

RESOLUTION #1

Submitted by: Northwestern Minnesota Synod’s New and Renewing Congregations and Ministries Mission Table

Resolution to Encourage Mission Partner Relationships with Immanuel Lutheran Church, Osage For the Purpose of Development of a New Congregation Serving the Frazee and Vergas Area

- 1 **WHEREAS,** The Frazee and Vergas area has a population base of approximately 12,339 residing in the
- 2 surrounding townships with 5,289 of the general population estimated to be unchurched or
- 3 inactive people living in this mission field; and
- 4 **WHEREAS,** The idea of developing a ministry in the Frazee and Vergas area has been on the
- 5 Northwestern Minnesota Synod’s “radar” for well over seven years as a potential location for
- 6 a new ELCA church plant; and
- 7 **WHEREAS,** Immanuel Lutheran Church of rural Osage, has answered the call to engage this mission field
- 8 by calling Pastor Philip Johnson to serve them ½ time as pastor and ½ time as the Mission
- 9 Developer for the Frazee and Vergas mission field with the intent of establishing a two-point
- 10 parish with Immanuel serving as one point and the development of a church in the Frazee and
- 11 Vergas area being the other point; and
- 12 **WHEREAS,** Immanuel Lutheran Church is providing 55% of the funding for the Mission Developers
- 13 compensation package and an additional \$5,000 in Mission Partner support for this new
- 14 congregational start, with the partnerships from the Northwestern Minnesota Synod and
- 15 Evangelical Outreach and Congregational Mission unit of the ELCA providing approximately
- 16 25% of funding for the Mission Developer compensation package; and therefore be it
- 17 **RESOLVED,** that this Synod in Assembly invite congregations of the Northwestern Minnesota Synod to
- 18 consider establishing a Mission Partner relationship with Immanuel Lutheran Church
- 19 involving, prayers, visitations and financial support.

RESOLUTION #2

Submitted by: Northwestern Minnesota Synod’s New and Renewing Congregations and Ministries Mission Table

Resolution to Establish Relationships with Peoples Church, Bemidji

- 1 **WHEREAS,** Peoples Church was started in 1998 by Pastor Bob Kelly and Carol Kelly as a ministry to the
2 poorest of the poor in Bemidji, MN; and
- 3 **WHEREAS,** The Northwestern Minnesota Synod committed to this new ministry and established Peoples
4 Church as a Synodically Authorized Worshiping Community and appointed Pastor Bob
5 Kelly as the pastoral leader for this ministry in 1999; and
- 6 **WHEREAS,** Peoples Church in its early stage of development suggested the possibility that one day the
7 ministry might become an ELCA congregation, the Evangelical Outreach and Congregational
8 Mission unit (formerly known as the Division for Outreach) of the ELCA, in partnership with
9 Peoples Church and the Northwestern Minnesota Synod, called Pastor Bob Kelly to be the
10 Mission Developer serving Peoples Church as a congregation under development in February
11 2002; and
- 12 **WHEREAS,** After years of developing, Peoples Church has organized as an ELCA congregation in March
13 2010; and
- 14 **WHEREAS,** In April 2010, Peoples Church extended a call to Pastor Bob Kelly to be their pastor with the
15 expressed desire to have him serve with them in a full time capacity instead of in a part-time
16 “tent-maker” mode with the intent to strengthen their on-going mission development in this
17 next new chapter in their ministry that will continue to involve and focus on befriending and
18 serving the poorest of the poor in Bemidji; and
- 19 **WHEREAS,** Peoples Church will continue its vital ministry of befriending and serving with the poorest of
20 the poor in Bemidji and model a vital ministry to be replicated in other parts of the synod and
21 beyond; and
- 22 **WHEREAS,** Peoples Church will not be self supporting in the foreseeable future, it will be self reliant as
23 an inter-dependent congregation among congregations, an equal among equals in the
24 Northwestern Minnesota Synod, inviting partnerships with congregations and individuals;
25 and be it
- 26 **RESOLVED,** that this Synod thank God for Peoples Church and for all the congregations and individuals
27 whom have partnered with them; and be it further resolved
- 28 **RESOLVED,** that this Synod in Assembly invite congregations of the Northwestern Minnesota Synod to
29 consider establishing a Mission Partner relationship with Peoples Church involving, prayers,
30 visitations and financial support; and be it further
- 31 **RESOLVED,** that this Synod in Assembly encourage congregations of the Northwestern Minnesota Synod

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to consider inviting their individual congregational members to consider the possibility of becoming an “associate member” of Peoples Church.

