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ALL THE SINGLE LADIES: AN INVESTIGATION INTO THE EXPERIENCES OF SINGLE FEMALE PASTORS IN THE BAPTIST UNION OF NEW ZEALAND

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Single female pastors (SFPs) face an array of difficulties in their theological training and pastoral positions in the Baptist Union of New Zealand (BUNZ). Few are called by churches and many experience differing forms of sexism in pastoral training and pastoral ministry.[1] Whilst many SFPs find themselves welcomed into various associate roles, they find the door is often closed to sole or senior pastoral roles. As a result, Baptist churches in New Zealand often miss the opportunity of receiving the gifts that SFPs offer to the denomination. This essay engages with SFPs in the BUNZ to listen and learn from their experiences.

As single and female, SFPs are a double minority in pastoral leadership in the BUNZ. This essay employed the minority group model to elevate, empower, and engage the underprivileged voice of SFPs in the BUNZ.[2] The SFPs were interviewed using semi-structured interviews to inquire about their experiences and explore the themes which they raised about being SFPs in the BUNZ. Their perspectives, concerns, and understandings of ministry in the BUNZ provide the qualitative data that forms the basis of this inquiry. We conclude this essay with the practical recommendations that the SFPs gave for future SFPs, churches, theological colleges, and denominational leadership to overcome the barriers to inclusion that they face in the BUNZ. The experiences and recommendations of the SFPs are not merely the conclusion of an academic essay. They are the strong voice of a minority who want to serve a denomination that they love, even though they do not always feel loved by the denomination.

Research Methodology

The data for this essay comes from semi-structured interviews conducted with SFPs in the BUNZ. Ethical consent was sought and granted from each of the participants and they were ensured of their rights to confidentiality and the ethical use of their data. The participants were aged from 30–70 years old and all had been in pastoral ministry for at least two years. Participants were invited to talk about their experiences as SFPs in the BUNZ and interviews were conducted individually. The interviews were based on introductory questions which allowed the SFPs to discuss topics that they believed were appropriate and pertinent, and

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[1] Peter Glick and Susan T. Fiske, "The Ambivalent Sexism Inventory: Differentiating Hostile and Benevolent Sexism," *Journal of Personality and Social Psychology* 70 (1996): 491–512.

[2] Andrew Picard and Myk Habets, "Introduction: Theology and the Experience of Disability 'Down Under,'" in *Theology and the Experience of Disability: Interdisciplinary Perspectives from Voices Down Under*, eds. Andrew Picard and Myk Habets (Oxford: Routledge, 2016), 5–6. This model is commonly associated with research concerning disability, but can arguably be used for other minority groups (including single female pastors).

their experiences and interpretations form the basis of this work. The interviews were transcribed and all direct quotes are from the participants.[3]

The Context of SFPs in the Baptist Union of New Zealand

One hundred years ago, females faced significant challenges and restrictions, especially in church leadership. There have been many advances for women in the last century and they now face less restrictions for church leadership. In New Zealand there are female lecturers in theological colleges, female presidents of the BUNZ, and female pastors and leaders in local churches. Whilst the BUNZ has made important advances in the empowerment of women, there remains a significant inequality in the number of female pastoral leaders in comparison to males.[4] In 2016, there were 473 people employed as pastoral staff in the churches of the BUNZ and 350 of them are employed in assistant, associate, senior, or sole pastor roles.[5] Of the 350 assistant, associate, senior, or sole pastors of the BUNZ, only forty-one of them were females and only seven of these forty-one were SFPs.[6] There is a marked difference between the number of female and male pastoral staff in churches, and this disparity is amplified for SFPs.

Previous studies have been conducted globally and nationally on the role and experiences of women in ministry, however, there is a lack of research on SFPs and the unique challenges they face in pastoral ministry.[7] Given that more than 1.2 million (37%) New Zealanders over fifteen years old consider themselves single, there is a pressing need to consider the specific challenges single people face.[8] Singleness is increasing in New Zealand society and there is a strong likelihood that more single people will be seeking to enter ministry in the future. This essay focuses upon being female and single through the unique experiences of SFPs in the BUNZ. There is need for similar research into SFPs in other denominations, however, this study focuses on SFPs in the BUNZ.

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[3] We have chosen not to use individual identifiers for the various participants (e.g. Person A) to protect their anonymity. This was important given the small sample size from which we could draw.

[4] The Baptist Union of New Zealand espouses equality for female pastors in *The Baptist Union of New Zealand Administration Manual* (Auckland: Baptist Union of New Zealand, 2016), 48-49.

[5] This is based upon the statistics provided in *The Baptist Union of New Zealand Yearbook 2016* (Auckland: Baptist Union of New Zealand, 2016).

[6] Four are sole charge pastors and three are associate pastors in church teams.

[7] One example of global research on the experiences of women in ministry is Halee Gray Scott, *Dare Mighty Things: Mapping the Challenges of Leadership for Christian Women* (Grand Rapids: Zondervan, 2014). In the New Zealand context, there have been studies conducted by some denominations: Women's Committee, *Enquiry into the Status of Women in the Church* (New Zealand: National Council of Churches in New Zealand, 1976). Christine Cheyne, *Made in God's Image: A Project Researching Sexism in the Catholic Church in Aotearoa (New Zealand)* (New Zealand: Catholic Commission for Justice, Peace and Development, 1990). Rosemary Neave, ed., *The Journey and the Vision: A Report on Ordained Anglican Women in the Church of the Province of New Zealand* (New Zealand: Women's Resource Centre, 1990).

[8] "Census," Statistics New Zealand, http://www.stats.govt.nz/Census.aspx. The number increased from 990,336 in 1996 to 1,238,136 in 2013.

THE EXPERIENCES OF SINGLE FEMALE PASTORS

The daily duties of a SFP might well look like any other pastor, but their life experiences inside and outside the church are very different. SFPs have very different experiences than their married colleagues, and this is true within the BUNZ. Their journeys into ministry are quite unique, and so too is their experience of theological training. Whilst there is no singular fixed identity for SFPs, and there are a wide variety of perspectives on their experiences, they are united in the shared experiences of exclusion within the BUNZ. As one SFP noted, each isolated incident may seem insignificant, but in the context of the collective experience they contribute to a feeling of "death by a thousand paper cuts." The data from the interviews suggests that we can learn from the SFPs' experiences and their interpretations of these experiences. Most importantly, the interview data allows us to learn how SFPs can be better supported and empowered in their journey in pastoral leadership, as well as allowing us to learn from their pioneering work.

Experiences on the Journey into Pastoral Ministry

The support of family and churches was crucial for SFPs on their journey to ministry. "Family have always been really affirmative.... I did church leadership all the way through; small groups, speaking at the front, running youth group, running whole church camps, and no one ever batted an eyelid." Others could not imagine God calling them to serve as church leaders because they had never seen a female pastor or elder in their church. As one recounts, the idea of females in ministry "was a standing joke." Nevertheless, her pastor noticed her as an outspoken pre-schooler and proclaimed, "we will make a minister of her."

The SFPs referred to God's refinement of their gifts. Some developed and trained within local churches, while others, including one who later changed her career, attended Bible colleges before pastoring. Those that gradually grew into the role through church development had relatively affirming experiences and felt assured of God's guidance.

Church families recognised God's work in some of the SFPs. Most led youth groups, preached, or became deacons/elders/secretaries. One SFP's church actively encouraged "next generation leadership." After Bible college training her church invited her to preach, and later called her as pastor. For others, especially those who were not called to pastoral ministry in their home church, the process was much more difficult. When one SFP was denied a role as a deacon, the secretary of the church tried to reassure her by saying, "don't take it personally, it's just because you're a woman."

SFPs expressed the need to "trust that God would make a way." Whilst this is true, some observed that female pastoral trainees had a much harder time than their male counterparts. Two SFPs noticed that some women in Bible colleges were deeply hurting, and desperately wanted to be pastors. One SFP, very thankful for God's leading, stated, "I don't know how a way would've been opened up if I had felt this desperate call of God (as I did) to be a pastor, and He had said to go to [College A][9] and train.... A lot have

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[9] College names have been changed for the sake of anonymity.

struggled terribly, hurtfully." All SFPs confirmed that they had experienced various barriers to inclusion at Bible colleges and in church leaderships.

Experiences in Theological Education

All the SFPs interviewed for this research were theologically educated. When one attended College B the gender mix was approximately equal but no women were training for pastoral ministry.[10] Another SFP was initially denied accreditation at the Baptist Assembly, along with several other women, after she completed her studies. More recent SFP trainees experienced low ratios of women to men who were training for pastoral leadership, and there were very few singles.[11] Several encountered an imbalance in conversations about wives, children, and budgets from within the theological colleges. These topics were important, but they felt that the experiences and needs of minority voices, including single females, were sidelined in favour of majority concerns. "You're made to feel by proxy that the struggles you're having aren't as important, or are easier because you're single." Another felt that the intentionality of care was focused on married pastoral students. "[Married] pastoral students were often intentionally looked after by [College B], where singles were overlooked."

All of the participants encountered opposition to their sense of call from other students at Bible college. For several of the SFPs, this was the first time they had encountered theological ideologies that opposed women in leadership. They had never considered that other Christians would question the legitimacy of their sense of call. Whilst it was necessary to engage the theological and biblical debates about women in leadership, the debates often extended beyond critical and constructive engagements in the classroom to hostile confrontations with other, mainly male, students. One SFP recalled a time as a student when she was "confronted with fellow male students, who remained complementarian throughout their training, and this was not addressed sufficiently by staff." One endured disempowering experiences when "placed in churches that didn't believe in women in leadership." While in ministry this experience was repeated when she was given a complementarian pastoral student to oversee. This was not discussed with her before the student was placed in her church and it left her in the awkward position of overseeing a student who questioned the legitimacy of her call in a church that supported her ministry.

One SFP noted that there had been a conservatizing of Baptist views on women in leadership and a decline in the advocacy of women in leadership. This silence had created a vacuum in which varying perspectives had filled the void. "[There] was a season in Baptist churches where there was much more commitment towards helping women find their place in ministry." Despite these struggles, competent female pastors were still emerging. Yet as several SFPs highlighted, the gifts of many female church members are still being overlooked. SFPs noted that many female Baptist leaders and trainees had changed

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[10] The SFP related earlier days when women only studied as lay-people (personal interest) or for mission preparation.
[11] Most fellow pastoral students were either married already or married by the end of training.

denominations, away from Baptists, and others had discontinued study because they had become disheartened that they were not called or well supported by churches.

Experiences of the Call Process

The four SFPs who were encouraged into pastoral ministry by their own churches, and subsequently called by them, felt affirmed. When the name of one SFP was put to the church for voting, "the whole church erupted in cheering." Nevertheless, a person from another church told her "the only reason they must have put you forward is because there were no other males around." Another SFP stipulated that for any pastor to thrive, both the pastor and the congregation should prayerfully seek God's will before issuing or accepting a call. In her case, the church prayerfully "did their own theology for several weeks. [Through this process], the church felt that I was the one God had called for them." Consequently, she "felt no animosity toward [her] gender as a leader" and believes "God does not call you to a place that disempowers you." This positive call experience and perspective was a minority among SFPs, and the journey was much harder for SFPs when the church did not already know them.

One SFP recounted how a church was seeking a married male to fill a pastoral vacancy. When all prospective candidates turned them down and the SFP's name was put forward, "the senior pastor had to preach and teach about the role of women in ministry" to allay concerns about women in ministry. The church then resisted calling her an "assistant pastor" and instead called her a "pastoral assistant". SFPs have experienced hurtful and inconsiderate behaviour, and open discrimination in call processes. One interviewee recounted the experience of "churches dismissing you outright because of your gender." Another SFP heard people saying, "they're way too young to lead a church." Whilst this potentially may have been the case, she perceived that there were some double standards, and she suggested that "if it was a male, there wouldn't be any problem." Several voiced concerns about being disregarded when people inappropriately assumed SFPs have insufficient life experience and were unable to understand married congregants. One pointed out that it would be equally difficult for a young married male pastor with children to understand a single middle-aged female approaching menopause with no children.

