The Parsonage And other ways we pay our pastor

By Jill Davidson

Presented to the Historical Society of
The Bible Fellowship Church
October 28, 2023

The Parsonage

And other ways we pay our pastors

The year is 1952. At Annual Conference, the stationing committee assigns E. B. Hartman to the Graterford-Harleysville circuit of churches. Moving his family from Scranton, Pa. to his new assignment was simplified by not having to sell one house and buy another. Most of the churches in the Mennonite Brethren in Christ Church (now the Bible Fellowship Church) had a parsonage. (The exceptions were in a circuit of two or three churches that shared a pastor; only one of those churches would have a parsonage.) Today, in 2023, only about half our churches have a parsonage. For the churches that don't have a parsonage, the pastor either rents or owns his home. How did the parsonage trend start, and why is it declining?

In 1858, several preachers and deacons among the "New" Mennonites separated from the body to form the Evangelical Mennonites. Most of those preachers were farmers and owned their farms, including a house. This was a Mennonite tradition. If a man's name was drawn by lot to be the next preacher in his congregation, he became a farmer if he wasn't one already. Most of the mid-nineteenth century Mennonite congregations of any conference were in farming communities. For the newly formed Evangelical Mennonites, that was about to change.

The records from the first fourteen years of Conference do not indicate where each preacher preached. Considering the available transportation of the day, it is likely each preached at his "home" church. The 1873 Conference minutes record assignments for preachers. All of them were assigned near where they lived.

In 1883, after mergers with several other groups, the Evangelical Mennonites became the Mennonite Brethren in Christ Church. Much attention was given to evangelistic efforts, which led to new congregations. A stationing committee was formed which would assign preachers to churches. If the preacher stayed in his home but was assigned to a church ten or fifteen miles away, how would he get there? The expansion of the railroads made it easier and quicker to get from one town to the next, so relocating was not necessary. More and more of the new preachers were neither farmers nor owners of houses. They needed housing. By the late 1800s, a column in the statistical report included "rent" for each preacher. In the 1888 minutes of the General Conference, it is revealed that part of the duty of deacons, with the assistance of the stewards, was to procure dwellings for the ministers.

A resolution from the 1898 Conference reads: "Resolved, that after conference the new preacher shall have a right to the parsonage" (1898 yearbook, p. 13). This was in response to an appeal from the Terre Hill church who kindly asked Annual Conference to decide the proper time for the pastor to vacate the parsonage after Annual Conference. Most of the parsonages at this time were rentals, and the rent was paid by

the church (General Conference 1904, p. 88). The statistical report of 1899 shows 24 church buildings and two parsonages among the congregations.

Starting in the year 1900, parsonages were being bought or built. The 1902 statistical report for the Pennsylvania conference indicated there were three parsonages: Bethlehem, Reading, and Terre Hill. The following year there were three parsonages: Bethlehem, Reading, and Dillinger. The 1905 yearbook reports "A number of parsonages have been paid off and all these are in a good condition" (1905 yearbook, p. 13). The statistical report for that year indicates nine parsonages (p. 37) and 27 church buildings. Allentown and Bethlehem had two parsonages each. Mt. Carmel, Zionsville, Reading, Spring City, and Remps each had one parsonage.

The Gospel Herald report in the 1907 yearbook states: "At Shamokin we purchased a very valuable lot at a suitable location, containing a large dwelling in the rear. On the front we built a nice chapel, which is almost finished" (1907 yearbook, p. 14). The statistical report the same year shows ten parsonages in addition to the Shamokin parsonage. A trend is definitely set.

The 1910 statistical report adds a column for janitors' homes. There were nine parsonages, 27 churches, and three janitor homes. It took time and effort to get the fire going in the coal or wood burning stoves that were in use in this time period. Other denominations also had janitor homes, next to or near the church building, especially if they had a cemetery to tend to. The 1953 yearbook is the last time a janitor's home is mentioned.

When looking at the parsonage to church building ratio it is important to remember that many of the churches were on a circuit, meaning they shared a pastor. Thus, only one parsonage was needed for two or three churches on a circuit.