RESOLUTION #3

Submitted by: Northwestern Minnesota Synod, Moorhead Conference 6

Resolution for Support of Lutheran Campus Ministry at Minnesota State University Moorhead and Bemidji State University

- 1 **WHEREAS,** Lutheran Campus Ministry is a crucial ministry of the ELCA, providing mission outreach to
2 young adult students on campuses across our land, a large portion of whom are unchurched or are
3 no longer connected to the church; and
- 4 **WHEREAS,** Lutheran Campus Ministry develops critically-needed leaders for church and society; and
- 5 **WHEREAS,** Lutheran Campus Ministry provides Word and Sacrament ministry, representing all our
6 congregations, on college and university campuses across our land; and
- 7 **WHEREAS,** The Northwestern Minnesota Synod is blessed with a staffed (campus pastor) presence at Bemidji
8 State University and Minnesota State University Moorhead; and
- 9 **WHEREAS,** the six Minnesota synods of the Evangelical Lutheran Church in America, despite providing
10 support for Lutheran Campus Ministry in Minnesota, are not sustaining the level of funding
11 necessary to maintain and grow these ministries as they have in the past; and
- 12 **WHEREAS,** Lutheran Campus Ministry of Minnesota has earlier this year cut campus ministry staff
13 compensation by 20%; and
- 14 **WHEREAS,** Lutheran Campus Ministry of Minnesota is working to structure itself to invite and receive
15 additional funds to supplement the support received through synodically-budgeted giving; and
- 16 **WHEREAS,** Local campus ministry boards and agencies have been given permission by Lutheran Campus
17 Ministry of Minnesota to raise funds to offset the 20% reduction in staff compensation; therefore
18 be it
- 19 **RESOLVED,** that the Northwestern Minnesota Synod encourage congregations of the synod to provide within
20 their missional budgets direct support for Campus Ministries at Bemidji State University and
21 Minnesota State University Moorhead.

RESOLUTION #4

Submitted by: Northwestern Minnesota Synod, Moorhead Conference 6

A Resolution for Congregational Tithing for Mission Support

1 **WHEREAS,** through our baptism, all Christians are called to be good stewards, that is, people “who
2 manage the resources God has given, in the world and in the church,” (Donald M. McKim,
3 *Westminster Dictionary of Theological Terms*, Louisville: Westminster John Knox Press,
4 1996, 270); and
5 **WHEREAS,** Jesus Christ, himself, the preeminent steward, instructed his disciples of every time and place
6 that, “From everyone to whom much has been given, much will be required; and from the one
7 to whom much has been entrusted, even more will be demanded,” (Luke 12:48b, NRSV); and
8 **WHEREAS,** the Constitution of the Northwestern Minnesota Synod (S6.03.e.5) and the model
9 Constitution for congregations in the Evangelical Lutheran Church in America (C4.03.9) both
10 include in their Statements of Purpose that they shall encourage financial support for the
11 work of our church by individuals and congregations; and
12 **WHEREAS,** when it comes to good financial stewardship, we often seek to educate and encourage all the
13 baptized to work towards giving 10% of their income to their congregation (using the biblical
14 model of the tithe as the goal for our giving in response to all that God has given us); and
15 **WHEREAS,** we teach that we offer our gifts to God, because all that we have, ourselves, our time and our
16 possessions were first God’s gifts to us; and
17 **WHEREAS,** God’s call to faithful giving, (“*tithing*”), is not a call to burden or despair but is God’s call to
18 spiritual discipline in regards to material possessions. Luther described the state of sinners,
19 (that is *all* of us), as *incurvatus in se*, “curved-in-on-self.” This sinful focus on self fuels our
20 sins of greed, idolatry, and consumeristic materialism. Furthermore, just as this sinful
21 condition affects the individual, it also affects us corporately as a “turned-in-on-self”
22 congregation. God’s call to the spiritual discipline of tithing is designed not only to help the
23 end recipient of our gift but as a “lifting up” of our focus away from *ourselves* both as
24 individuals and congregations to the world around us; and
25 **WHEREAS,** the ministries undertaken by the Synod on behalf of our many congregations and members
26 further the mission of the Gospel, while often requiring funding; and
27 **WHEREAS,** as the body of Christ we’ve had ample opportunity to be distracted by current economic
28 realities as well as social issues on which we struggle to find common ground; therefore be it
29 **RESOLVED,** that this Synod thank God for those congregations whose synodical benevolence is currently
30 greater than 10% of their income and encourage these congregations to model generous

