Fall Retreat 2013

Fall is my favorite time of year. Cozy sweaters, warm drinks, and beautiful colors outside... the list goes on and on. Fall also signals the beginning of a new school year for seminary families. It is a very busy time where calendars start to fill up quickly. Activities start up and we hit the ground running.

If you’re anything like me, you need to be reminded to slow down and take some time to relax when life gets crazy. The fall retreat is designed to do just that. It is a time of renewal and rest amid the chaos of life. It is also a time to really get to know other women in the seminary community- faculty/staff wives, other seminary wives, and deaconess students. As a part of the seminary community, we have the unique opportunity for a few short years to form lasting and meaningful bonds with one another.

The retreat will be held Saturday, October 12 from 9:00 AM to 4:00 PM at Pokagon State Park. There is no cost to attend. Breakfast will be provided and we are having a potluck lunch. Carpooling is being formed already. Lap babies are more than welcome to attend. Our guest speaker is Katie Schuermann, a well-known author and guest speaker. She has written two books, Pew Sisters and He Remembers the Barren. You won’t want to miss this day of learning, relaxation, and the camaraderie of other sisters in Christ.

If you have any questions or specific needs for the day, please don’t hesitate to contact me, on Facebook or at mackenzierross@gmail.com. Please RSVP on our Facebook event or by contacting me in person or by e-mail. We look forward to seeing you there!

Article provided by McKenzie Ross, 4th year wife.

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Providing Support, encouragement, and fellowship for wives of the seminary
One of the summer SWA events was a couponing night hosted by Kristen Whirrett, author of the Joyfully Thriving blog. Kristen introduced the sem. wives to the basics of couponing and sale shopping during the course of the evening. A few days after the event, I was able to ask Kristen some questions about her couponing experience:

Tell us a little bit about yourself (family, occupation, etc.).
My name is Kristen, and I'm a Lutheran school teacher. I'm happily married to Andy, who is also a Lutheran school teacher. I currently teach preschool and music at Ascension Lutheran, while Andy teaches junior high at St. Paul's Lutheran. When we're not busy at our schools, we enjoy traveling and fixing up our house. My other hobbies include reading, baking and yes, couponing.

How did you get into couponing and thrifty living?
I began living frugally as a necessity. As a PK (Pastor's Kid), I watched my stay-at-home Mom coupon so she could continue staying at home with the four of us kids. We lived frugally, but I never felt that our life was lacking. When I graduated college, I accepted my first teaching call to St. Mark's in Milford, Ohio. Even living on my own, I realized that I could be getting more for my money. Couponing was the easiest way to see a difference in my monthly budget. Soon, it became a "game" and challenge for me to see how far I could stretch my grocery budget. The more I learned and the more I couponed, the easier it became. When I got married and moved to Fort Wayne, I continued couponing to stretch our church worker salaries - and to plan ahead for our future.

What made you decide to start a blog?
I started writing my blog almost three years ago because I couldn't find any other blogs written by Lutheran church workers. From being raised in a church work family and continuing in the ministry myself, I knew that we faced unique challenges. I wanted to be able to share deals with my unique perspective, and encourage other Lutheran church workers. I wanted to remind us all that we can do more than just survive in our lives and ministries. We can - and should - thrive! Hence, Joyfully Thriving began.

When trying to make your money stretch further, how do you balance quality of the product verses cost of the product?
Making my dollars stretch is always my goal. Sometimes, this means spending more and sometimes it means spending less. The trick is knowing when the timing is right for these choices. Many times, this comes down to personal experience and personal choice. For me, I will buy a lot of generics - canned tomatoes, pasta, and dairy to name a few. However, when it comes to my baking, I will only buy name brand chocolate chips like Nestle or Hershey. I still watch for sales and stock-up when I can but generics just don't compare. For some people, toilet paper or laundry detergent is just as important. With couponing, you learn how to save in some areas so you can splurge on others. Couponing also helps you find the great deals on the products you do use regularly so you can stock-up on what you love!
Finding Financial Peace During the Seminary Years

For many seminary families, money is a very real, very constant concern. Paying for graduate school takes thousands of dollars. Even with generous donors and scholarships, student loan debt is looming in most families’ future. Likewise, seminary couples often have a small income because most students cannot work full time and many wives are unable to find full-time jobs that pay a “breadwinner salary”. Throw in the additional costs that come with the joy of children and many of us begin to wonder, “Will we ever have any financial security?”