Some SFPs have been treated as a back-up plan if all other options fail. One was treated as a back-up plan three times by the same church. The church initially expressed their desire for her as pastor, but kept interviewing married men with children. Twice they rescinded the call they issued to her with profuse apologies. Two months later, with no suitable candidates, the church re-approached her. Hurt, but having forgiven, she re-applied only to find that once again she was rejected in favour of another applicant "who was a male, [and] had a young family." Once again, the male applicant turned them down and the church approached her a third time. This time she declined, stating, "I'd rather not be your second, third or fourth choice in that position. That's twice where I feel like I'm your back-up plan." She questioned: "What is more important? Having a family with children for the Sunday school, or having someone who is divinely called (regardless of age, sex, marital status, or the presence of children)?"

Another concern raised by SFPs is that Terms of Call agreements have, at times, been used as an excuse for discrimination against them. Call committees are made up of volunteers from the church who interview candidates for pastoral vacancies. Given the volunteer basis of the committees, interviews can sometimes ask questions that would not be legally permissible elsewhere. One SFP described her experience of facing unethical questions from a call committee about how her menstrual cycle would impinge on her pastoring abilities. These kinds of unethical questions are not legally permissible.

Experiences as Pastors

All the SFPs gratefully described the overwhelming support they received from their churches once they were employed as pastors. Some have appreciated working on mixed gender staff teams where male senior pastors have taught congregations about women in ministry and have developed healthy team relationships. Others enjoy churches that encourage their use of God's gifts, and some have long-standing prayer support, good elders, mentors and supervisors. All this, coupled with God's strength and grace, has provided security and permission for them to be all God has called them to be. Nevertheless, challenges remain.

Many SFPs have experienced various forms of sexism in their roles. This can take the form of either benevolent or hostile sexism.[12] One SFP, when taking a funeral, had a visiting pastor who struggled with a female pastor being responsible for the funeral. She found she needed to "act with graciousness and be quite firm in order for the occasion to run smoothly for the family." Another SFP highlighted the gendered expectations that other pastors have about food and kitchen responsibilities. She felt pressured to bring baking and serve tea, yet considered that male pastors were rarely expected to provide home baking. Another SFP took a healthy lunch to share at a regional pastors' meeting, only to have another male pastor comment that "you're really falling into the female's role here in bringing us lunch." This SFP felt that her colleagues, many of whom identify as theological egalitarians, ideologically supported her. However, this needed to be expressed practically and not just ideologically. "[The] nitty gritty of life tells a different story; whether they pick up their own dishes, whether they make snide/joking remarks, what theology books they read, what Facebook conversations/posts they have." These examples illustrate an ingrained and often unacknowledged sexism that contrasts SFPs with male pastors in such a way that SFPs are positioned as abnormal and deviant from the expected cultural norm of pastoral identity.

SFPs found that gendered expectations of "femininity" was particularly apparent amongst pastors, but this needed to be dealt with carefully. Two SFPs expressed caution about challenging people's assumptions of gendered expectations. "[It's] okay to be upset when things are feeling unfair, but it's not helpful to go pushing the women's rights wheelbarrow all the time as it puts people's backs up." SFPs fear that they may be branded troublesome and further marginalised if they speak against the gendered expectations of the dominant group identity. None of the SFPs wanted to abandon their sense of personal

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[12] Glick, "The Ambivalent Sexism Inventory". Benevolent sexism is deeply ingrained within our culture (jokes, expectations, and omissions to include women).

identity in favour of becoming more stereotypically feminine. One interviewee was criticised for not being feminine enough. She was told, "you're such a strong personality and so intelligent and articulate you'll probably never get married unless you dumb it down a bit." Needless to say, she "did not want to get married on false pretences." Several SFPs voiced concerns that "a lot of our Baptist [pastors] are not secure enough [in Christ]" and "some view competent gifted females as a threat."[13] Consequently, some SFPs have been restricted from preaching and leading, and have been given administrative roles instead.

Often it was other women who were the biggest critics of SFPs. Many SFPs had experienced women (and men) who walked out during their sermons. One woman exclaimed "how can she do that? She's a woman!" Another SFP had a self-proclaimed female prophet "come and denounce [her] when [she] was leading a service." In the environment of sexism, and without the support of role models, many SFPs have doubted God's calling. One initially objected to God, praying; "you can't ask me to do that, I'm not gifted to do that!" In many cases, it is by performing the role of pastor that SFPs have gained their own sense of confidence and the confidence of others.

Some congregants who opposed women in leadership have struggled to reconcile their theology and preconceptions with the experience of SFPs as pastors. One man commented to a SFP, "I don't approve at all with what you're doing, but I totally approve of how you're doing it." Another exclaimed, "how come you can teach with such authority, yet look as though you're under authority yourself?" She laughed, saying "that's God."[14] This SFP found that many women who held entrenched reservations about women in leadership would later acknowledge that "they'd changed their attitudes." In one case, a woman who had reservations about a SFP later became an important supporter and mentor to the SFP.

Several of the SFPs felt that, relative to male pastors, they have both advantages and disadvantages. Whilst men were generally accepted in their pastoral role, some females experienced people "making calls about [their] ability because of [their] gender." Many SFPs felt that people often focused on the gender and marital status of a pastor instead of their sense of call from God to ministry. SFPs found that many people believed that pastors were males, or have stereotypical masculine attributes, and they struggled to imagine anything different.[15] These assumptions influenced the SFPs. Three of the interviewees initially presumed males would make better pastors and they were confused as to why God had called them. Their views have since changed, but this showed the power of these gendered environments to limit imagination.

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[13] One SFP stated, "As you get older and senior pastors become younger, sometimes initially they can be threatened as they're struggling to find their place."

[14] She reflected that it can be helpful to have a light-hearted sense of humour, but also warned against "elevating yourself over others and relishing in their discomfort."

[15] This comment was made by a SFP in an interview. Another said, "when you ask 100 people to close their eyes and think about what a pastor is, they're going to give you gender stereotypes. So, a man, quite well educated, possibly married. And there is this idea of two for one that you hear a lot around churches that if you get a man as a pastor, his wife will be involved in the church – maybe running the creche or part of the kids programme. Too bad if she's a doctor or has already got a job that has nothing to do with any of those ministry areas. It would be interesting to see whether they write down the other sort of things like character traits, gifts, teaching, leadership, loyalty, mercy, and things around call; or whether they think of male, married with kids, sensible, not a drug dealer."

Experiences of Being Single in the Pastorate

SFPs often faced public attention about their private lives, sexuality and relationship status. One recalled the hurt when, because of her singleness, she "had people question [her] sexuality openly." More commonly, most SFPs have politely endured well-meaning but unsolicited dating and marriage advice, as well as heckling regarding male friends. They often received statements about "ticking body clocks," and a variety of unhelpful books that they had been given. One SFP said these "books have this unwritten idea that everyone needs to be married or else they're somehow stuffed." She was given other books on how to be a single woman in today's world and noted that "it is patronising. There is no way in the world they're going to give a book to a man about being a man in today's world, or being a man in the church, or being a man who happens to be a pastor. 'Here's a man's guide to pastoring.'" SFPs acknowledge that people genuinely wanted them to be happy, but they did not realise how unhelpful it was to receive uninvited declarations from parishioners that they were "praying for you to find a husband." SFPs felt that some people equated marriage with happiness without considering the SFP's observation that "people can be married and still feel extremely isolated." Many SFPs testified that Christ alone brings true joy. Whilst their identity was rooted in Christ, some SFPs still grappled with loneliness, grieving a husband's death, and grieving lost dreams of marriage and family. This made the question of marriage complex for many SFPs.

One SFP felt that the church needed to be "held accountable for the idol it makes of marriage."[16] She identified the disparity between Paul's ambivalent statements about marriage (1 Cor. 7:8), and her experience of New Zealand Baptist's church culture where marriage was seen as the ultimate goal. One church member told her that marriage was "the best way you'll ever get to experience God's love," and that it was only once someone was married that they could really "experience God's love." Furthermore, she was told that it was only once she had a child that she could "understand what it means to love." The SFP believed that this view was theologically inaccurate and carried the dangerous implication that people who were childless, such as the Lord Jesus Christ, could never glimpse the fullness of God's love.

The SFPs felt that many churches and training institutions struggled to understand their challenges and needs, especially when it came to finances. Some of the SFPs experienced significant pay disparities from their married colleagues. One had her housing allowance reduced to one third of the Baptist recommendation because she was "only one person" and she could go flatting. Other aspects of monetary negotiations were also difficult and many found churches assumed that "just because you're single everything is easier." An interviewee stated that whilst it is true that she has less people to look after, "it doesn't mean I have more of everything, and it doesn't mean that I don't have the same struggles going on in my family [or with friends]." She noted that there are few people or environments where she can talk about her particular issues. Her problems seemed to be whitewashed because they were different than the marital norm. "My life is viewed as: 'oh it's just easy because there's one of you.'"

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[16] There are so many "pressures that the church unknowingly or knowingly puts on people to be married and the stigma that it puts on people that aren't."

Experiences in Pastoral Care and Pastoral Relationships

Sensible pastoral care and relationship boundaries are important for all pastors regardless of age, gender, or marital status. The interviewees spoke about the need for appropriate boundaries and safe practices.[17] Many SFPs were in pastoral teams where others could visit, counsel, and pray for males. Such systems were necessary because some of the SFPs had respectable married men offer unwanted sexual advances. Unfortunately, when one SFP talked to her senior pastor about it, "he didn't want to know." The SFPs were aware of the need to be wise in their pastoral interactions. "You have to be enormously wise because human sexuality is the weirdest thing. If you're going to work closely with someone you have to guard your heart, because human sexuality is a really weird and powerful force." However, many SFPs felt that they were held under constant suspicion. Some in their congregations believed that a SFP might lead husbands astray or have inappropriate relations with unmarried congregants. In the experience of some SFPs, it had been married men who had made inappropriate sexual advances, not SFPs. "I've had people who have jokingly asked me if I'm after their husbands. And I would imagine that those conversations wouldn't happen if you were married, but then people always have this view that the woman runs off with the man." She wondered what the ratios were of men running off with women. These settings imagined SFPs to be highly sexualised, but the SFPs felt that this was highly unjustified and unfair. "As [single] females we might just be wanton Jezebels that might run off with any man that moves. But I highly doubt it."

Some SFPs have developed, or had developed for them, coping strategies to uphold relational boundaries because of the suspicion with which they were held. One SFP had to walk in a public place whenever she met with an elder, despite their age difference of several decades. Another SFP commented that "being female and single makes it harder for males to come to me for pastoral care." In the last few years, she had experienced two males who perceived her pastoral care as a form of attraction. More positively, for others, their male congregants found it easier to express their emotions to SFPs, and many females felt "like they receive more pastoral care now."

Experiences at Baptist Events

There was a consensus among interviewees that Baptist events were sometimes discouraging and unhelpful. One SFP was often asked, as a result of her gender, if she was an associate pastor.[18] As a sole pastor, she found these assumptions disempowering. Other SFPs found the implicit and explicit assumptions of some speakers at Baptist conferences and events were gendered biased. Many speakers seemed to believe only in male pastors and elders and they employed gender exclusive language to describe pastors. Some of the

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[17] For example, one SFP directs men to male pastors on the team, while another stated, "if a bloke came and really wanted to talk to me, we'd just leave the door open and people would be around in the foyer. So you can talk perfectly privately, but you're observable and nothing can be misconstrued."