31 stewardship of their financial resources, while at the same time striving to continue growing
32 in their giving as they are able; and be it further
33 **RESOLVED,** that this Synod in Assembly invite the congregations of the Northwestern Minnesota Synod
34 to consider establishing as a goal the support of programs and ministries of the Northwestern
35 Minnesota Synod and the Evangelical Lutheran Church in America by giving at least 10% of
36 congregational income to the synod by means of the synodical benevolence (“mission
37 support”), characterized by congregational Statements of Intent (SOI); and be it further
38 **RESOLVED,** that this Synod in Assembly encourage those congregations whose synodical benevolence is
39 currently below that 10% goal to endeavor to increase their efforts within their congregation
40 to educate and encourage a generous growth in their giving in order to achieve and exceed
41 this 10% goal.

RESOLUTION #5

Submitted by: Ms. Polly Hedstrom, Rev. C. Stephen Olson, Mr. Dan Persons, Mr. Eugene Rollofson, Mr. Paul Stark, Mr. Stanley Stark, Messiah Lutheran Church, Hoffman, MN.; Rev. Ronald Calvert, Osakis Lutheran Church, Osakis, MN; Rev. James Oakland, Knute Nelson Nursing Home, Alexandria, MN.

Resolution to Require Ratification by all ELCA Congregations of Certain Churchwide Assembly Actions

1 **WHEREAS,** voting members to the ELCA churchwide assembly are encouraged to vote as the Holy Spirit
2 leads them, and

3 **WHEREAS,** voting members are not bound as representatives of the congregations of the conferences from
4 which they come and are not necessarily knowledgeable of those congregations, and

5 **WHEREAS,** "This church shall seek to function as people of God through congregations, synods, and the
6 churchwide organization, all of which shall be interdependent. Each part, while fully the church
7 recognizes that it is not the whole church and therefore lives in a partnership relationship with the
8 others." (ELCA Constitution, 8.11), and

9 **WHEREAS,** "The churchwide organization shall implement the extended mission of the Church, developing
10 churchwide policies in consultation with the synods and the congregations ..." (ELCA
11 Constitution, 8.14), and

12 **WHEREAS,** it is important for all congregations of the ELCA to feel that they share in the decision-making
13 process of their church, therefore be it

14 **RESOLVED,** that the Northwestern Minnesota Synod of the ELCA memorialize the 2011 Churchwide
15 Assembly of the ELCA to approve the following resolution:

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17 All changes of constitution and by-laws, social statements, and standards for ordained and rostered lay leaders
18 that affect the congregations of the ELCA and which are passed
19 by the Churchwide Assembly of the ELCA will require ratification by ELCA congregations.

20 A. Ratification shall be conducted by the ELCA Church Council in one year's time from the last day of the prior
21 churchwide assembly.

22 B. The same percentage majority vote required for the churchwide assembly vote shall be required within each
23 congregation and of the total ELCA congregations for ratification.

24 C. Without ratification by the required majority of the congregations, all changes of constitution and by-laws,
25 social statements, and ordained and lay leadership standards made by the churchwide assembly will be considered
26 null and void.

RESOLUTION #6

Submitted by Dilworth Lutheran Church Council, Dilworth

A Resolution Regarding Designation of Voting Members at Synod and Churchwide Assemblies

- 1 **WHEREAS,** the Evangelical Lutheran Church in America (ELCA) maintains rosters of ordained ministers,
2 commissioned associates in ministry, consecrated diaconal ministers and consecrated
3 deaconesses; and
- 4 **WHEREAS,** the latter three rosters named above are designated the “official lay rosters” of the ELCA; and
- 5 **WHEREAS,** at least 60% of the voting members of synod and churchwide assemblies shall be composed of
6 laypersons, with the remaining voting members being **ordained ministers**; and
- 7 **WHEREAS,** persons on the three official lay rosters who serve as voting members at synod or churchwide
8 assemblies are counted as “lay voting members” of said assemblies; and
- 9 **WHEREAS,** all rostered leaders go through the ELCA candidacy process, involving discernment of call,
10 theological education and practical training for ministry; and
- 11 **WHEREAS,** considering rostered lay leaders as “lay voting members” at synod and churchwide assemblies
12 diminishes the number of lay voting members who do not work for congregations or church
13 agencies; therefore be it
- 14 **RESOLVED,** that the Northwestern Minnesota Synod memorialize the 2011 ELCA Churchwide Assembly to
15 amend ELCA governing documents to designate voting members at synod and churchwide
16 assemblies as made up of at least 60% laypersons (none of whom would be rostered lay leaders),
17 with the remaining voting members being “**rostered leaders**” drawn from all four ministry rosters
18 of the ELCA.