If you feel uncertain and a little bit frightened by the financial insecurity that often come with the seminary years, the good news is that you are not alone—many families feel the pressure of small incomes and tight budgets. Even better news is that there are techniques to keep money concerns under control. Financial Peace is one of those methods utilized by many seminary families.

Financial Peace is a money management system created by Dave Ramsey, a millionaire real estate broker turned bankrupt businessman turned financial guru. While his books and Financial Peace University seminars may initially look like yet another cheesy, get-rich-quick-in-tricky-ways scheme, Ramsey relies on common sense and basic money management skills to help others find financial security. The LC-MS Indiana District generously pays the $100 seminar fee for interested seminary students and their spouses to take the class in Fort Wayne.

Many wives have positive things to say about their experience using Financial Peace. Liz Appold said, “I loved the cash only rule. It's such a great visual reminder of what you have left to spend for the month. It was also nice that other sem. families went through this too. Then when we had to turn down social events because we didn't budget for it, they totally got it.” MacKenzie Ross’s favorite part was, “learning contentment and cheap ways to have fun.” Laura Henry explains that, “We love doing a zero-based budget. When working on our budget I always think to myself ‘If you tell every dollar where to go, you don't have to wonder where it went.’ We loved financial peace and are so thankful that we took the course!”

“If you feel uncertain and a little bit frightened by the financial insecurity that often come with the seminary years, the good news is that you are not alone.”
However, nothing in life is perfect and Financial Peace is no exception. While much of Ramsey’s advice is practical, his theology often is shaded with the idea that with enough work, any faithful person can (and should) be wealthy. Sometimes he even makes it seem that our lives will be perfect once we reach financial security. But our hope isn’t found in retirement funds and paid-off homes. Our hope is only found in Christ’s death and resurrection and God’s love for us is not to be judged by earthly riches. Paul states in Philippians 4:11-13, “Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.” In times of plenty and in times of need, we should be content with the gifts God has given us. Still, it is wise to learn how to manage these gifts.

The second problem many seminary families feel after taking Financial Peace University is the inability to follow the baby steps for getting out of debt. A common lament is, “How can we possibly work on paying off debt while we’re taking out student loans?” However, having a plan on how to gain financial security once out of seminary can calm some of the worst monetary concerns. Anna Neugebauer explains, “There are a lot of good ideas to use during seminary, but I also really appreciate the sense of peace (when you are most likely taking out loans, not making much money, always scrounging to make ends meet) knowing that as soon as we are done with seminary, we have a plan to get it paid off!” Likewise, Jennifer Bucklew can attest to how Financial Peace helped her family once they were through seminary, “After Seminary the task of prioritizing money was very daunting. What do we do with our income? Do we pay off loans, pay off house, cars, save retirement, kids college? It was very difficult to decide where our money should go and what our priorities should be. Dave Ramsey has given us a step by step pathway to lead us in the right direction. After 2 years away from the seminary we are now debt free, budding our savings, and saving for retirement.” Finally, Financial Peace can continue to provide help even when the unexpected occurs as Sarah Barkley discovered, “We were able to cut our student loan debt (2 Concordia University degrees and 1 CTSFW Deaconess degree!) to less than half in 4 years before Adam [Sarah’s husband] decided it was his turn to start seminary. It made the decision much easier. I am reluctant to get into more debt but know already that using Dave’s tips can get us somewhere and fast!”

If you are interested in learning more about Financial Peace, you can visit the website at http://www.daveramsey.com/home/. Likewise, you can check out Ramsey’s books for free through the Allen County Public Library. If you are interested in attending the seminar, watch for an announcement in the Blue News and SWA Facebook page about class dates.

Dave Ramsey’s Baby Steps to Get Out of Debt:
1. Build an emergency fund of $1,000 ($500 if on a small income)
2. Debt snowball—pay off all debts except on your home
3. Build an emergency fund of 3-6 months of your expenses
   4. Save for retirement
   5. Start college funds
   6. Pay off your house
   7. Build and share wealth

Meet Christine Mons, a pastor's wife who currently resides in Iowa City. While you'll find Christine sitting in the church pew with her four children most Sundays, you'll also find her doing unexpected things around the church like scheming with the college-aged members about the best way to prank the deaconess's office or ranting about exactly why last week's Michigan game was a load of hooey. Basically, Christine would never be categorized as a mild-mannered pastor's wife but is straightforward and honest in what she says and does, including how she feels about being the wife of a pastor.

**How long have you been a pastor’s wife?**
My husband was ordained in 1996, so I guess that means I’ve been classified as a “pw” for 15 years.

**In what types of congregations has your husband served?**
My husband has been in both rural ministry and campus ministry.