By 1913 excitement was growing over the expansion and development of the conference. In the yearbook we find this resolution: "That in case a church or parsonage will be built or purchased during the year, a photograph of the same shall be taken and a cut inserted in the conference journal of the next year" (1913 yearbook, p. 26).

The 1916 yearbook has a short report on the parsonage for the Graterford-Harleysville circuit:

The Graterford and Harleysville classes have purchased a very valuable and beautifully located lot at Graterford, seventy-five feet front by one hundred and fifty feet deep on which they have built a very beautiful and commodious parsonage which is about ready to be occupied. The foundation has also been finished for the stable and garage which will be built this fall yet. This property is a credit to the

Graterford and Harleysville classes. The Pastor, Brother E. T. Shick, has labored hard in connection with the building committee to make it such. (1916 yearbook, p. 58)



Parsonage in Graterford

What this report does not say is that the house was a Sears Roebuck house kit which arrived by train and was brought the short distance to the site by horse and wagon. The crates used to ship all the materials were designed to be used for the construction of the barn which would house the horse and carriage. The wife of E. T. Shick held the mortgage on this property but may not have ever lived in it. E. T. Shick suffered a stroke and could no longer serve in the ministry. The Graterford church sold the parsonage in 1982 when Richard Harris was pastor. A new house was built on a lot adjoining the church property and is used by the current (2023) pastor, Mark Orton, and his family.

By 1919 every pastor was in a non-rented parsonage. These parsonages were often next to or very close to the church building. In Spring City, and perhaps others, the parsonage was attached to the church building. For the congregation to own a parsonage was a much-desired situation in the many decades that the stationing committee made the pastoral assignments at Conference every year. The pastors did not have a house to sell before moving, they didn't have a lease on a rental house, and they didn't have to take time to find a house to rent or buy. They simply moved to the next parsonage.



311 Yost Avenue, Spring City

In 1952 the Pennsylvania Conference of the Mennonite Brethren in Christ Church separated from the larger body. A number of changes were overdue, including changes to the pastoral assignments system. The stationing committee made its last formal report in 1971. The churches were already "calling" their own pastors. Pastors stayed longer at their churches. For the pastor to own a home would help the pastor financially, allowing him to build up equity which would help him in retirement. Also, a parsonage owned by the church might not suit the needs of the pastor's family. A new trend was for each pastor to own his own home.

The 1964 yearbook finally showed an equal number of church buildings and parsonages. It was the first year that there were no circuits. The Graterford-Harleysville circuit, the last circuit, had been dissolved the previous year.

In the 1980s there were more parsonages than church buildings, partly because Bethel Bible Fellowship Church in Emmaus owned several houses that were used for foreign missionaries home on furlough. But by the year 2000, there were significantly more church buildings than parsonages: 46 church buildings and 31 parsonages (2000 yearbook, p. 235). Some churches sold their parsonages to their pastors, such as the Maple Glen church did for their pastor, Louis Prontnicki, in 1990. In 2011 the Church Extension parsonage was sold to the director of Church Extension, David E. Gundrum (2011 yearbook, p. 98). The 2022 yearbook, the last year available at the time of this writing, states there are 72 church buildings and 32 parsonages in the Bible Fellowship Church.



David Gundrum

Housing is only one of the ways we provide for our pastors. "Payment for services rendered" is another. However, in the beginning years of the Evangelical Mennonites the preachers were not paid. In an article in the Gospel Worker Society Herald of 25 December 1903, W. B. Musselman speaks of the changes to the Evangelical Mennonites after the 1879 merger with other groups which formed the Mennonite Brethren in Christ. "The office of Presiding Elder, previously unknown by the Gehman movement, was now created. Ministers were now to be stationed and the brethren were now encouraged to make an effort toward the support of the pastors, which also was never before considered. Up to this time Rev. Gehman never received any support."