RESOLUTION #7

Submitted by NWMN Synod Hunger Task Force

A Resolution to Advocate to Stop Usury (*Inappropriately high interest rates*)

- 1 **WHEREAS,** predatory loan practices in the subprime lending industry have increased at an alarming rate and
2 are taking advantage of as well as harming the economic wellbeing of our neighbors who are
3 most financially vulnerable;
- 4 **WHEREAS,** the dramatic increase in the number of predatory loans and the amount of capital flowing through
5 pay-day lenders is not providing borrowers with a solution to their financial strains, but have
6 created a nightmare of debt entrapment for many consumers;
- 7 **WHEREAS,** the Federal Government has limited interest rates to 36% in areas surrounding their military bases
8 and, as of February 2010, sixteen states and the District of Columbia have banned or instituted
9 interest rate caps at 36% or below, while Minnesota allows annual interest rates of 391% APR on
10 pay-day loans and with loopholes, the three largest pay-day lenders can charge rates of 693% to
11 2,145% APR.
- 12 **WHEREAS,** our Scriptures, Martin Luther’s writings, and the principles found in Lutheran ethical teaching
13 expressed in our ELCA social statements direct us as Christians in society to advocate for
14 policies that foster financial practices that do not unfairly take advantage of people who are in
15 need; therefore be it
- 16 **RESOLVED,** that the NWMN Synod in assembly call on our members to learn more about predatory lending
17 abuses and alternative practices that do not charge excessive interest; and be it further
- 18 **RESOLVED,** that this synod in assembly condemn as usurious any interest rate that exceeds 36% annualized
19 percentage rate (APR); and be it further
- 20 **RESOLVED,** that this synod in assembly calls upon the Lutheran Coalition for Public Policy in Minnesota to
21 invite members of our congregations to advocate for legislation that prohibits usurious practices
22 with regulation that limits interest charges in Minnesota to not more than 36% APR.

23
24 **BACKGROUND:**

25 The bipartisan MN Legislative Commission to End Poverty in Minnesota by 2020 identified predatory
26 lending as a major cause of poverty entrapment, and in their final recommendations urged legislation to: “Ban
27 predatory practices, including payday loans and refund anticipation loans that are not subject to strict usury laws.”

28 Under current predatory practices, some payday loans include fees and charges that can result in loans
29 with effective annual interest rates as high as 800%. (Payday loans refer to lenders providing immediate cash one
30 or two weeks in advance of the paycheck.)

31 The limit of the annual rate of 36% APR is a reform that has been established by many others. In 2006,
32 Congress limited the interest rate on payday loans to military members and their families to 36% APR. As of
33 February 2010, sixteen states and the District of Columbia have banned or instituted interest rate caps on payday
34 lending. None of the interest rate caps exceed 36% APR. States that prohibit predatory payday lending include:
35 Arkansas; Connecticut; Georgia; Maine; Maryland; Massachusetts; New Jersey; New York; North Carolina;
36 Pennsylvania; Vermont; and West Virginia. Wisconsin is addressing similar legislation. States that have
37 effectively banned payday lending by enacting maximum interest rate caps include Arizona, New Hampshire;
38 District of Columbia, Ohio, and Oregon.

39 Unfortunately, the burgeoning payday lending industry has used its wealth to lobby against limits on their
40 predatory practices. The payday lending industry is now a \$70 billion business and there are 23,000 payday
41 lenders in the United States. There are large numbers of payday lending outlets – more than the number of
42 McDonalds, Burger King, Sears, J.C. Penny, and Target Stores combined. In Minnesota, payday lending has
43 increased by 4,783% between 1999 (when payday loans were first offered in Minnesota) and 2008 (the last year
44 for which data is available), and has increased by 34% from 2007 - 2008.

