2012

More to the story: the legacy and promise of Lutheran pension and benefit plans

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"Dying in the pulpit" was often how ministries ended, either literally or practically, a century or more ago. One pastored until death or "superannuation." Today, most pastors retire anticipating a decade or more of good health and a guaranteed, life-time income and health benefits. Unimaginable a century ago were comprehensive plans which wrap pension, health, disability, and death benefits around Social Security, Medicare, and prescription drug plans. Taken for granted today, the history of these plans is neither obvious nor simple. Lowell G. Almen helps us understand there is "More to the Story."

This history of the pension and benefit plans of the ELCA and its predecessors (but not all Lutheran bodies in North America—the sub-title misleads) tackles a rarely studied and, for many, arcane subject. While the major purpose is to describe the first twenty years of the ELCA pension and benefit programs, there is more to the story.

While hardly stealing headlines from issues of theology, worship, and quotas in the formation of the ELCA, there were important behind-the-scene challenges in integrating the differing pension and benefit programs of the LCA, ALC, and AELC. Each of those three bodies had its own pedigree of benefits that needed to be maintained and eventually transformed into new funds under the administration of the new Board of Pensions (BOP).

This book will attract diverse readerships. The initial description of current plans should interest many ELCA plan participants and managers of church finances, as will the last chapter which describes
the recent national financial crisis and its implications for plan participants.

Historians will find useful the treatment of the controversy over divestment of ELCA pension funds from corporations doing business in South Africa. Specifically, the BOP defended its fiduciary responsibility in the face of well-intentioned, church-wide, social justice concerns. Since the ELCA pension program is a 403(b) plan that features defined contributions, rather than defined benefits, the pension funds are neither owned nor controlled by the Church Council or the church-wide assembly but belong to individual plan participants and are managed in trust by the BOP. At the height of the divestment controversy, three legal opinions concurred that if the BOP failed to make prudent investment decisions, that is, in the best financial interest of plan participants, the BOP could be both in violation of their fiduciary responsibilities and individually liable for plan losses. Resolution eventually came when alternative and comparably prudent fund options were expanded and, of course, when apartheid ended. In this connection, but too complicated to detail here, Almen describes the curious case of the Rev. Thomas Basich, who eventually formed the Augustana Orthodox and Evangelical Lutheran Synod.

Both current and predecessor BOPs (in the 1930s) have also had to resist those congregations which, in economically challenged times, have viewed pension contributions as a benevolence (read “optional”) rather than as earned and obligatory, albeit deferred, compensation.

The volume highlights the contributions of key twentieth century lay leaders. Mildred Berg, a retired New York bank officer, served as the first chair of the ELCA BOP. John Kapanke was president of the ELCA BOP for the first twenty years. Earlier, Robert Myers, chief actuary for the United States Social Security Administration, was a ULCA BOP trustee. Other prominent persons were Judge Henry Graven, George Huggins, and L. Edwin Wang. The index is valuable for tracing all of these.

The last half of the book traces the history of care for the “Worn out Soldiers of the Cross” from the time of Muhlenberg, through the General Synod, and into the twentieth century.
Overall, the ELCA BOP emerges as a very competent, highly principled organization that provides effective programs that are constantly adjusted to meet changing circumstances. Almen, secretary of the ELCA for its first two decades, was also a long-time member of the BOP, which commissioned this history. As an insider he was, of course, in an excellent position to know and tell more of the story. This institutional history is a welcome, valuable, substantive, and well-documented contribution to American Lutheran historiography.

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As the first of two volumes summarizing the research project named Welfare and Religion in a European Perspective (WREP), this book begins with the background to the project and ends with some preliminarily conclusions based on case studies from eight European countries (Sweden, Norway, Finland, Germany, England, France, Italy, and Greece) describing the relationship between the church and its state welfare system.

The preface names one of the central questions addressed by the project: “What is the place of religion in Europe at the start of the third millennium, and what role does it play in the wider society?” (x). The editors claim the two volumes “can be read in three ways” (ix): as a comparative sociological analysis with a focus on gender issues; as offering a constructive “theoretical framework” for the relation between religion and welfare (183), and from a theological perspective (x). This volume concentrates on the first approach; the case studies are presented as sociological analysis in which gender issues are given voice. The preface, along with the opening and closing chapters, touch on the theological perspective. They set forth the claim that “different theologies account for both commonality and differences across Europe” in the manner in which the churches engage in social welfare (xi). The closing chapter begins to build a