[18] She stated, "This feels disempowering and perhaps reflects a complementarian belief system that resides in the Baptist Churches of NZ. Although I would suspect that most pastors would say that they were egalitarian."

conference seminars sought to address the issues that women experienced in leadership and empower them in their work. However, some of the SFPs found that these seminars became platforms at which women shared their painful stories that they were experiencing in Baptist churches, rather than constructive proposals to move forward. As a result, some of the SFPs chose not to attend these seminars because they were consumed with the negative issues and the SFPs preferred to "be around other positive leaders, of either gender." It is important to note that one SFP highlighted one annual Baptist retreat as an empowering experience for her as it was much more gender neutral.

While many SFPs enjoyed the annual Baptist Hui (formerly the Annual Baptist Gathering), it was often the environment where SFPs encountered the most hurtful comments from their peers. One SFP had a male Baptist pastor tell her, "I can't believe you want to be a minister! Every time you get up front, every man in the congregation will be undressing you with his eyes." As the SFP noted, women of the same inclination would no doubt do the same to him, and this was no reason for him to stop following God's call. Another SFP witnessed how "people (males in particular) responded when a female got up to speak," and thought "they were quite rude." One mentioned that while it is great having female speakers, they were often in panel settings where men dominated. "They have women speakers, which is great, but the way discussions are facilitated is disappointing. The men with the loudest voices, who want to be heard and known, seem to rule the discussions and own the microphone. I feel no need to be 'the leader of the pack,' but feel the female voice is disempowered because of the process." Another interviewee noted the Union's unwillingness to enforce adherence to its official stance that endorses women at all levels of leadership. This stood in contrast to the Union's enforcement of its official stance on same-sex marriage. "One of the discussions that came up at the Hui was that there are other churches who don't agree with the official stance of the Union on gay marriage and they're about to get clobbered. But there are also churches in the Baptist Union who don't agree with the official stance on females in ministry and yet they're still left alone in that."

Empowering Experiences

The SFPs described several positive experiences in ministry that shed important light upon how they could be empowered in their ministry. SFPs enjoyed leadership and decision-making, being role models, having their own space, and having time with loyal friends. Several SFPs were marriage celebrants and enjoyed preparing couples for marriage. Some valued identifying with other singles in their congregation. Several mentioned that gender and singleness were not their primary concerns.[19] Above all, they all felt content serving Christ and have satisfying ministries.

The support SFPs received along their journey has been immensely appreciated. Churches ensured that they cared and prayed for SFPs, offered them practical help, encouraged them in their giftings, affirmed them in their ministry, and empowered them to grow into God's calling. One SFP was especially encouraged

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[19] Some did not realise they were the only female on teams until someone else pointed it out.

at her commissioning when the church leaders publicly stated, "we are not giving you too tight a job description because we do not know all that God wants you to become." She found this to be powerfully permission giving and encouraging. Most SFPs emphasised the support of mentors, supervisors, elders, senior pastors, and many experienced male leaders who intentionally promoted women in ministry. Several SFPs have been asked to preach in other churches, and one found her inclusion in a theological college's preaching development group to be very affirming.[20] Most importantly, the SFPs trusted that God had called, equipped, empowered and guided them.

THE CONVICTIONS AND MINISTRY OF SINGLE FEMALE PASTORS

SFPs were convinced that their sense of identity and calling did not come from their role, gender, or marital status, it came from God. Being a pastor, female, and single "is not the most defining thing about a [SFP]." Many participants stressed that their sense of identity comes from who they are in Christ. "My identity is in Christ; not because I'm single and not because I'm female and not because I'm a pastor." The SFPs understood themselves to be part of Christ's body, the church, where every member is essential and valued. Some noted the significance of Paul's image of the body of Christ in 1 Corinthians 12, where the Holy Spirit, according to God's wisdom and purpose, gives gifts for the glory of God and for the common good of the church. As one said, "do what God has gifted and equipped you for."[21] Several SFPs felt that "if God calls, He makes a way," even if some ways are more challenging.

The participants celebrated and enjoyed that God created them with unique combinations of giftings, characters and experiences. They felt secure with who they are and with God's calling, and they trusted that as they continued to follow God's call, the Spirit's work through them would speak for itself. This became true for all the SFPs, as others came to notice God's work evidenced in their ministries. One SFP was told "I've never agreed with women in ministry, but if it's like you then I can cope with it and it's perfectly all right!" As one SFP noted, people are not won over by argument, but by the revelation that God is at work through SFPs, whether they like it or not.

The SFPs are aware of the difficult passages of scripture which others highlighted to restrict their ministries, and they have come to different exegetical conclusions. They do not feel restricted because "the whole counsel of scripture puts those tricky passages in perspective." SFPs respected other's right to hold different viewpoints, however, several SFPs considered that much of the opposition, theological and otherwise, was based on personal insecurity and an uncritical adherence to tradition.[22] Whilst they had read the scholarly debates on the contentious biblical texts, SFPs were not drawn to these texts or prolonged debates on their interpretation. Instead, the SFPs were drawn to biblical texts that attested to God calling, equipping and gifting all believers, often in surprising ways.

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[20] It is "empowering because it says that you are accepted by male leaders as a respected preacher."
[21] One suffered terribly in her role for a time because she was not free to do what she was gifted to do.
[22] One SFP also mentioned that sometimes when people have issues in their personal lives, their views on female pastors are occasionally used as the external outlet for their own inner turmoil.

The SFPs noted biblical texts that revealed God's radical empowerment of unexpected leaders in the church, which confounded expected norms. Participants were drawn to passages in scripture that showed God equipping and empowering a variety of unlikely candidates for leadership. This empowerment of unlikely candidates is especially prevalent in the book of Acts where the Spirit is poured out on all flesh and women are given the eschatological empowerment of the Spirit to prophesy. Craig Keener, in his recent four volume work on Acts, has noted the gender egalitarianism that pervades the text. "Luke's narrative confirms the charismatic gender egalitarianism of his programmatic statement here, reporting prophetesses as well as prophets."[23] In an extended excursus on the topic, Keener surveyed Luke's perspective on women and gender and concluded that Luke was among the more progressive, not less progressive, voices on women in his era.[24]

The participants found such texts liberating because they revealed the surprising ways that God breaks down the barriers to inclusion in leadership. God's actions often confound the church's settled wisdom on leadership. As Luke Timothy Johnson has argued, much of the book of Acts is focused on the church learning how to keep pace with God's initiatives.[25] In Acts, God's pioneering action led the church to learn to accept the people who God had *already* accepted. In similar fashion, the SFPs desired that more people would recognise God's calling, gifting and work in and through them, and learn to accept that God has already accepted them. Their sense of acceptance and empowerment from God extended outwards as they desired that the church would learn to rejoice in God's use of *all* people who can participate together as the body of Christ.

RECOMMENDATIONS FROM SINGLE FEMALE PASTORS

Recommendations for Other SFPs

In their interviews, SFPs offered reflections and recommendations for current/future SFPs, churches, mentors, training institutions, and the BUNZ. Their suggestions and recommendations form the basis of a hope and an orientation. The hope is that the BUNZ will receive SFPs as gifts to the church, and the orientation is for others to receive their ministry, spirituality, and discipleship that has been fortified through trials.

SFPs have encountered concerns about their gender, maturity, experience and safety. In the context of prejudice and oppression, SFPs stress that other SFPs considering ministry must find their identity in Christ. One participant stated that future SFPs will need to find security in their identity in Christ and know that "God is interested in what we are becoming more than what we are doing." One of the dangers she

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[23] Craig Keener, *Acts: An Exegetical Commentary. Volume 1. Introduction and 1:1 – 2:47* (Grand Rapids, Mich.: Baker Academic, 2012), 884.
[24] Keener, *Acts, Vol. 1*, 638.
[25] Luke Timothy Johnson, *The Acts of the Apostles*. Sacra Pagina (Collegeville, Minn.: The Liturgical Press, 1992), 186–87.

sensed about the pastoral calling was that identity can be found in the office of pastor, and she reiterated the need to have a "solid sense of who you are and your calling." When SFPs are secure in their identity in Christ they found that they did not need to prove themselves or try to be like others. They found that they could rejoice in who God had made them to be and how God used them. One commented, "when a person is secure in their calling, gifts, and abilities, then there is an ease about [their gender]." While people may object to who God chooses to use, SFPs believed that the Spirit's work through them would speak for itself and bring change. While some situations may call for discussions, the SFPs strongly discouraged arguments.[26] Instead, they recommended prayer, respect and patience that allowed the Spirit to convince people that God calls SFPs to pastoral roles. Likewise, they felt that good relational skills were vital, as well as a good sense of humour and a willingness to hold hurtful comments lightly. The recommendation to hold hurtful comments lightly was not a commitment to passivity, and the need to grieve, protest and attend to the emotional toll of sexism and exclusion remained important. SFPs stressed the need for supervision and good support networks for all pastoral ministers, and they felt that these were especially important for SFPs.

Recommendations for Churches

The SFPs were enthusiastic to see all people empowered to grow in the church, and they felt it was important that churches actively encouraged all people to use their gifts. The SFPs knew from their own experience how important it was to be empowered for ministry and they had a particular emphasis upon developing a culture of empowerment in their churches. They wanted to develop a culture where gifts were identified, celebrated and grown. One commented that "there were things that I would never have done if I hadn't been encouraged into it by other people. I started my speaking career reading the scriptures behind a little wooden lectern, and I felt terrified." In permission-giving environments, potential leaders of a vast variety are nurtured and developed. When asked how SFPs could be affirmed, several offered an alternative approach. "Single? So what! Woman? So what! They [have] been called by God to be a pastor, so how do we help them find the best place for that to be expressed." When it came to affirming people in leadership, "you affirm them in their job, appreciate them for their gifts, skills and talents, and you encourage them to use those things in their ministry."

The SFPs noted that not all people share their ideals of empowerment, and they may need to lead strategically in this area. "Churches may need to be affirming to females (in general) for roles beyond normal stereotypes." Some of the interviewees suggested that churches could give ample preaching opportunities to associate SFPs and freedom to develop ministries according to their gifts. They also felt that male

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[26] Instead, one suggested that "God will win people over as we are God-honouring, don't emasculate men, and do a good job as God has called us. It's not helpful arguing the point."

colleagues should not feel threatened if SFPs are better at some things, as we are members of one body. As one SFP stated, the gift of team ministry is that "people's gifts complement and affirm one another."[27]

SFPs were clear that when a SFP was called, it was vital that the church learnt to "openly articulate the reason why your church has female pastors." In settings where churches had not examined and publicly articulated its biblical and theological convictions about SFPs, the SFP was often left to justify their own existence in the church they lead. SFPs suggested that churches may need to engage in biblical and theological study on the role of SFPs; preach on the value of women in ministry; work pastorally with those who were shifting their expectation of a pastor; and amend wording in constitutions and contracts to be gender inclusive. Churches may need external help and support to engage in this kind of critical self-reflection.

SFPs noted that they are often passed over in search processes as a result of conscious and unconscious bias. Likewise, SFPs wanted churches to evaluate whether they were treating SFPs equitably, especially when it came to stipends and compensation. This cry for equity extended to pastoral expectations and SFPs wanted churches to learn to appreciate their unique contributions rather than assessing their pastoral performance based on married males. Such comparative approaches created an unconscious norm which was then used to assess all others through an inequitable framework.