45 A significant amount of attention is focused on the use of the annual percentage rate to signal the cost of a
46 payday loan. The central criticism of the use of this mechanism to express the cost of the loan is that it is
47 inappropriate to apply an annual rate to a two-week loan. Industry defender Aimee A. Minnich, for instance,
48 succinctly summarizes the industry's gripe, maintaining that using the APR "distorts the issue and serves only to
49 inflame bias against lenders." If, in fact, borrowers only used payday loans infrequently, the lenders' argument
50 would have merit. But the vast majority of borrowers are in long-term relationships with payday lenders. As the
51 Center for Responsible Lending data demonstrate, about one-quarter of payday loans are made to borrowers who
52 visit payday lenders twice a month for more than 10 months of the year and six in ten are made to borrowers who
53 visit payday lenders twice a month for more than six months. Given these facts, the application of an annual
54 percentage rate calculation is perfectly appropriate to express the comparative cost of this financial product.

55 A common, though unsupported, justification for the high rates payday loans carry is degree of risk in
56 offering payday loans to justify their extraordinarily high APR's. In fact, as one commentator has observed:
57 payday loans are "[n]ot high risk, [merely] high cost." Even industry supporters agree. Two of them, Ronald J.
58 Mann and Jim Hawkins, acknowledge that the "overwhelming majority of payday lending transactions do not
59 result in default." In Minnesota, the default rate on payday loans not only is declining, but also is substantially
60 lower than for other forms of credit, such as credit cards. From its high of 3.0% in 2005, the default rate (as a
61 percentage of dollars loaned) dropped by 10%, to 2.7% in 2008. The cumulative payday loan default rate from
62 2000 through 2008 is even lower: 2.4%. Payday America's own testimony confirms that defaults are low and
63 there is no correlation between rates and risk. According the President of Payday America, "less than 2% of all
64 Payday America loans go to collections."

RESOLUTION #8

Submitted by Rev. Nathan W. Loer, Zion Lutheran Church, Browerville

A Resolution Regarding the Use of the Word Adoption in the Church

- 1 **WHEREAS,** Adoption is a legal process which establishes a parent/child relationship between two people who
2 were not parent/child by birth which carries all the privileges, responsibilities, joys, and struggles
3 of a birth parent/birth child relationship; and
- 4 **WHEREAS,** Many in our churches and communities live within such parent/child relationships through legal
5 adoption; and
- 6 **WHEREAS,** Adoption language may be used carelessly and inappropriately in our culture when referring to
7 acts of care, support, nurture, and help that fall well short of the true definition of adoption (e.g.,
8 “Adopt-a highway,” “adopt-a-classroom,” “adopt-a-grandparent,” etc.); and
- 9 **WHEREAS,** Such casual adoption language is also present in our congregations and other ELCA
10 Organizations (e.g., “Adopt-a-camper,” “Adopt-a-Youth,” “Adopt-a-congregation,” etc.); and
- 11 **WHEREAS,** Such casual use of adoption language may serve to cheapen the loving, binding, and lifelong
12 relationship between adoptive parent and child and undermine those relationship as being less
13 than equal to the relationship between birth parent and child; and
- 14 **WHEREAS,** This casual use of adoption language may also undermine scripture’s use of adoption language as
15 a very positive metaphor for our relationship with God (see Romans 8:15, 23; 9:4; Galatians 4:5;
16 and Ephesians 1:5); therefore be it
- 17 **RESOLVED,** That the Northwestern Minnesota Synod in assembly speak highly of families formed by
18 adoption, including: parents willing to become adoptive parents; birth parents courageous enough
19 to recognize the necessity to place their children for adoption in certain circumstances; and the
20 children who thrive because of the new life adoption affords; and be it further
- 21 **RESOLVED,** That the Northwestern Minnesota Synod in assembly urge its synod STAFF, congregations,
22 camps, colleges, mission partners, and members to refrain from the use of adoption language
23 except when referring to the legal adoption of children by adoptive parents and the adoption of
24 resolutions, etc., by the church in its various forms and other official bodies; and be it further
- 25 **RESOLVED,** That the Northwestern Minnesota Synod in assembly show its support for words like, “sponsor,”
26 “support,” “gift,” “help,” and “nurture,” for acts of financial and emotional generosity, love, and
27 care which are important and wonderful – but are not legal acts of adoption; and be it further
- 28 **RESOLVED,** That the Northwestern Minnesota Synod in assembly urge its individual members to work to
29 eliminate the casual use of adoption language in their families, communities, and workplaces.