Except for Eusebius Hershey, they were self-supported farmers. By 1863 there was a "missionary fund" in place, but this was for traveling preachers/evangelists. They submitted an expense report and were reimbursed. In June 1865 Eusebius Hershey submitted a financial report which included the purchase of one horse as an expense, plus free will gifts received and money earned by manual labor as income. But what about the pastors?



Eusebius Hershey

Finally, in 1872, Conference resolved "that each preacher shall keep a record of his expenses and income and also of how many families are visited and shall submit it to the conference which shall deal with it according to their opinion that everyone receives justice" (Verhandlungen, p. 72, 1872). This arrangement continued for many years.

The 1890 Conference yearbook records the preachers' report which includes a line for "collected for Preachers' salary, cash" (Verhandlungen, p. 187, 1890). This is the first time the word "salary" is used. The following line in the report is for "collected for Preachers in kind," meaning non-monetary gifts (Verhandlungen, p. 187, 1890). This was usually produce and other food stuffs, and maybe also hay for the horse.

Also in 1890, consideration was given to the Assisting Preacher. "Resolved: that when an Assisting Preacher is sent into a district to work together with a supervising Preacher, the Quarterly Conference shall take care of the salary for the Assisting Preacher" (Verhandlungen, p. 190, 1890).

Besides farming and preaching, founding father William Gehman found another source of income. He held the mortgage for the Reading Church for several years in the 1890s, charging the congregation interest. Abel Strawn also earned interest money on a loan to the Reading Church.





William Gehman

Abel Strawn

At the 1900 General Conference (p. 77) a discussion arose concerning preachers "speculating in real estate, stocks, or personal property for the accumulation of temporal possessions." The discussion concluded with a recommendation that the preachers not become involved in such speculations because of the "disastrous results to the spirituality and usefulness" especially of the Christian ministry being entangled and encumbered.

Money collections in the local churches were done according to specific purposes. Collections were taken for the parsonage rent, to pay the ministers in cash, etc. A unified budget in each congregation was decades away.

The Home Mission Society, the church planting arm of the church for many years, had this policy in place in 1896: The Society paid for the first month's rent and partly furnished the hall and living rooms, but after this church planting preachers were to be self-supporting. A plea was made for eatables, bedding, furniture, carpets, tracts, etc. (1896 yearbook, p. 23). The church planters were expected to sell the Gospel Banner, a weekly magazine, which would add to whatever support they would get from passing the offering plate.



Gospel Heralds

The 1892 General Conference (p. 33) passed a resolution to forbid the pastors from being members in any association or society organized with the object of making financial gains.

The 1888 General Conference (p. 23) spelled out the duties of the stewards, which were three-fold. First, the steward was to assist the deacon in procuring dwellings for the ministers (these were rented houses initially). Second, the steward was to discover the wants of the minister. (In 1904 (p. 97) the word "wants" was changed to "needs.") Third, "they shall personally require of each member in their respective classes to contribute quarterly, according to their several abilities, toward the support of the minister" (General Conference minutes, 1888, p. 24). It appears that the money was collected only four times a year, and the minister never knew how much he would get. Housing was taken care of for the preacher and his family, but food must be purchased for the family and for their horse. Some of the bills that did not exist yet for most were electricity, water, sewer, trash, and insurance of all kinds. Later, in 1896, a revision of the articles stated that the stewards are nominated by the pastor and elected by the "class," that is, the congregation (General Conference of 1896, p. 52).

In 1901 the collections report included, besides other items, "ministers in cash" and "ministers in other things." People would donate food stuffs to the pastor. This was frequently done in the fall after Conference. If the pastor was reassigned to the same church, it was typical for him to return home after Conference and be visited by the congregation, bearing some of the fruits of the harvest of their farms and/or gardens. The same would be bestowed on a pastor who was assigned to a different church (1901 yearbook, p. 31).

In 1902 it was decided that conference would pay for moving expenses (1902 yearbook, p. 20–21). In the years that pastors were appointed to a church, this was a real help to the pastor.

