and skill.

Much of the twentieth century was devoted to a maturing understanding of ministry as a profession and theological education as professional education. ATS grew up as an organization around this model of ministry and the corresponding model of education. It became an accrediting agency in 1936 to advance the professional competence of ministers by increasing the professional capacity of theological schools. By the end of this era, H. Richard Niebuhr wrote about the pastor as pastoral director in the *Purpose of the Church and its Ministry* in 1956,[5] and James Glasse wrote *Profession: Minister* in 1970.[6] The Niebuhr book was the report of a study of theological education sponsored by ATS, and the Glasse book was written with support from ATS. As such, they were more than individualistic perceptions of ministry; they reflected a more corporate understanding of ministry as a profession.

***New models***
I think that the professional model has been in decline for the past twenty years and that we are at the beginning of a third model that is very different. Like the previous two, this one will accommodate itself to changing needs in communities of faith. In most times of transition like the current one, there is a contest about what will become the dominant new model, and I think that there are two contenders at this time.

The first is organizational effectiveness. If a pastor can make a church grow, or at least stop its decline, he or she will have all the authority that is needed to lead. This contender gives rise to some of the questions about the value of theological education: Why learn all this specialized stuff if you can get what you need at a business school or conference at the megachurch that has developed a significant degree of effectiveness? The other contender is something that has been present in the background and is now coming to the foreground: the importance for a pastor to lead from a deep and abiding sense of faith—to be a person who is, first and foremost, an authentic Christian human being. In an age of diminishing cultural influence of the church and increasing secularity of the culture at large, religious leaders need to be truly religious and faithful. They need skills from the professional era, of course, but the new model gives the skills and knowledge a back seat to authentic faith. Ministerial credibility increasingly depends on an authentic sense of faith.

Of the two contenders, I think the second one will become the next major model of ministry.

Henri Nouwen, at a time that I think was the beginning of the end of the professional model, argued that "the minister is the one who can make this search for authenticity possible, not by standing to the side as a neutral screen or impartial observer, but as an articulate witness to Christ, who puts his own search at the disposal of others."[7] Nouwen's perception of ministry has been critiqued as overly therapeutic—especially his image of the "wounded healer"—and as a model of ministry that does not serve the entrepreneurial leadership needed by struggling churches. I think that all these concerns are valid, but I also think that this image of ministry may have been the leading edge of what is becoming more prominent in this century.

If this is the model of ministry, what model of theological education does it require? I think that it requires a *formational theological education* and that this model has been emerging since the 1990s, although it is nascent and not yet recognized or understood. Perhaps the first formal codification of this model was a statement in the ATS accrediting standards that were adopted in 1996. The standard states:

> In a theological school, the overarching goal is the development of theological understanding, that is, aptitude for theological reflection and wisdom pertaining to responsible life in faith. Comprehended in this overarching goal are others such as deepening spiritual awareness, growing in moral sensibility and character, gaining an intellectual grasp of the tradition of the faith community, and acquiring the abilities requisite to the exercise of ministry in that community.[8]

Formational theological education includes educating for an intellectual grasp of theological disciplines and competent pastoral skills, but it undertakes this work with more attention to authentic humanity, relational ability, and spiritual maturity than the older professional model did. In many ways, it fits Nouwen's statement about ministry. Consider it once again: "The minister is the one who can make this search for authenticity possible [think personal], not by standing to the side as a neutral screen or impartial observer [think not professional], but as an articulate witness to Christ [think spiritual], who puts his own search at the disposal of others [think relational]. This is not a "learned clergy" vision of ministry, nor is it a "professional" vision.[9] Greg Jones and Kevin Armstrong argue that, "insofar as [theological schools] are preparing people for Christian pastoral ministry, they are necessarily involved in formation as well as education, in shaping character as well as conveying content and patterns of thinking, in nurturing holiness as well as equipping people with skills . . . ."[10]

### 3. Implication

Why the speculation about a future model? Because it potentially complicates the issue of compensation for religious leaders even more.

If ministry is a profession, then we have an effective social contract about compensation. We expect professionals to have special knowledge that benefits others, and we expect that they should be compensated for exercising that knowledge or skill. Attention to compensation for clergy, and many of its ambivalences, emerged as the professional model grew to maturity in the twentieth century. If the professional model had continued to be dominant, we would have a number of tools to use to address compensation as well as the corollary issues of debt and cost of theological education.

If ministry is first and foremost leadership by a true and abiding sense of faith, how do you pay someone for being Christian? Does pay rise as Christian faith grows? Does paying minsters who are leading out of a deep sense of religious identity invalidate the witness of their faith? If I am right that Christian character and authenticity are becoming central organizing principles for the emerging model of ministry, what is the right amount of compensation?

I am not sure what the answer is, but I am convinced that it means that the work of these projects on finances is more important than it has ever been. If I am right about the emerging model of ministry, then the stakes are very high for getting this right, or at least getting it better than we have in the past. We need to consider at length everything that Luke Johnson said yesterday. We need to live into the ambiguity and struggle of clergy compensation with eyes of faith, with the discernment of the community, with understanding of our tendencies toward idolatry, and with confidence in God's creative generosity.

The underpinnings are theological, but the work is practical. I return to what I think is the task before us: helping students (1) understand the financial realities of a vocation of service, (2) carefully consider the qualities of a good life that their work provides and income can support, and (3) develop the financial discipline and management skills they will need to live on the resources they are likely to have, including the debt they accrue.

If we don't get student debt down, we put unreasonable and impossible expectations on future compensation. If compensation rose to accommodate the debt of a growing number of students, then it could compromise their moral and religious authority to lead. If we act as institutions and individuals as if there is not enough, then we ignore the reality that God has the resources to accomplish God's purposes. If we think we will solve the problem, we fail to recognize its enduring complexity. If we do nothing about it, we fail to be faithful.

I am so pleased that Lilly Endowment has made it possible for schools to work on these issues with grants that have been made through this initiative. I am also pleased that the schools represented in this project have taken this issue on and will address it as thoughtfully as your proposals indicate you will. We must do better, and we can.

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[1] David McCullough, *The Great Bridge* (New York: Simon and Schuster, 1972), 114.
[2] This figure does not include parsonage, healthcare, retirement, or reimbursable expenses, such as mileage.
[3] Following this talk, John Wimmer, who wrote a dissertation on Conwell, noted that his ministry at Temple Baptist Church and the night school format used in the early days of Temple University focused on creating opportunities for the poor and that these often quoted lines in the lecture are likely best understood as Conwell's encouragement to cease opportunities.
[4] http://www.npr.org/programs/ted-radio-hour/.
[5]H. Richard Niebuhr, *The Purpose of the Church and Its Ministry* (New York: Harper and Row, 1956).
[6] James D. Glasse, *Profession: Minister* (Nashville, TN: Abingdon Press, 1970).
[7] Henri J. M. Nouwen, *The Wounded Healer: Ministry in Contemporary Society* (New York: Doubleday, 1972), 103.
[8] ATS Commission on Accrediting General Institutional Standards, Standard 3, section 3.1.1.
[9] Nouwen, *The Wounded Healer*.
[10] L. Gregory Jones and Kevin R. Armstrong, *Resurrecting Excellence: Shaping Faithful Christian Ministry* (Grand Rapids, MI: Eerdmans, 2006), 121.