SFPs do not need churches to fix their singleness. SFPs do not appreciate being given patronising books or attempts to marry them off that treat them "as second-class citizens." Like Jesus and Paul, SFPs did not believe there is anything lacking in who they are, nor do they feel they have missed out on life experiences in their singleness. SFPs did not enjoy being precluded from social events attended by married people and they ask that churches develop cultures where singles feel validated and welcomed as part of the family. As an aside, SFPs asked that this not be done by creating a singles group in the church as it can create further feelings of isolation.

Ultimately, SFPs desire that they be treated as any other person called by God to minister. They hope that their character would be more important as a gauge for ministerial appropriateness than their singleness; that their relationship with Christ would be more important than requiring a relationship with a male; and that the God-given gifts and sense of call on their life would be more important than restrictions on gender.

Recommendations for Theological Colleges

Theological colleges seek to resource the church by funding the imagination of their students with the gospel to bring redemptive change in church and society. In order for all students, including single females, to experience this reality, SFPs recommend theological colleges improve their language and their actions. The SFPs recommended that there be more empowerment of their voice in conversations and more active validation of their role as single women in ministry. This would require theological colleges to ensure that

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[27] One SFP described support networks as crucial in sole charge situations and having teams of people to help with pastoral care and other tasks was invaluable.

pastoral training settings were not always focused on children and spouses. Similarly, SFPs requested that lecturers evaluate their language and content to ensure it does not assume Christian leaders are married males. SFPs desired more active biblical and theological teaching on the role of women in leadership in general, and SFPs in particular. Such teaching would not only equip the students but also advocate for women and SFPs amongst Baptist churches and the BUNZ. Some SFPs felt concerned that they had been placed with churches and supervisors who had not supported them in leadership. The SFPs wanted future SFPs to be placed with churches and supervisors who supported them and did not challenge the legitimacy of their pastoral leadership or calling.

Recommendations for the Baptist Union of New Zealand

In the late 1990s and early 2000s, the BUNZ facilitated discussions on the role of women in leadership and concluded with a statement that empowered women in all forms of ministry leadership.[28] SFPs believed that this statement was not well known or well-regarded and it needed refreshment and reaffirmation by the churches. Whilst statements by the BUNZ were seen as helpful, SFPs wanted these to be followed up with action and clear guidelines for churches.

SFPs felt that Baptist churches were less accessible for female leaders and some had moved to other denominations to serve in leadership. Two interviewees cited examples of female pastors who had changed denominations because these denominations were more accepting and supportive of women in leadership. This is a worrying trend, and SFPs wanted the BUNZ to address the issues that contribute to the barriers to inclusion that women face so that no further female leaders are lost.

SFPs would like the BUNZ to be proactive advocates for them and other female leaders. Similarly, they would like Regional Missional Leaders to actively commend prospective SFPs to churches in the same way they do for their married counterparts (who are mostly males). Finally, SFPs would like the BUNZ to explore new methods for participation at the annual Baptist Hui that enables minority voices, like SFPs, to be heard. This would require speakers to realise that not all pastors present are married males. Some SFPs noted that this issue would be quickly resolved if some of the speakers were the SFPs themselves.

CONCLUSION

This study has employed the minority group model to empower the voices and perspectives of SFPs in the BUNZ. This group of people have faced, and continue to face, many barriers to inclusion as pastoral leaders in Baptist churches. As one SFP stated, "There seems to be some deeply ingrained resistance in the Baptist churches to really be open and welcoming and affirming and encouraging and supportive of women in ministry." In the face of much opposition, SFPs have learnt to place their sense of identity and legitimacy in God's hands and trust that it is God who has called them. They have found great encouragement in

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[28] Baptist Union of New Zealand, *Administration Manual*, 48-49.

knowing from scripture that God is often at work in and through people that the establishment would demand God has no right to be working. Further encouragement has come from churches, leaders, family and friends who have empowered them, and they want others to learn from these leaders. These learnings would require theological and structural changes within the denomination and theological colleges. Such changes should not be seen as a reduction of the BUNZ's richness but an expansion.

Above all, this study has shown the remarkable graciousness, tenacity, and wisdom of the participants who have pioneered a pathway for future SFPs in the BUNZ. They have not only pioneered a pathway that will benefit future SFPs, they have pioneered a pathway that has benefitted and enriched the BUNZ, and continues to do so. This pioneering work has been in the face of much opposition, but they have known God's calling and graciousness through it all. It is to this end, the glory of God, that all participants gave witness. We are grateful for their time and their courageous witness.

INCONGRUITY AND "PSYCHOLOGICAL JUSTICE"

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Most believers encounter some level of incongruity between their intellectual assent to, and their lived experience of justification. An individual's view of justification in and of itself will at times raise complex and various levels of deliberations. These can range from higher academic scholarly debates, to local congregational emphases and the flow on effects these conversations, or lack of, have for the masses that sit in church pews, some who do not feign to be able to fully articulate the justification they have been given in Christ.

Most of us have encountered circumstances that make us stop and ask the question: How or what caused that incongruity to occur? For instance, why does a pastor of immense experience and standing within a community "suddenly" fall into adultery? Or why after a crisis do some believers "lose" their faith? Why is it that there are many believers who walk in various states of denial of incongruity and/or believers that compensate felt incongruity with more striving, more accumulation of knowledge or more, dare I say, conferences that promise to fix such incongruity?

Within contemporary debates in recent years, scholars such as Marshall, Haughey, and Wakefield have considered justice with an emphasis towards criminal restorative, ethical, and social justice.[1] However, there appears to be a lacuna regarding what I term "Psychological Justice". Whereas a person may (or may not) receive criminal restorative, ethical, or social justice, they may be left with the effects of injustice to their psychological wellbeing. "Psychological Justice" is justice which extends beyond a forensic status before God to a person's emotional wellbeing. It is the consideration of how justice is given or appropriated to an individual's psyche that has been fractured because of wounding from injustice, either as a victim and/or perpetrator (as the perpetrator often is both). My research has focussed on taking the term "Psychological Justice" as it is utilised in the social science field and redefining its use within the theological domain.

Wakefield proposed the term "Psychological Justice" in an article entitled "DSM-5 and Clinical Social Work: Mental Disorder and Psychological Justice as Goals of Clinical Intervention."[2] In this article in the *Clinical Social Work Journal*, Wakefield highlights several pertinent consequences of the new DSM-5. Wakefield argued that from a social justice perspective, the way that the DSM-5 now classified mental or psychological disorders has both psychological and fiscal consequences for those individuals whose medical

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[1] Christopher D. Marshall, *Beyond Retribution: A New Testament Vision for Justice, Crime, and Punishment*. Studies in Peace and Scripture. Vol. 5. (Grand Rapids: Eerdmans, 2001). John C. Haughey, ed., *The Faith That Does Justice: Examining the Christian Sources for Social Change* (Eugene: Wipf & Stock, 2006). Jerome C. Wakefield, "DSM-5 and Clinical Social Work: Mental Disorder and Psychological Justice as Goals of Clinical Intervention," *Clinical Social Work Journal* 41 (2013): 131–38.

[2] Wakefield, "DSM-5," 131–38.

classification was now not considered financially viable or deemed to require psychological intervention. In utilising the term "Psychological Justice" from a theological perspective, I have endeavoured to draw together the complexity of the historical and theological understanding of the term justification with theories drawn from the social sciences, particularly the psychological theories of Attachment Theory (AT) and Object Relations Theory (ORT).

"Psychological Justice" is the recognition that a believer's intellectual belief system as it pertains to justification can be limited by fractures in the psyche through experiences in a believer's past. Further to this, fractures in a believer's psyche can impact on their image of God which affects the mode of connection the believer is enabled to experience with God. The intellectual belief system a believer adheres to concerning justification will either limit or be conducive toward the healing of a believer's Christ-defined identity in terms of the psyche. Within the definition of "Psychological Justice" therefore it is imperative that the believer experiences an increasing congruity between what constitutes a Christ-defined identity with the psychological aspect of a believer's experience.

In concrete terms "Psychological Justice" is defined as:

> A believer's intellectual assent concerning justification (i.e. what being justified means for a believer's identity) informs their perception of their Christ-defined identity. This is connected to but separate from (only in terms of definition, not in reality): the formation in psychological terms of fractures within the psyche which informs "gut" beliefs that in turn inform the believer's lived experience of justification.

Psychological theories aid in informing an understanding of the unconscious and conscious functioning of the psyche in an individual's every day experience. ORT is particularly helpful in demonstrating how incongruity can exist.

The legitimacy of utilising psychological theory in relation to dealing with the sins inherent within wounds in the psyche is often challenged. Howe states that a major obstacle that ORT presents from a theological point of view is that "it persists in addressing the question of God in human experience only at the level of concepts or representations that exist in the psyche alongside all the other object representations."[3] Meissner argues that the consequences of the projection of God as one more object in a person's unconscious psyche is that "the psychology of religious experience does not pay attention to the formally supernatural or specifically religious qualities of the phenomena it observes, describes, and tries to understand."[4]

Halstead and Hautus assert that one must caution against one-dimensional resonance in regards to making "simplistic links between people's early relationships and object-Gods" because "the formation

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[3] Leroy T. Howe, *The Image of God: A Theology for Pastoral Care and Counseling* (Nashville: Abingdon, 1995), 107.
[4] W. W. Meissner, *Psychoanalysis and Religious Experience* (New Haven: Yale University Press, 1984), 7. Maureen H. Miner, "Back to the Basics in Attachment to God: Revisiting Theory in Light of Theology," *Journal of Psychology and Theology* 35/2 (2007): 112–22, 112. Miner argues that "neither the cognitive nor the relational theories of attachment to God refer to a clearly articulated theological framework.

processes of objects are inevitably complex."[5] However, keeping the above in mind, psychoanalytic theories do provide a guide to the normal variations that typically occur in psychical object formations. In simplified terms, ORT identifies that people live simultaneously in external and internal realities. The diagram below encapsulates the different object representations as they operate within social interactions.
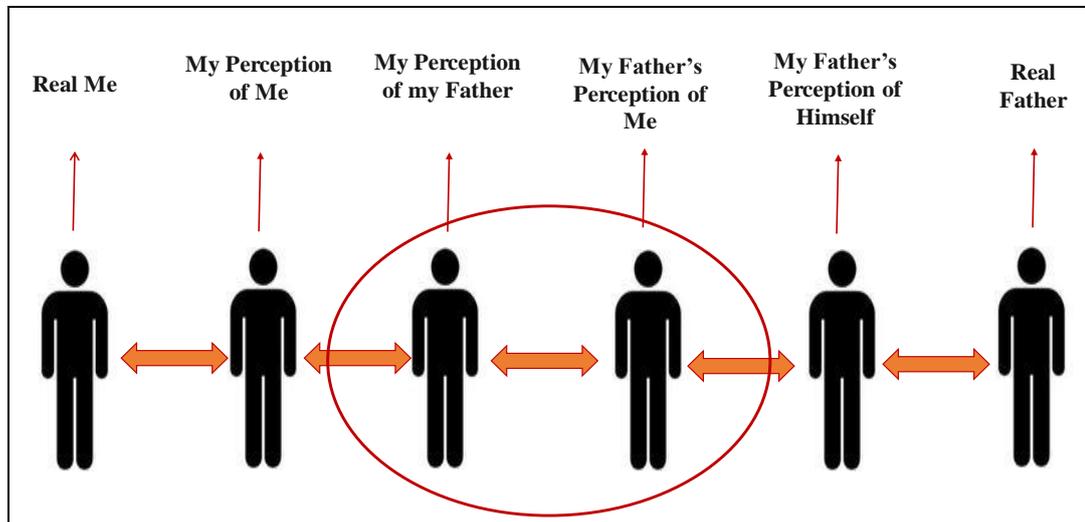

Figure 1: ORT Interactions[6]

This diagram shows the object representations of a son and a father and what their interactions could look like through ORT. These object representations are real. They are real in the sense that the conscious object representations (the son's perception of himself/the father's perception of himself) and unconscious object representations (the real son/real father) have embedded memories that impact the present. People live from these object representations when relating with others. Multiple levels of interaction happen in conscious and unconscious ways. This has bearing on a believer's interaction with God. Unconscious representations have memory imprints that inform the God image/s that an individual brings to the point of justification. Being able to process these object representations will enable a believer to have a more fully robust lived experience of life in God.