The pastors continued to be paid by specific offerings for that purpose for the next sixty years. Finally, in 1961 (1961 yearbook, p. 26), the report of the Committee to Study Pastoral Support recommended that each church should establish its own minimum support that it will pay its pastor. The following year, the Stewardship Committee proposed that the churches should have a unified budget and offering (1962 yearbook, p. 30–41). This would result in a predictable income for the pastor. Some preachers left the conference in the past because of not receiving enough money from the pastor's support offering. Such was the case of Thomas Turnbull when he was moved from the Graterford-Harleysville circuit to Wissinoming.

The unified budget soon did away with three officers in the church: steward, parsonage fund collector, and treasurer of the Sunday school. This then led to a need to elect people from the congregation to make up the numbers for the church's official board. This was done in 1964 (1964 yearbook, p. 51).

In 1971 the minister's salary by church is listed in the yearbook (1971 yearbook, p. 123). This shows that the churches have committed to a certain salary for the pastor. However, to have that salary published in a list in the yearbook could cause problems of jealousy, embarrassment, discouragement, arrogance.

How did the pastors' salaries compare to the average salary in their communities? Apparently, the salaries were low, prompting this resolution in 1976:

Resolved: that we strongly encourage each church to strive to provide its pastor a salary that is at least equal to the average gross income of its constituent households and be it further

Resolved: that we encourage each church to increase its pastor's salary for 1976-1977 to at least 7% above the previous year's salary. (1976 yearbook, p. 4)

The resolution continues, recommending a minimum salary of \$8,600 including supplemental benefits. The 1970s was a period of inflation. This resolution was meant to keep the pastor adequately paid. The issue of inflation was brought up again in 1980 (1980 yearbook, p. 5): "we encourage each church to increase their pastor's salary by at least 7% above the previous year's salary." This suggestion was repeated in 1982 (1982 yearbook, p. 5), and a recommended minimum salary including benefits was set at \$12,840.

The 1994 Annual Conference encouraged each church "to increase its pastor's salary commensurate with the general economic condition in the nation and local community, with the Consumer Price Index a suggested means of measurement" (1994 Yearbook,

p. 51–52). The minimum recommended salary was now at \$21,630. This would continue to increase through the years.

In 2014 (2014 yearbook, p. 109), the Ministerial Relations Committee recommended that each church meet at least annually with their pastor to discuss his compensation, making adjustments as needed. "The committee recommends that the church structure the pastor's salary package to provide maximum tax advantage to him" (2014 yearbook, p. 109). This was approved the following year at the second reading.

An examination of the pastor's compensation would not be complete without studying provision for retirement income. In the early days of our conference the preachers were self-supporting, land-owning farmers. They had money, land, and family who by tradition would take care of their elderly parents. Most subsequent preachers were not farmers and did not own land. What did retirement look like for them? For many decades it would be the same as the general population: relying on savings, an inheritance, or family members. This would change in 1935.



William Gehman home and farm

Social Security began in 1935. However, it started as a pension plan for primary workers. People who were self-employed, such as pastors, were not included until 1968 when they were required to enter the program. Therefore, in 1935, the Pennsylvania Conference of the Mennonite Brethren in Christ started the Ministers' Retirement Fund. It was a defined benefit program, funded by offerings taken up at each church, contributions from the preachers, and gifts and bequests. The payout was a certain amount of money multiplied by the number of years of active ministry the preacher had. This continued for decades. In 1961 (1961 yearbook, p. 81), a study on retirement of pastors recommended that pastors could retire at age 65 of their own will. They

would receive \$24 for each year of active service with a cap of \$960 a year, paid out in monthly installments. This payout was raised on occasion to keep up with inflation (1963 yearbook, p. 29). The fund was sustained by an offering received by each class leader in his prayer meeting once a quarter (1966 yearbook, p. H). The money was then handed over to the District Superintendent who handed it over to the treasurer of the Conference.

By 1973 (1973 yearbook, p. E), the rate for calculating the retirement benefit was \$50 for each year of service. If a man served for 40 years, his benefit would be \$2000 year, given in monthly payments of \$188. The mandatory retirement age continued to be 72, but preachers were allowed to retire at 65 years old. As a new benefit, preachers were eligible for disability payments after 25 years of service.