**How do you introduce yourself to church members?**
I simply introduce myself by my first name. I don’t feel any need to advertise my relationship to the pastor. When I go to church, I am just another member there attending worship. If they stick around long enough, they’ll figure out that I’m his wife.

**During seminary, how did you feel about becoming a pastor’s wife? Did you have any concerns? Did these concerns prove true and if so, how did you handle them?**
Wow, seminary was more than a few years ago. Those old worries have all been replaced by “new and improved” ones! In all honesty, I think money was always an issue. That didn’t change once I became a pastor’s wife. I think my biggest worries at the sem were that we’d either end up in a part of the country we hated or that he’d be in a church that was a bad fit. Neither of these worries amounted to anything. Though we agreed that the seminary must use a different map than the one in my atlas (Iowa is not “North of the Mason-Dixon and East of the Mississippi” which were our criteria) we love it here and couldn’t imagine living anywhere else. We have also been blessed that my husband has been very happy in the churches where he served and continues to serve.

**Have you ever felt obligated to do something for the church (or elsewhere) simply because you’re the pastor’s wife? If so, how did you handle this situation?**
Oh, how we all fear this at the seminary and as our husbands get established in their role as pastor. Okay, what you have to know about me is I worked for a number of years as a design engineer for both a large corporation and then for a very small corporation. Dealing with constant pressure cooker situations successfully (“We are shutting down the production line unless you get out here and fix this NOW”) gave me enormous self-confidence. Those jobs also forced me to quickly develop what my husband calls “the hide of the pachyderm” which means I did my job and couldn’t care less what people thought (I was literally called “Sugar” when I worked as engineer. Be proud of me – I did not punch the guy in the nose.) I took that confidence with me when my husband became a pastor. That confidence freed me to say yes to volunteer activities which interested me and would work in my schedule and also freed me to look people directly in
the eye and tell them, “Thanks for thinking of me but I won’t be able to help/attend/lead/participate in that event.” I know pastor’s wives who never feel this freedom and I feel sorry for them. I guess I would say the best advice I could give is to establish yourself as an independent person the minute you walk into the parish. Be involved in what you would as any other church member if your husband was not the pastor. And don’t let people bully you. There are one or two people in each congregation that seem to feel it’s their job to direct the pastor’s wife. You’ll know who they are within days – if not hours -- of landing at the church. Smile, be polite, and be firm. The only two people in that church who care about your personal needs and boundaries are you and your husband. Those are the only two opinions that matter. And realize that nobody ever left a church because the pastor’s wife refused to run the Advent bake sale or (gasp) passed on attending a midweek Bible study.

**How do you find a balance between the church and family?**

This will always be a battle. Part of it is just making family time a priority. We have 4 extremely active kids, I hold 3 different part time jobs, and my husband is a pastor. We made the decision that family dinners will be a priority. That sometimes means we are all sitting down to eat at 4:30 in the afternoon (we call it our “senior special” dinner) or 7:30 at night. After the meal, we have a brief devotion and pray as a family. The kids each get to pray one (or more) special petitions. Even though our kids are mostly teenagers now, they still look forward to our special time as a family.

**What are some disadvantages of being a pastor’s wife?**

You will never be a wealthy woman! At least, not in the way that the world views wealth. I think the hardest part is adjusting to the fact that there is never enough money. But having the opportunity to watch my husband fulfill his Calling is something that no money could buy. It’s all worth it.

**What do you enjoy most about being a pastor’s wife?**

I think the best part of being a pastor’s wife is the front row seat I get to seeing all of God’s abundant mercies and blessings. When a new baby is born, we are one of the first houses called, and a cheer goes up loud and long. Then I get to see God take that little sinner and turn that newborn into a child of God. As pastor’s wife, I am blessed to be invited to the weddings, and witness God join two people in holy matrimony, celebrating how he still does this in our sinful and fallen world. When someone dies, I can hug and cry and grieve with those who mourn, knowing surely that God will take their loved one to himself and keep him safe until the Last Day.

When, as a pastor’s wife, I see how much God acts on behalf of his people, when I see how much he extends his hand in love, when I see him going after the sheep that strayed and brings him back to the fold, I can only sit in awe of His abundant mercy. I would say that my faith has grown much stronger since becoming a pastor’s wife.