Greenberg and Mitchell note that though scholars differ on the naming and function of "objects" within the psyche it is generally agreed that internal objects or introjects "constitute a residue within the mind of relationships with important people in the individual's life."[7] Rogers defines introjects as an internalization of relationships with primary caregivers and that individuals use these relationships "to form

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[5] Philip John Halstead and Michael Hautus, "Defending the God Beyond: The Development of the A God-Scale—a New Instrument for the Assessment of People's Perceptions, Experiences, and Activities in Relationship to God—and Its Initial Use in a Forgiveness Study," *Journal of Spirituality in Mental Health* 15 (2013): 160–85, 164.

[6] Philip L. Culbertson, *Caring for God's People: Counseling and Christian Wholeness* (Minneapolis: Augsburg Fortress), 308. Figure adapted from Culbertson's diagram of praxis.

[7] Jay R. Greenberg and Stephen A. Mitchell, *Object Relations in Psychoanalytic Theory* (Cambridge: Harvard University Press, 1983), 11.

two sets of object representations, which are called *introjects*."[8] These introjects become "internalized templates" through which an individual will relate with others and themselves.[9] Knowledge of these introjects enables the tracing of an individual's psychological development.

Recent empirical studies substantiate that early infant experiences are the locus of an individual's formation of their primary God images.[10] In terms of AT, God images are formed and set in place mostly by the age of three.[11] This means Rizzuto's contribution in this regard is significant. Rizzuto argues that "official religion comes to the child *after* the image of God has been formed."[12] This is through a process that Rizzuto calls the "birth of the living God."[13]

St. Clair also affirms that a child creates "an inner representation of the divinity long before the child becomes exposed to institutional aspects of religion."[14] For St. Clair this is an ongoing process that is never over, and states that: "Children bring their own God, the one each has assembled, to this official religion, which encounter really only occurs AFTER the image of God has been formed. Now the God of official religion and the God of the child face each other and, through the child's reshaping and rethinking, there is a blending and a second birth of God."[15]

Rizzuto raises a valid caution that "demands keeping two things distinct: the God image and the idea of God".[16] In concurrence with McDargh, God images do not denote "any single 'Picture' or mental entity, but rather the individual's very personal dynamic relationship to [the] conscious and unconscious constellation of values, impressions, memories, and images" as they relate to God.[17]

The delineation of the formation of God images sets the platform for how a believer's intellectual belief system can be incongruent with God image representations held within the unconscious psyche. Ascertaining how and in what manner God images are formed will help identify how one would undergo God image adaptation.

AT identifies what causes primary levels of ORT. During these early years, an infant begins to develop a repertoire of behaviours based on a cycle of bond formation, separation protests, stranger anxiety, and exploratory activities. Rizzuto affirms that mirroring is the "core experience in the process of becoming human."[18] The early manifestations of mirroring are eye contact, smiling, and an infant's "fascination with the configuration of the human face."[19] In this mirroring phase basic trust develops which creates the

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[8] S.A. Rogers, "Where the Moment Meets the Transcendent: Using the Process as a Spiritual Intervention in Object Relations Psychotherapy," *Journal of Psychology and Christianity* 26/2 (2007): 151–58, 152. Italics his.
[9] Ibid.
[10] C. Ellis Nelson, "Formation of A God Representation," *Religious Education* 91/1 (1996): 22–39, 33.
[11] Ibid.
[12] Ana-Maria Rizzuto, *The Birth of the Living God: A Psychoanalytic Study* (Chicago: University of Chicago, 1979), 10. Italics hers.
[13] Ibid, 49.
[14] Michael St. Clair, *Human Relationships and the Experience of God: Object Relations and Religion* (New Jersey: Paulist, 1994), 11.
[15] Ibid 23. Capitalisation his.
[16] Rizzuto, *Birth of the Living God*, 28.
[17] John McDargh, *Psychoanalytic Object Relations Theory and the Study of Religion: On Faith and the Imaging of God* (Lanham: University Press of America, 1983), 18.
[18] Rizzuto, *Birth of the Living God*, 185. Rizutto states that mirroring is "the child, *reflected in the maternal eye*". Italics hers.
[19] Ibid, 184.

grounds for a person's concept of God.[20] An early positive experience provides the "development of a sense of trusting faith in the relationship to God."[21] Whereas where there is an experience that is "discolored with insecurity, uncertainty, or anxiety, the foundation is laid for a basic mistrust that can contaminate and distort the later experience of God."[22]

The above considerations help explain why many believers can have an unconscious God image representation that is at odds with their intellectual assent. God images are not static, they are changeable and as Nelson states, they must at some stage "undergo a secondary process in order to become a theologically informed image."[23] The secondary stage of God image adaptation is very dependent on the psychological constituency of the individual and the type of attachment filters they bring to this process.

Within embedded objects are emotionally laden stories within the unconscious psyche. These stories can be reshaped, reimaged, and reintegrated but not destroyed. In this light, from adolescence forward an individual has opportunity to revise, adapt, or change their God image objects or representations.[24] As an adolescent differentiates themselves from that of their parents or other caregivers, there is potential for their God images to have increased congruency or in contrast potentially destructive dissociation with God. As St. Clair states "each life crises offers an opportunity to revise the God representation or leave it untouched."[25] In this phase the individual's "image of god is more significant than faith in god."[26] The unconscious image of God a child brings into their adolescent developmental phase, together with the conscious analytical challenges presented to the adolescent offers the opportunity to mature their God representation. St. Clair defines maturity in the following way: "A person of mature spiritual and psychological life is able to embrace, affirm and somehow resolve the tensions of life, to integrate them in a more balanced faith orientation and faith existence."[27]

However it can also unfortunately create the opposite as McDargh states "sometimes it is the case that the sheer intellectual contradiction of certain notions of God makes it impossible for an individual to use their object representation of God for the activity of faith."[28] Capps goes further and argues that "religious concepts and beliefs" can erect a "wall of silence" around a child's pain and suffering.[29] This is particularly the case if parents, caregivers or other authority figures offer "religious justification" for silencing a child.[30]

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[20] Meissner, *Psychoanalysis*, 138.
[21] Ibid, 140.
[22] Ibid. Howe, *Image of God,* 100. Howe states that the mirroring phase locates life's most important transition, "from infantile dependency to mature self-sufficiency and reciprocal relationships".
[23] Nelson, "Formation of God Representation," 36. Michael J. Thomas, Glendon L. Moriarity, Edward B. Davis and Elizabeth L. Anderson, "The Effects of a Manualized Group-Psychotherapy Intervention on Client God Images and Attachment to God: A Pilot Study," *Journal of Psychology and Theology* 39/1 (2011): 44–58, 53. Thomas et.al deduced from the data in a pilot study that through group-psychotherapy intervention that individuals can experience "adaptive shifts in their god images and attachment to God."
[24] McDargh, *Psychoanalytic*, 55. McDargh states faith can serve to have "an integrative function in the psychic economy."
[25] St. Clair*, Human Relationships,* 46.
[26] Ibid.
[27] Ibid*,* 47.
[28] McDargh, *Psychoanalytic,* 128.
[29] Donald Capps, *The Child's Song: The Religious Abuse of Children.* 1st ed. (Louisville: Westminster John Knox, 1995), 20.
[30] Ibid*,* 22.

Starky proposes that "on the basis of the responses of childhood attachment figures the developing adult begins to form an internal working model" (IWM).[31] Persons resort to these templates (IWMs) or internal objects (ORTs) which pre-consciously or unconsciously inform each other, in order to challenge, inform, or reject any "official" God image presented to them.[32] There are four commonly cited attachment filters that arise out of these early parental experiences. They are secure, anxious, ambivalent, and avoidant.[33] These filters will affect the way an individual will respond to life events. Particularly for this discussion, filters have a direct effect on the way an individual perceives and relates to God.

The following is a hypothetical case study designed to illustrate how the psychological theories of AT and ORT form the foundational applied aspect of "Psychological Justice."[34]

CASE STUDY: TOM'S STORY

Tom grew up as an only child with relatively good-enough parents in what would have been perceived by others to be a highly functioning family unit. They were regular church attendees who were well respected within the congregation and the wider community. Tom's father Bill was an Executive Director of a large international corporation.

Tom, at the age of 17, was to give an important speech at his school. Tom's father Bill did not attend. As a consequence, Tom dissociated emotionally from his father Bill at this juncture. The experience of his father's rejection over previous years further solidified Tom's dissociation with God at an implicit internal level. However, Tom had a robust faith at an intellectual level and continued in his youth leadership position within the church.

In his adult years, Tom found success in business and was as driven as his father Bill. However, due to restructuring at his employment, Tom was made redundant. This set off a psychological, spiritual, and relational downward spiral for Tom. In this phase, his internal bad objects laden with painful stories embedded within the unconscious psyche came to the fore. Tom no longer had the defensive structures he had built into his life to protect and nurture his pseudo-self.

Tom was in a faith crises and he had no psychological or spiritual structures in place to deal with such disequilibrium. Though Tom searched in the sea of his theological intellectual assent, he could not find

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[31] A. B. Starky, "A Theological Application of John Bowlby's Psychoanalytical Theories of Attachment," *American Journal of Pastoral Counselling* 2/1 (1999): 15–43, 20.

[32] Rizzuto, *Birth of the Living God*, 77. Rizzutto states "Inasmuch as there is no aspect of ourselves not object-related in some way". Rogers, "Where the Moment Meets the Transcendent," 152. Rogers states that internalized templates cause a person to "relate to friends, supervisors, and even strangers" according to past relationships.

[33] Starky, "A Theological Application," 20.

[34] Please note: this case study is hypothetical. It does not represent any person or event known to the writer. This case study also presents significant limitations. One cannot rule out alternative explanations for the response of Tom to his father Bill or to the process of the data presented. The findings from this case study cannot be used to generalize causal affects and responses of other individuals who pose with the same clinical presentations. Its purpose here is to describe possible connections between processing of implicit unconscious functioning and explicit verbal and emotional laden stories of the presenting client and his circumstances, in order to promote God image adaptation.

God. The image of God Tom carried in his psychological embedded unconscious was, for the first time, meeting the God image of his intellectual assent.

TOM'S PROCESS OF "PSYCHOLOGICAL JUSTICE"

An ORT clinical interpretation of Tom's story could note that Tom had internalized his felt abandonment from his father partially as an object of idolization. In other words, Tom venerated his father's absence as a figure to admire to counter the felt abandonment Tom experienced, thereby lessening the unconscious fracture within his conscious functioning. As Rizzuto argues, it is not only the actual parent but the "wished-for-parent and the feared parent of the imagination" that "appear on equal footing as contributors to the image of God."[35] Tom's hidden object representation of his self (that which Tom implicitly lived from unconsciously) as a child was deemed as "abandoned" and his father's representation was as "deserter". In contrast, Tom's extant objects (the self and father that Tom presented to others, the conscious functioning) was himself as secure and his father as his hero.