By 1976 (1976 yearbook, p. D) pastors were required to contribute 1.5% of their salary to the Ministers' Retirement Fund. The pastors' contribution increased over time. Elder Horace Kauffman from the Lancaster Bible Fellowship Church responsibly handled this fund for many years.

In 1980 (1980 yearbook, p. 50), a study was begun on making the provisions of the fund more flexible so as to improve its benefits. By this time the payout was \$90 per year of service up to 40 years of service. By 1986 (1986 yearbook, p. 68) the insurance and retirement programs were being analyzed. In 1990 (1990 yearbook, p. 46) a committee was formed to study the Ministers' Retirement Fund. It became apparent, considering the number of preachers in the conference, that the Ministers' Retirement Fund was unsustainable. Something had to change. The committee was composed of Willard Cassel, Tim Cole, Keith Plows, Richard Volpe, Wayne Davidson, Dave Watkins, and Horace Kauffman. A proposal was offered to Conference the following year: "Resolved, that a defined contribution plan and a transitional plan for shifting from the Ministers' Retirement Fund as now constituted to a new plan be considered at an adjourned session of Annual Conference" (1991 yearbook, p. 20).

In 1992 (1992 yearbook, p. 20), the Ministers' Retirement Fund had become controlled by the Board of Pensions of the Bible Fellowship Church. All churches' full- and part-time employees were required to participate. Some exemptions were allowed. A new fund was established, keeping track of each person's contributions, but all the money was pooled into one account, called the Ministers' Annuity Fund. Preachers who were already retired would continue to receive payments from the Ministers' Retirement Fund. They would have no way to build up a personal fund. Many preachers would be participating in both funds since some of their years of active service were before 1993 and some after. This change was necessary to avoid bankrupting the conference. In 1992 (1992 yearbook, p. 52), the Board of Pensions needed \$50,000 from the Conference Administrative Budget plus a 4% contribution from churches and agencies

to be divided, 1% for the Ministers' Retirement Fund and 3% to the Ministers' Annuity Fund.

The payouts of benefits continued to be a challenge. In 1994 (1994 yearbook, p. 12), churches and agencies needed to pay into the fund 6% of the pastor's or employee's salary. Three percent each went to the Ministers' Retirement Fund and the Ministers' Annuity Fund. This was a hardship for some of the smaller churches, so the rate of contribution was adjusted (1996 yearbook, p. 13).

By 1999 403(b) plans were in existence. A 403(b) is an account into which pre-taxed money is deposited for the purpose of use in retirement. This plan is available to people who work for non-profit organizations and other 509(c)(3) entities under the Internal Revenue Code. The Board of Pensions explained: "The MAF is a group of individual 403(b) accounts in the name of each minister of the BFC, and is not a 'fund' per se. Each church and agency presently contribute 3% of their participant's compensation to their individual account. In addition, each participant can make voluntary contributions to their personal accounts" (1999 yearbook, p. 129). This plan helps the pastor to be in a better financial situation in retirement, much like the laymen to whom he preaches.

Because so many preachers were receiving payments from the original Ministers' Retirement Fund plan, a crisis was looming: "The demands on the Ministers' Retirement Fund are exceeding previous projections due to increased longevity." Conference needed to increase contributions. In 2005 (2005 yearbook, p. 84), the Board of Pensions arranged for personal loans as interest bearing notes in order to have the cash for Ministers' Retirement Fund distributions when needed. There were some notes issued. In 2008 (2009 yearbook, p. 151), the Ministers' Retirement Fund received a bequest of \$225,000 with which it paid off all Board of Pension notes outstanding, eliminating the need for more borrowing in 2008 and helping every church in the future by reducing required contributions. It was expected that between 2017 and 2022 the church contributions to the Ministers' Retirement Fund would be phased out. This happened in 2010. It was expected that by 2025 Conference contributions would be "pay as you go." However, the pension fund update in 2012 (2012 yearbook, p. 62) states that "pay as you go" started in 2011. "There should be no need in the future to issue any Pension Notes." This was largely due to the bequest of \$225,000 in 2009.