**What do you feel is the most important piece of advice for a future pastor’s wife?**

Keep part of your personal life separate from the church and church members. This includes having a group of friends completely separate from the church. None of my local cohorts have anything to do with the church where my husband is pastor. They do not relate to me at all as a pastor’s wife; only as another mom or friend. This is a terrific sanity saver. It’s also very difficult to do in rural ministry, which is where most
first call pastors land. That brings me to my other point: if you have social media such as Facebook or Twitter, keep your personal friends and family separate from your church members. I strongly recommend creating a separate profile for those who you relate to in the church. Many professionals (i.e. lawyers, doctors, and business professions) do this, and it is wise to take a page from their playbook every once in a while.

Why do I say that? I was already a pastor’s wife when Facebook became part of everyday life. I kept one profile and accepted all friend requests, from family, college buddies, high school friends, and church members. If life handed me a do-over, I’d separate those. It’s both embarrassing and annoying when church members feel the need to “fix” you or your opinions. Your friends wonder who that person is – they know you and what you mean by different posts. Worse – your friends often make comments back to the church member which are not at all helpful. Talk about a sticky mess to sort out! It’s much wiser, and much less stress, to have a group where you can be yourself and a separate group where you can be “pastor’s wife.”

This interview was originally published in December 2011. Thank you to Christine Mons for allowing a reprint for this issue!

Pray to End Abortion

40 Days for Life is a peaceful campaign to end abortion through prayer and fasting. Started in 2007 in Texas, 40 Days for Life is now a worldwide effort with fall and spring prayer vigils taking place outside of hundreds of abortion facilities. Since 40 Days for Life started, more than 7,536 lives have been saved during the campaigns. This fall from September 25 through November 3, there are prayer vigils in 306 cities including Fort Wayne.

Concordia Theological Seminary in maintaining a presence at the Fort Wayne 40 Days for Life location on Saturday, October 19 from 8a.m to 8p.m. The Fort Wayne vigils held in a tent across the street from the abortion facility at 2210 Inwood Drive (parking available in the Statewood Baptist Church lot). For 12 hours, students and faculty and their families will rotate in and out of the tent, giving whatever time they can spare to praying for abortion’ end.

When asked why 40 Days for Life is so important, second-year wife Emily Shoaff replied, “There are some unloving approaches to standing up against abortion, but 40 Days for Life is both loving and biblical. Even if I’m so busy I have almost no free time, I can go to the prayer tent for 1 hour at least once during those 40 Days. Or even if I don’t manage that, I can pray for the babies, mothers and fathers, wherever I am, and I’ll be taking part in 40 Days for life that way.”

Organizers of CTS’ day at 40 Days for Life desire to have a strong presence at the prayer tent with multiple people there during each hour. Participants are invited to sign up online at http://vols.pt/iCGSJg (you will need to enter your email, but you will not need to register with Volunteer Spot). Questions about the CTS effort can be directed to noah.rogness@ctsfw.edu

Article provided by Becky Rogness, Communications Manager, Allen County Right to Life
"I have told you all this so that you may have peace in me. Here on earth you will have many trials and sorrows. But take heart, because I have overcome the world." John 16:33

I met my husband Gabriel two days after my 17th birthday and we pretty much stuck together ever since! 17 Years later, we have been blessed with 11 years of marriage, three beautiful children, Luke (8), Grace (5) and Matthew (3), and our first-year anniversary present, our lazy hound dog, Buddy. Here is our story…

Starting out in our marriage seemed simple, we found a small house near both of our families, Gabriel was a full-time carpenter and I was working full-time for a glass company and also attending college part-time. Our plan was to fix up and ‘flip’ the house and upgrade, within a couple years, and for me to earn my teaching degree. About two years later, life struck. I was accepted into the teaching program, and found out I was also pregnant. Further in my pregnancy, I started experiencing early contractions, was dilated, and I was put on bedrest as a precautionary measure. I was asked to limit school, work and driving, though I was still able to finish up all of my classes and work due to the consideration of others (including my husband), and the grace of God.

After our son Luke was born in May of 2005, I decided I needed to be home as much as possible with him, and pursue my educational goals. About two and a half years, many tears and sleepless nights later, I received my Bachelor’s degree and teaching certificate! I was so happy to be done and began searching for a career in my field, and as life would have it, I was pregnant once again. Construction work was starting to decline, and the job search was not going well for me. As you can imagine, we were struggling financially and life wasn’t easy, but God granted us peace through this all, and He blessed us with family who helped us in so many aspects of our lives.