Childhood

Extant Conscious
Explicit Objects   Secure   Hero

Hidden Conscious
Implicit Objects

                          Abandoned   Deserter
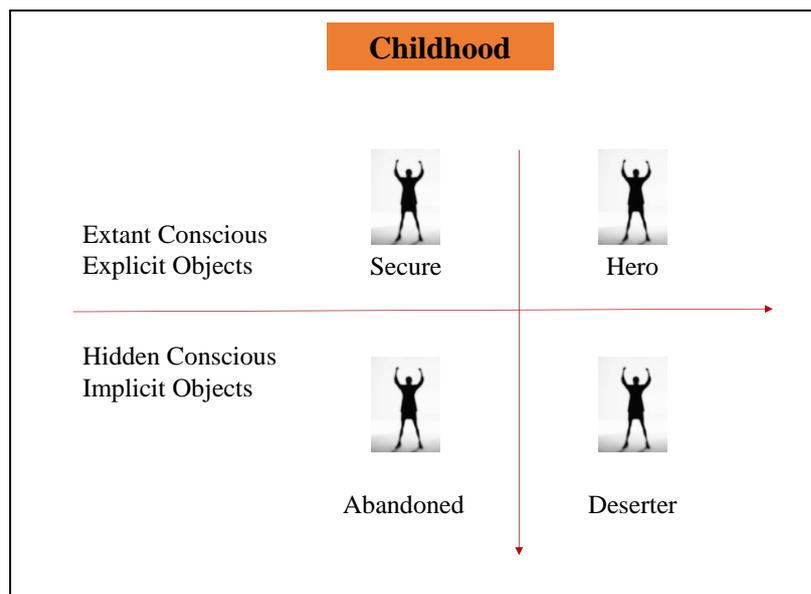
Figure 2: Tom's Childhood ORT

Tom's veneration of his father's abandonment due to work commitments as an idol to be admired could point to having formed in infancy an anxious/ambivalent attachment style that could have created an inner "preoccupied" IWM filter.[36] This is not a clinical diagnosis however, and Tom may have had another type of IWM filter. However, the identification of Tom's IWM filter could describe Tom's relationship with his father. This relationship constituted an aloof withdrawn image of God.

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[35] Rizzuto, *Birth of the Living God,* 44.
[36] T. Hall, "Psychoanalysis, Attachment and Spirituality Part 1: The Emergence of Two Relational Traditions," *Journal of Psychology and Theology* 35/1 (2007): 14–28.

Tom's object representations of the event of his father not attending his speech when he was 17 could be as follows:
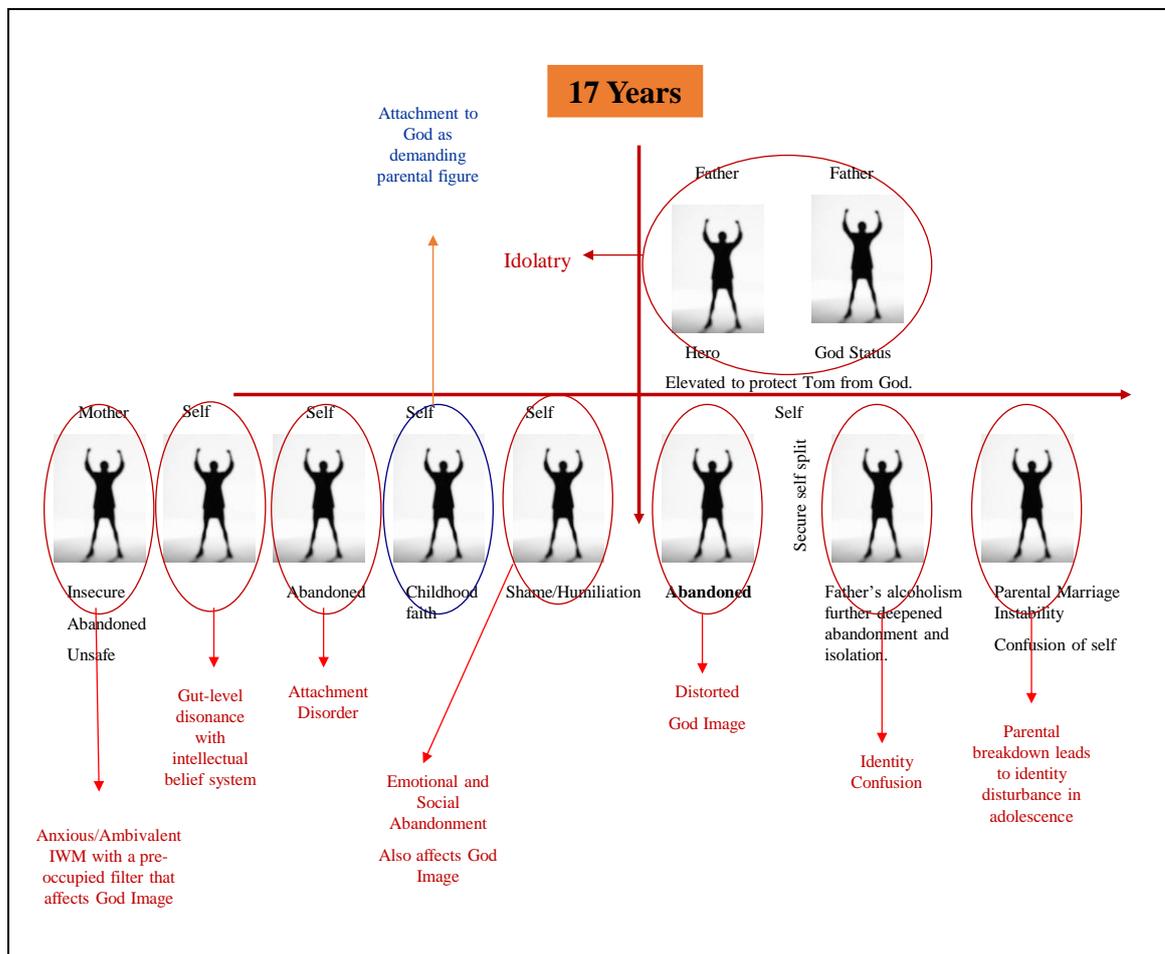
Figure 3: Tom's Adolescence ORT

Tom's external presentation of the self as secure is shown as above the line. This is the self which Tom shows to others. This includes the veneration of his father as a hero that he admires. However, below the line represents Tom's internal world, where multiple fractures are embedded in the stories of his unconscious functioning. Internally, Tom feels insecure, abandoned and unsafe with his mother, and his father's absence further deepened this abandonment and isolation. As a consequence, Tom's internal self is objectified as abandoned with a shame based identity. Of note for our discussion, gut level dissonance with his intellectual belief system in this phase is at a high.

Figure 3 above shows that as Tom emerged into adulthood he had quite complex multiple implicit hidden objects that were blocking an inordinate amount of psychic space.[37] Celani surmises that "children from dysfunctional families who have experienced continual frustration of their legitimate needs are going

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[37] Philip John Halstead and Michael Hautus, "Defending the God Beyond: The Development of the A God-Scale—a New Instrument for the Assessment of People's Perceptions, Experiences, and Activities in Relationship to God— and Its Initial Use in a Forgiveness Study," *Journal of Spirituality in Mental Health* 15 (2013): 160-185, 179.

to have large numbers of bad-object memories in their inner world."[38] This is important in spiritual terms because, as St. Clair highlights, if scary, confusing, or difficult aspects of a parent can be split off then these "negative qualities can be attributed to the devil."[39] Or in contrast, I would add they may regrettably inform one's God images. Payne highlights that a further consequence of trauma in infancy or early childhood for the individual is that healing will require "a need for healing of memories" but also with the "complicated survival mechanisms these persons have adopted in order to live."[40]

Tom's internal world had been kept together by his ability to block the truth of his inner life to his extant world. This was enabled through constructs of external performance and success in both his academic and spiritual life. Tom's constructs enabled him to keep the internal world of object representations of abandonment, identity confusion, and the instability of the family unit, of the self-intact. The implicit and explicit resources it had taken for Tom to keep from disintegrating was all-encompassing. However, Tom's redundancy led to an acute phase of self-disintegration. In this phase, all previous attachment systems and the constructs he created to function failed and unconscious negative objects were now becoming conscious. The crisis revealed the internal unconscious God image that was, amongst other factors, reflective of the negative aspect of his father's parental offense of abandonment. Tom's realization of this theological and experiential lack of congruence instigated an urgent profound need to deal and process his unconscious story towards positive God image adaptation. This would require Tom to begin the journey of dismantling these negative God images that were mirror images of parental and other authority figures.

"Psychological Justice" is bringing these unconscious wounds, and the inherent sin (and its effects) in the structures of these wounds, to the light of God's righteous transformative power.
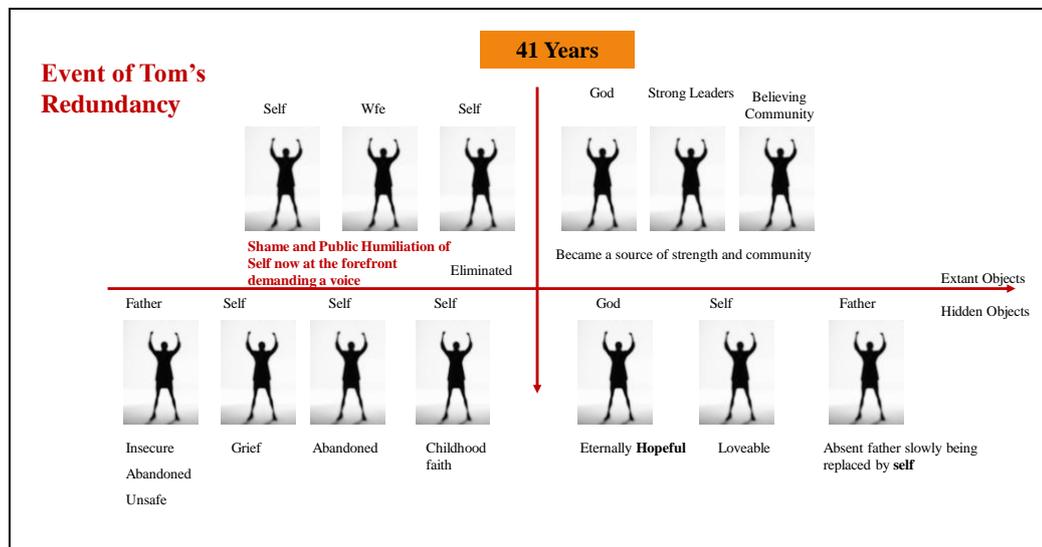

Figure 4: Tom's Redundancy ORT

[38] David P. Celani, "Applying Fairbairn's Object Relations Theory to the Dynamics of the Battered Woman," *American Journal of Psychotherapy* 53/1 (1999): 60-73, 64.

[39] St. Clair, *Human Relationships,* 43.

[40] Leanne Payne, *Healing Presence: Curing the Soul through Union with Christ* (Grand Rapids: Baker Books, 1995)*,* 207.

In Figure 4, the event of Tom's redundancy has resulted in the internal shame and abandonment shown in Figure 3, to become extant and demanding attention. As a consequence, Tom's father has now lost the hero status Tom had given him. Tom's performance-based relationship with God had become an obstacle to receiving grace. Tom served God out of fear of abandonment rather than out of the security of being justified. Tom's "good, false self", that which he presented to others, was also hindering his access to authentic community as it fed his desire/need to be authenticated by the community as more congruent then his interior life was enabled to do.[41] However, this crisis could bring his faith to the forefront where God, and the faith community could now be re-imaged and become places of safety and hope.

The painful objects hidden in the psyche had caused Tom psychological and spiritual disequilibrium. Tom's intellectual assent had not been enough to cope with the level of pain hidden in the unconscious. Tom unconsciously had transferred to God his anger and felt abandonment from his father Bill. It would be necessary for Tom to voice his story so that hidden bad objects could become extant and thereby reimaged and reconfigured to make integrated meaning making for his future.