Finally, the Board of Pensions was dissolved in 2011 (2011 yearbook, p. 13). Each 403(b) account is now the responsibility of the individual account holder. The Executive Board will continue to pay out the Ministers' Retirement Fund benefits up to the death of the last beneficiary. The money will come from the Executive Board's budget. The churches were assessed an amount to contribute to Bible Fellowship Church Headquarters. Most of that money would go into the Ministers' Retirement Fund (2011 yearbook, p.96).

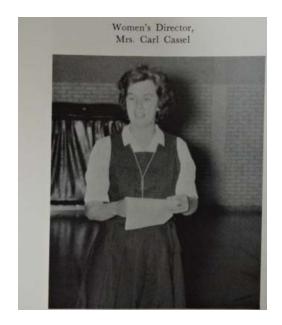
In 2023 the payout from the Ministers' Retirement Fund remains at \$221 per year of service, the rate that was determined in 2009. In accordance with US law concerning housing allowance for clergy, all money received by retirees from the Ministers' Retirement Fund is considered housing allowance and no federal taxes need to be paid on that money.

Another area of provision for our pastors concerns insurance. In spite of the 1878 Conference's resolution against life insurance (Verhandlungen, p. 115), insurances of various kinds are now part of most Americans' lives. Now it is the law of the land that everyone must have health insurance. Offering health insurance used to be an incentive to attract employees, and perhaps just for management workers. Health insurance for our preachers began to be offered in 1968 at the recommendation of the committee on pensions (1968 yearbook, p. 24e). In 2011 (2011 yearbook, p. 98), they all had the same insurance, and American Insurance Group was the administrator. Today, in 2023, each church and pastor select a policy that works for them.

Another help for the pastors' support is the Beneficiary Society. This is not supported by the people in the pews but is worth mentioning here. Perhaps it was established because life insurance was forbidden. In 1901 (1901 yearbook, p. 18), it was resolved "that we recommend each Pastor to make a special effort to swell the Beneficiary Fund to assist the worthy widows of deceased pastors." The preachers paid into it. Distributions were lump sums, presumably to assist with burial expenses. Widows of pastors were given monthly checks, presumably to help with housing or health insurance expenses. Payment was given to the pastor for any minor child that died. This would help with burial expenses.

The Beneficiary Society still exists today in 2023. However, pastors are exempt from paying dues after 40 years of paying into it (2010 yearbook, p. 31). Bible Fellowship Church ministers who are inactive or in other ministries are not part of the Beneficiary Society.

It is no secret that most pastors in years past were poor. So why did their wives not go to work to help the family coffers? Housekeeping was a full-time job for decades. The invention of the electric washing machine greatly lightened women's loads. Nevertheless, there was a feeling that if the pastor's wife worked, it was an insult to the church. The pastor's wife should help the church. This changed when Charlene Cassel, wife of pastor Carl Cassel, taught at Berean Bible School in the 1960s, according to a 2018 interview with LeRoy Heller. Today (2023) some pastors' wives work full-time, some part-time, and some have no paid employment.





Mrs. Charlene Cassel

A few of our preachers, such as Dan Wagner at Camden, Delaware, are bi-vocational. They work part-time as a pastor and have other employment in order to make ends meet. Some preachers may take temporary outside employment such as Richard Ruth did in the early 1960s. He drove a truck one day a week for a while which enabled him to pay off a hospital bill he incurred. It also gave him opportunities to share the Gospel with people.

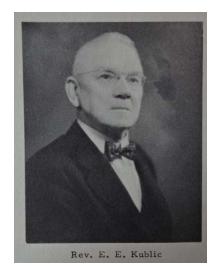


Daniel Wagner

In the many decades leading up to the end of the Stationing Committee in 1971, at Conference the preachers were either assigned to another church or were allowed to stay where they were. Either way, after Conference it was common for the

congregation to surprise the pastor and his family with a "shower" of food stuffs as a welcome or as appreciation for the pastor. Many of these incidents were written up in the Gospel Banner, the weekly magazine of the Mennonite Brethren in Christ Church.