Grace was born in February of 2008, and life threw another curveball at us. My father was diagnosed with Stage 4 cancer. I was almost comatose from the shock, helplessness and anxiety I felt as to what the future held for my father. Shortly after the news, we celebrated his 60th birthday, hoping and praying that we could celebrate more birthdays with him. My way of dealing with the pain and anxiety was to do whatever I could to help my mother care for my father. I helped administer a whirlwind of fundraisers with the help of many others and the support was overwhelming. I arranged flights and stays for my father to receive treat
ments, plastered scriptures all over my parent’s home, wrote a song for my dad, prayed fervently, and still I felt helpless. I watched my mother struggle with finding the right answers, and my father humbly waited. It was the first time I ever saw my father deal with depression, and that was tough, he was such a kind-spirited man and did his best to make everyone happy around him. He wanted to watch his grandchildren grow, to finally retire and just enjoy life, and in the end knowing that would not be, was a hard reality to grasp. A scripture that will forever be in my mind when I think back to this time is Psalm 46:10, “Be still and know that I am God.” Because when I was entrapped in my own thoughts and anxieties and did not put all of my cares in God’s hands, I had no peace. When I focused on the anger and frustration I was feeling, and forgot to thank God for all He was still doing, my heart was hardened. I would never suggest that when we are in the midst of a storm we will not struggle or have hurtful emotions, but when we truly still our hearts and cast our cares on God, who loves and cares for us more than anyone on this Earth, who has never forsaken us, who is all-knowing and all-powerful, we are granted with God’s peace that surpasses all understanding. “Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God.” Philippians 4:6

I forced myself to go back to work because we desperately needed money, and my second day back to substitute teaching was interrupted midday when an administrator told me my husband was there to see me. I held my breath as I exited the classroom; I knew my father was gone. The next year was a blur, but I do remember my husband had already told me about his calling to be a pastor. To be completely honest, I don’t know if I was super thrilled about his calling, but I was super proud of him for answering God’s call, and I knew he would be a great teacher of the Word, but couldn’t grasp what exactly it all entailed. We also discovered we were pregnant with Matthew that same year. He was born in August of 2010.

Gabriel did an amazing job going back to college after several years. His grades were above average, and he was able to accomplish this amidst the other hardships we faced. We continued to struggle financially, I worked as many as three jobs around his school schedule to try and make ends meet. When we would pray at night as a family, we would often thank God for the basic needs that he continued to provide for us, despite all of our shortcomings. We couldn’t believe we still had our home and food on the table.

Gabriel’s last year before graduating was his toughest. He lost both of his grandparents in a two week period, whom he was very close with. His grandfather was his hero. A few months later, I found I was pregnant again, hard to believe I know. Gabriel and the kids were thrilled that our family was continuing to grow, even though we knew it would make our first year at seminary even more challenging. In November of 2012, we lost our little boy, Maximus. We let our son, Luke name him because we read that it helped siblings to deal with such loss, and Luke was truly grieving. We were all heartbroken. We never got to hold our little boy, hear him cry, watch him grow. Amazingly enough, Gabriel somehow finished out that semester, and was officially accepted into the seminary.

Seems like forever ago that we packed up our house in Michigan and moved down here to Fort Wayne. I thought I would never be done house searching, school searching or job searching, but God truly lead me in the right direction to have all of these things fall into place. We found a lovely home to rent that is about three times the size of our old humble abode, we found both our new church home and the kids’ school at Concordia Lutheran, and I have entered into a second career as an Insurance Agent. Do we miss home?
Most definitely! I lived in the same zip code my entire life, and Gabriel and I are both used to being close to family and seeing them often. We are still adjusting in many ways.

Looking back however, I see that God has carried us through much, and has provided us with life experiences that will equip us for the future. When one door closes, God opens another. After my father’s passing, I felt like I hit a brick wall and didn’t know how to deal with the pain. This brought me to finally start volunteering for a children’s charity that helps kids with cancer. This opened up the door to another children’s charity in which I am the Deputy Director. I was distraught that my teaching career never took off, but now I am seeing how I can use those skills to help others understand the confusing concept of insurance. I am also able to empathize with clients I meet who have dealt with the loss of a parent or loved one due to cancer. My miscarriage was one of the toughest things I ever had to deal with, but I know God is going to use that experience for good.

Remember to “Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.” Proverbs 3:5-6 God knows what He’s doing, have peace knowing that. Have peace in your heart because of His faithfulness and all of His truths. We are so blessed that we know these truths and can have hope, joy and peace because of them. Remember to worship and be thankful through every struggle. God hears you and He wants to help His children. No matter what point you are in your journey, God has you there for a reason. He has a perfect plan for you, and as hard as it may seem at times, don’t lose heart. Remember who He is. “May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.” Romans

In His Service,

Tina Martin