Hall states that "stories turn out to play a critical role in integrating explicit and implicit knowledge."[42] When an individual is enabled to voice their unspoken story, transformation is possible as it helps the individual bring together their "gut level" experiences with their explicit "head" knowledge.[43] Hall argues that the process of an individual telling their story can lead to changes in the "very structure" of an individual's soul, increased access to "gut level meanings within themselves" and new storylines in their relationship with God.[44] This is important because helping people tell their stories can identify where they are trapped in wounds from the past. Within these stories there may be faulty God images limiting the lived experience of intimacy with God and others.

As Hall and others propose there is a "conceptual distinction between implicit spiritual functioning and explicit spiritual functioning which reflect two separate ways of knowing and processing information."[45] Exploring the implicit knowledge stored in the believer's unconscious psyche can help to define the variances with the explicit knowledge stored in the believer's intellect. These ways of "knowing" bring imports from a believer's past into relation or contradiction with the believer's lived experience as justified before God.

The outcome for a believer of being offered the opportunity to explore and deal with the incongruence between their implicit and explicit functioning is ably presented by Parker who states:

> It is only when God is allowed to be other than what one wishes God to be, or dreads God to be, that the God who truly is might be known and responded to as something other than our projections.

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[41] Andrew Comiskey, *Strength in Weakness: Overcoming Sexual and Relational Brokenness* (Downers Grove: InterVarsity Press, 2003), 81.

[42] T. Hall, "Psychoanalysis, Attachment and Spirituality Part 2: The Spiritual Stories We Live By," *Journal of Psychology and Theology* 35/1 (2007): 29–42, 35.

[43] Ibid.

[44] Hall, "Psychoanalysis, Attachment and Spirituality Part 2," 38.

[45] T. Hall, Annie Fujikawa, Sarah R. Halcrow, and Peter C. Hill. "Attachment to God and Implicit Spirituality: Clarifying Correspondence and Compensation Models," *Journal of Psychology and Theology* 37/4 (2009): 227–42, 227.

One could suggest that it is only as God is able to survive all our fantasies about God (both good and bad), that the true God that is, other than just our projections about God, is able to emerge and be real to us.[46]

An understanding of IWM's give credence to the need for "Psychological Justice", that is justice for the whole person. IWM's provide evidence for how incongruity can develop.[47] In this regard Hall and others investigated the claim that: "Either one's IWMs of self/other are associated with one's IWM model of God (correspondence hypothesis) or they are not, and God functions as a substitute or surrogate attachment figure in the context of an insecure attachment history (compensation hypothesis)."[48]

Hall and others undertook an empirical study arguing for an "implicit internal working model correspondence" meaning that the "dynamic motivations underlying one's use and experience of relationship with God and religion corresponds to, is reflected in, one's IWM of attachment".[49] Hall and others' underlying assumptions are built on the evidence provided by neuroscience that humans "are hardwired for two fundamentally distinct forms of knowing, one of which exists in storied form."[50] These forms of knowing are "explicit knowledge" that is "conscious, linear, and exists in images and words" and "implicit knowledge" that is "gut level" knowledge "that is carried in our bodies, emotions and stories."[51]

Implicit relational knowledge "fundamentally exists in a code or 'language' that is nonverbal."[52] Hall and others note that a "core part of the healing process" for an individual is accessing these nonverbal stories held in the unconscious through verbalization, thereby giving the stories embedded in the unconscious a voice.[53] Implicit relational knowledge is processed automatically and for our purposes here it is noteworthy that "explicit knowledge *per se* cannot directly transform implicit relational knowledge."[54] This means that an intellectual assent of justification in and of itself will not directly "transform" the unconscious belief system held in the psyche. As Hall et. al state: "Implicit experiences form the *foundation* of the emotional appraisal of meaning in any aspect of spiritual functioning, including one's experience of relationship with God, rather than explicit, symbolic, knowledge of God or theology."[55]

Hall and others' findings suggest that "IWM's do correspond to individuals spiritual functioning at an implicit level. Furthermore, our results do not support a compensation model at the implicit level as we predicted."[56] In other words "consistent with attachment theory: individual's implicit, 'gut-level' knowledge of how to be with human attachment figures also governs their automatic appraisals, or implicit knowing,

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[46] Stephen Parker, "Winnicott's Object Relations Theory and the Work of the Holy Spirit," *Journal of Psychology and Theology* 36/4 (2008): 285–93, 291.
[47] Starky, "A Theological Application," 20. Starky states: "On the basis of the responses of childhood attachment figures the developing adult begins to form an internal working model".
[48] Hall et. al., "Attachment to God and Implicit Spirituality," 229.
[49] Ibid, 233.
[50] Hall, "Psychoanalysis, Attachment and Spirituality Part 2," 29.
[51] Ibid, 32.
[52] Hall et. al., "Attachment to God and Implicit Spirituality," 231.
[53] Ibid.
[54] Ibid, 232. Italics theirs.
[55] Ibid, 233. Italics theirs.
[56] Ibid, 241.

of God and spirituality."[57] This has direct bearing on the relationship between a believer's implicit or unconscious lived experience of their Christ-defined identity and their intellectual or explicit assent to justification. As Hall and others highlight "implicit relational/spiritual knowledge embedded in IWM's does not reliably predict explicit aspects of spiritual functioning over which people have more direct control."[58] They further note that "being religiously committed and engaging in certain religious/spiritual practices *by themselves* simply do not tell us much about a person's implicit relational-spiritual dynamics and maturity level."[59]

This could be cited in Tom's case. In telling his story, Tom's hidden world of emotionally laden fractures could be heard and new life could then begin to take root. Tom's Christ-defined identity could as a result, become more integrated with his lived experience of justification. As increased integration between his implicit and explicit objects occurs, Tom would no longer feel the drive to be defined by success. God image adaptation could be aided by releasing the abandonment he had felt as a child. This would necessitate forgiving his father of parental offences that until this point lay unconscious in hidden object representations. Through forgiveness, Tom could be begin to be reconciled to his Christ-defined identity. It is worth noting that this is only one aspect of Tom's story. I am not suggesting here a simplistic link between Tom forgiving his father and "Psychological Justice".

However, Halstead's research gives concrete evidence of how the identification of sin in parental wounding and the subsequent forgiveness of these wounds, promotes God image adaptation. Halstead developed "the A God-Scale" (AGS) to measure psychometrically if people's God images can be modified.[60] The AGS showed conclusively that there "appeared to be clear connections between the participants' object-parents and their object-Gods."[61] Forgiveness of parents for parental wounds can create healthy God image adaptation. Halstead defines it this way:

> The process of forgiving one's parents can modify one's object-Gods. Forgiveness achieves this by enabling the unconscious to become conscious. It helps to dismantle the idols, sinful structures, resistance, and misunderstandings that people carry in regards to the God Beyond. As a result, psychic space is created within persons for the God Beyond to emerge and concomitantly the forgivers' cognitive perceptions, affective experiences, and activities in relationship with God are able to change.[62]

Halstead and Hautus' research shows conclusively that forgiveness of parental wounds is an important and highly viable God image adaptation modality.

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[57] Ibid, 232.
[58] Hall et. al., "Attachment to God and Implicit Spirituality," 233. Italics theirs.
[59] Ibid, 233. Italics theirs.
[60] Halstead and Hautus, "Defending the God Beyond," 179. Ibid, 160. Which they define as a "new instrument for the assessment of people's perceptions, experiences, and activities in relationship to God – and its initial use in a forgiveness study".
[61] Ibid.
[62] Ibid.

The following shows how the process of "Psychological Justice" could help to redefine and reimage Tom's internal bad object representations. An increase of good objects in the unconscious psyche will affect his external lived experience. This could result in greater congruency between Tom's implicit and explicit spiritual functioning as part of a continual journey.
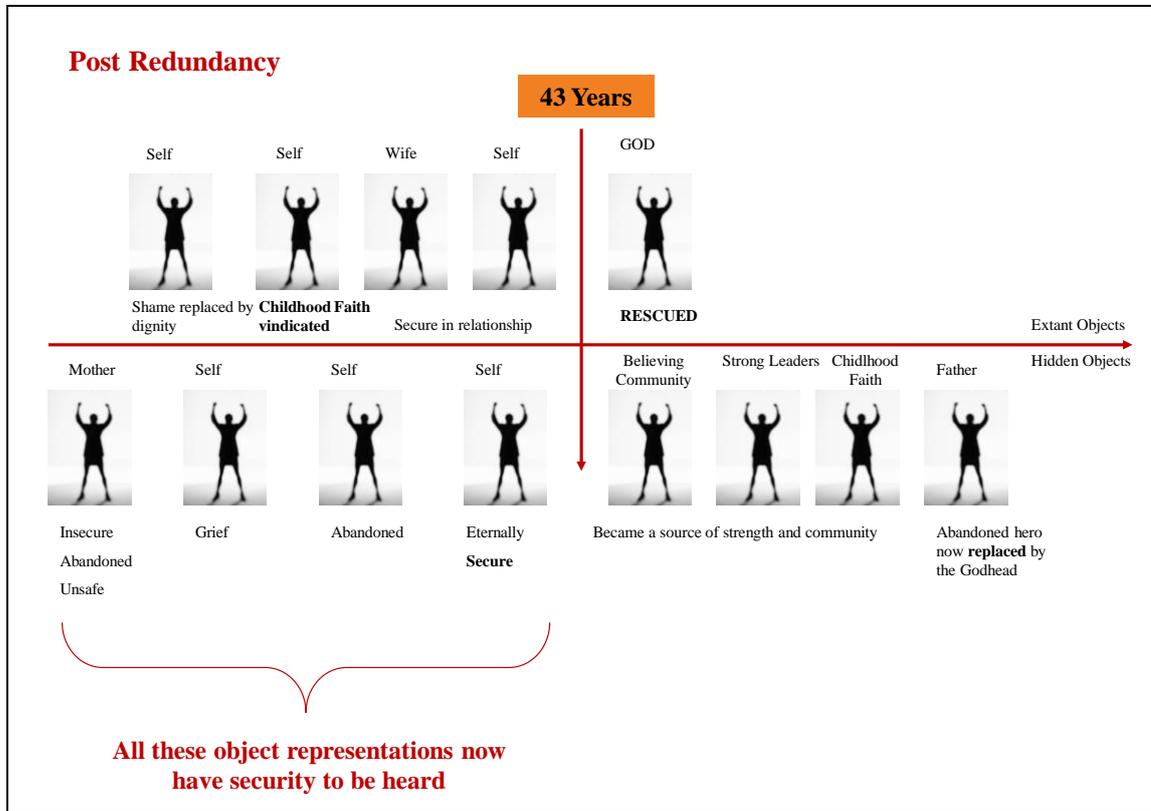

Post Redundancy

43 Years

Self	Self	Wife	Self	GOD
Shame replaced by dignity	**Childhood Faith vindicated**	Secure in relationship		**RESCUED**

Extant Objects

Hidden Objects

Mother	Self	Self	Self	Believing Community	Strong Leaders	Chidlhood Faith	Father
Insecure Abandoned Unsafe	Grief	Abandoned	Eternally **Secure**	Became a source of strength and community			Abandoned hero now **replaced** by the Godhead

All these object representations now have security to be heard

Figure 5: Tom's Post Redundancy ORT

Tom's extant world is now mirroring higher congruity with his intellectual assent of faith. As Tom has processed his internal objects they have been given security to be heard and re-imaged. God has now become an extant source of security, replacing the abandonment Tom had experienced with his mother and father.