In the 4 November 1909 issue of the Gospel Banner, E. E. Kublic, preacher at the Easton, Pa. church, shared that "last Friday evening, the class took us by surprise, when they marched in on us with a grand donation, consisting of the very best eatables for the table, some dry-goods and a nice sum of money." The 11 November 1909 issue of the Gospel Banner has a report from F. M. Hottel, pastor of the Fleetwood, Pa. church: "As the Lord has seen fit to send us back to this place for the third year, we hope and pray that our stay may prove a great blessing to all. The dear pilgrims, at this place, did everything to welcome us and show their love. One brother donated a large load of coal, and feed for the chickens, and a few other things."







F. M. Hottel

Gifts for the pastor would come at other times of the year. R. Berstressor, pastor of the Graterford-Harleysville circuit, let the readers of the 2 February 1911 Gospel Banner know "The Graters Ford class surprised us greatly one evening last week, by way of a donation, which was a benefit for the entire family even reaching the stable for the horse, including hay, corn, wheat and oats." In East Stroudsburg, Pa., M. W. Ettinger informed the readers of the 9 January 1913 issue of the Gospel Banner of some Christmas gifts he received. "We were also very well remembered by the class over Christmas—things to wear, for the table, even a goose ready for oven were among the things too numerous to mention."



R. Bergstressor

Lois Hartman Plows, daughter of preacher Wilbur Hartman, and wife of preacher Keith Plows, shared some stories of living in a parsonage. Memories from her childhood include a farmer in the congregation supplying the pastor's family with milk from their dairy, a hunter sharing meat from what he bagged, and others giving hand-me-down clothing that Lois then wore. Many preachers could share similar stories. Lois never heard her parents complain and does not remember them being upset about finances. She remembers they always had enough to eat. As a pastor's wife, Lois and her husband Keith learned contentment. They strove to live on or below the standard of living of the people in the congregation.



Keith Plows

For retirement, Keith Plows had some stock from the time he had worked for Mobil Oil Company before entering the ministry. This helped them to purchase a house when they retired from the ministry.

District Superintendent C. E. Kirkwood made some improvements in the parsonage in Bethlehem. When it came time for him to move out in 1962, he requested some compensation for these items which he listed, along with their cost, in a letter to F. B. Hertzog, then chairman of the board of directors of the Bible Fellowship Church. Kirkwood asked for \$100 as a fair price, though the cost of the items exceeded that. He was granted the sum he requested. This was one way to stretch his dollar.



C. E. Kirkwood

In summary, "this is how we always did it" cannot be the rule to determine a pastor's provision and compensation. Consideration must be given to current trends in compensation and benefits (not just health insurance) in the public sector. A laborer is worthy of his hire (Luke 10:7).

Sources:

Gospel Banner, multiple issues
Gospel Worker Society Herald, multiple issues
Bible Fellowship Church yearbooks, 1859-2022

Interviews:

Bowne, Linda, June 2023

Davidson, Wayne, Multiple dates in 2022 and 2023

Hartman, James, July 2018, May 2022

Killian, Bonnie Bean, March 2020

Kirkpatrick, Kevin, April 2022

Merkel, Carole, June 2023

Musselman, Yvonne Watkins, October 2022

Plows, Keith, October 2022

Plows, Lois Hartman, October 2022

Riddell, Craig, March 2023

Ruth, Richard, 2022

Schmoyer, Timothy, 2023

Spinney, Dennis, February 2023

Straub, Donald, January 2023

Taylor, Richard, Multiple dates in 2023

Turnbull, Thomas, 1992

Ziegler, Jacqui, October 2022

Websites:

Bfchistory.org

Liveyourparable.com

Ramseysolutions.com

Ssa.gov/history