In summary, "Psychological Justice" is the recognition that a believer's intellectual belief system as it pertains to justification can be limited by fractures in the psyche through experiences in a believer's past. However, it is also true that the intellectual belief system a believer adheres to concerning justification can either limit or be conducive toward the healing of a believer's Christ-defined identity in terms of the psyche. In this regard, in my research I looked at Paul's utilisation of the term righteousness (*dikaiosynē*) in Romans in order to explicate Paul's view of justification. A believer's intellectual assent of justification is an important component of "Psychological Justice". However, due to the complexity of my argument it is not possible to include the research here.

CONCLUSION

In conclusion, there are spiritual ramifications for an individual regarding what they believe psychologically about their identity and there are psychological ramifications for what an individual believes about their position as justified. Incongruity with either or both, can lead to a believer's incessant striving to apprehend their identity in Christ through performance of religious duties and/or a total negation of possible psychological root causes of their incongruity concerning justification.

The outcome of either of these positions for the believer will be that it will either:

1. *Limit* psychological healing;

2. Or *eclipse* the need for psychological healing;

3. Or psychological healing becomes a substitute in the search for a believer's Christ-defined identity, in what Payne defines as the "disease of introspection".[63]

The primary implications of these outcomes for the believer include:

1. There may be relational blockages with God and others.

2. The growth and maturity of the believer may be limited or disjointed.

3. Habits, sin, and painful events embedded in objects in the psyche will continue to affect the emotional, spiritual, psychical, and physical parts of the believer.

4. Intellectual knowledge about justification alone will not be sufficient for a believer to have an authentic faith journey. In fact, it may lead to broader psychological and spiritual disequilibrium if the blockages in the psyche are not dealt with.

I have created an "Applied 'Psychological Justice' Model" that encapsulates the full embodiment of the required intellectual assent and the lived psychological resources needed for a believer to experience justice at the level of the psyche. There is not the room to detail the model succinctly here, but in simplified terms the model is aimed at establishing a lived experience of "Psychological Justice". The Applied "Psychological Justice" Model is a cyclical continuous process with six stages that incorporate theological and psychological import. Corresponding questions are aimed at helping the individual process through the six steps when an event is triggered or needing to be processed at a deeper level. This model can be a specific process for specific events or a guide to pinpointing constructs that have engendered God image incongruity.

"Psychological Justice" is, therefore, the declaration of the believer as justified being made effectual on the psyche. Fractures in the psyche that are not healed can inhibit the lived experience of many aspects of the believer's life in Christ. This provides the grounds upon which psychological healing is both legitimized and more than that, proven essential to the development of a mature Christ-defined identity, both individually and corporately.

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[63] Payne, *Healing Presence,* 185.

MENTAL HEALTH AND THE CHURCH: A PASTORAL CARE STRUCTURE THAT ASSISTS INDIVIDUALS, FAMILIES, AND CONGREGATIONS AFFECTED BY MENTAL HEALTH CONCERNS

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A large inner-city New Zealand church was faced with a unique challenge in 2008. A number of attendees were complaining about the lack of pastoral care that they were receiving and as a result they were grumbling about the church leaders and/or leaving the church. While this criticism may not be uncommon in other churches, there were clear reasons for the unrest in this case. The church had mushroomed from a congregation of around thirty parishioners in 2004 to approximately 1200 attendees in 2008. In the light of this exponential growth, the existing staff—gifted as they were—had understandably battled to keep up with the care expectations and requirements of the church parishioners.

In response to this situation the church leadership created a pastoral care position. I was the fortunate person to secure this role.[2] Part of my brief was to develop and implement a pastoral care strategy for the wider church. At the time of this commission, I thought that there would be numerous pastoral care models available for me to emulate, but I was wrong. I was unable to locate a single church pastoral care plan.

To create the pastoral care plan (and as I will explain below the mental health reading of it) I utilised James D. Whitehead and Evelyn Eaton Whitehead's model and method for theological reflection.[3] The *model* builds on relevant information from three important sources that inform pastoral decisions—namely, those of Christian tradition, the community of faith's experience, and the resources of the surrounding culture. It is no easy task to attend judiciously to the data that can be mined from these rich sources. One reason for this is that researchers need to recognize the uniqueness and depth of each source, yet at the same time comprehend how the sources overlap and inform each other. A further reason is that Christian tradition needs to take the preeminent position in authentic pastoral care.[4] Peterson puts it this way: Pastoral caregivers must distinguish between the biblical foundations of pastoral work, which are non-negotiable, and pastoral superstructures, which change as they evolve.[5] Pastoral superstructures equate to the programs and/or actions that caregivers implement in their own contexts. Whitehead and Whitehead's *method* describes *how* to gather and then apply relevant information to the given pastoral situation. This entails *attending* to the available data drawn from the sources identified above; generating *assertions* from this

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information to clarify and expand one's insight; and then *deciding* upon and implementing an appropriate pastoral strategy.[6]

Pastoral care has a long and rich Christian tradition. Mills argues that every genuine definition of pastoral care has at its core "a way of understanding our relatedness to God and the ingredients or acts which may serve to enhance or detract from that relatedness."[7] Viewed in this light, pastoral care is rightly seen as an expression of God's love. Caregivers ought to keep this in mind as they think about and offer care to everyone, especially the marginalized and misunderstood.

The traditional term for pastoral care is the Latin phrase *cura animarum,* which means the care of souls.[8] Whilst "*cura* is most commonly translated 'care', it actually contains the idea of both care and cure." Thus, *care* points "to actions designed to support the well-being of something or someone" and *cure* relates "to actions designed to restore well-being that has been lost."[9] *Anima* is "the most common Latin translation of the Hebrew *nephesh* ('breath') and the Greek *psyche* ('soul')."[10] Traditionally, the Christian church has embraced both meanings of *cura*,[11] but this is not always the case in the context of mental health scenarios today.

In their seminal study of the history of pastoral care, Clebsch and Jaekle argue that pastoral care "consists of helping acts, done by representative Christian persons, directed toward the healing, sustaining, guiding, and reconciling of troubled persons, whose troubles arise in the context of ultimate meanings and concerns."[12] I want to mention four notable components of this definition.

First, pastoral care involves helping acts and accordingly has a pragmatic focus. It grounds religion in present-day realities and specializes in the ordinary. Pastoral care is ministry-in-mufti, which requires involvement and a sleeves-rolled-up, hands-on mentality.[13] This means that when a parishioner becomes depressed the church needs to get involved and help. Pastoral care is not a spectator's sport.

Second, pastoral care is carried out by representative Christian persons. These people are recognized as trusted caregivers by their churches; they may or may not be ordained clergy. What matters is that caregivers bring the compassion and wisdom of Christian tradition to the situations they encounter.[14] Interestingly, Stone expands the group of representative Christian persons to the "total Christian community."[15] Given the demands of some mental health situations and the size of some congregations, one can readily endorse Stone's stance.

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[6] Whitehead and Whitehead, *Method in Ministry,* 22.

[7] Liston O. Mills, "Pastoral Care: History, Traditions, and Definitions," in *Dictionary of Pastoral Care and Counseling,* eds., Rodney J. Hunter, Nancy J. Ramsay, H. Newton Malony, Liston O. Mills, and John Patton. Enl. ed. (Nashville, TN: Abingdon Press, 2005), 836–44, 837.

[8] Albert L. Meiburg, "Care of Souls," in *Dictionary of Pastoral Care and Counseling,* eds., Hunter et.al, 122.

[9] Gary W. Moon and David G. Benner, "Spiritual Direction and Christian Soul Care," in *Spiritual Direction and the Care of Souls: A Guide to Christian Approaches and Practices*, eds., Gary W. Moon and David G. Benner (Downers Grove, IL: InterVarsity Press, 2004), 11–28, 11.

[10] Meiburg, *Care of Souls,* 122.

[11] Moon and Benner, *Spiritual Direction and Christian Soul Care,* 11.

[12] William Clebsch and Charles Jaekle, *Pastoral Care in Historical Perspective* (New York: Prentice Hall, 1964), 4.

[13] Peterson, *Five Smooth Stones for Pastoral Work*, 1.

[14] Clebsch and Jaekle, *Pastoral Care in Historical Perspective*, 4.

[15] Howard W. Stone, *The Caring Church: A Guide for Lay Pastoral Care* (Minneapolis: Fortress Press, 1992), 14.

Third, pastoral care is "directed toward the healing, sustaining, guiding, and reconciling of troubled persons."[16] Accordingly, care for such persons might involve (a) healing that restores them to greater wholeness; (b) sustaining whereby struggling persons and their families are resourced to endure or transcend their circumstances; (c) guiding where the hurting are assisted to make prudent choices; and (d) reconciling wherein fractured interpersonal and transcendent relationships are re-established.[17] It is interesting to observe that an implicit message of these four tasks is the priority of problem-solving in pastoral care.[18] While few would disagree with this emphasis, it needs to be remembered that not all mental health "problems" can be resolved.

A fourth point that can be drawn from Clebsch and Jaekle's definition of pastoral care is that people's troubles need to be *meaningful*. For Clebsch and Jaekle, this means that authentic pastoral care only takes place when individuals' existential concerns are being addressed and when the recipients of care acknowledge that the care is being given by representative Christian persons.[19] The extension of this logic means, for example, that a secular organization can offer care, but not call it pastoral care, because their care does not have overt Christian overtones. It also needs to be acknowledged that caregivers oriented towards practical works may feel constrained by the specificity of Clebsch and Jaekle's condition.

Clinebell provides a more expansive definition of pastoral care. He defines it as "the broad, inclusive ministry of healing and growth within a congregation and its community, through the life cycle."[20] Inherent in this definition and the liberation-growth model that it represents are a number of important themes. For instance, Clinebell argues that the "overarching goal of all pastoral care and counselling (and of all ministry) is to liberate, empower, and nurture wholeness centred in Spirit."[21] Thus, while spiritual and ethical guidance lies at the core of pastoral care, caregivers ought to keep in focus a holistic view of pastoral care that facilitates growth in every area of life.

This comprehensive view of pastoral care provides space for churches to offer a wide variety of care to individuals, families, and communities affected by mental health concerns. Maslow (1943/2013) makes a related argument. He contends that people cannot achieve satisfactory levels of self-actualization and wholeness if their physiological (e.g., food and shelter), safety (e.g., security and stability), and relational (e.g., love and friendship) needs are not met.[22] Following this logic, the reach of effective pastoral care must first address people's basic physiological, safety, and relational needs.

An alternative way of describing pastoral care is to say it involves fence-like and ambulance-like roles. Fence-like and/or empowering ministries can be viewed as strategies that prevent people from getting hurt. An example of this might be educating people about the connections between methamphetamine use and

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[16] Clebsch and Jaekle, *Pastoral Care in Historical Perspective*, 1.

[17] Clebsch and Jaekle, *Pastoral Care in Historical Perspective*, 8–9.

[18] Emmanuel Y. Lartey, *In Living Colour: An Intercultural Approach to Pastoral Care and Counseling*. 2nd ed. (London: Jessica Kingsley, 2003), 21–22.

[19] Clebsch and Jaekle, *Pastoral Care in Historical Perspective*, 4.

[20] Howard Clinebell, *Basic Types of Pastoral Care and Counseling: Resources for the Ministry of Healing and Growth*. Rev. and enl. (Nashville: Abingdon Press, 1984), 26.

[21] Clinebell, *Basic Types of Pastoral Care and Counseling*, 26.

[22] Abraham H. Maslow, *A Theory of Human Motivation* (Mansfield, CT: Martino Publishing, 1943/2013), 2-9.

psychotic episodes.[23] Ambulance-like and/or reparative actions can be understood as ministries that offer care to persons who have fallen off a cliff and are badly hurt or wounded. In keeping with the example above, these actions may include supporting people as they recover from psychotic incidents and/or visiting them in hospital. In the light of this breadth and complexity, pastoral caregivers clearly need to be both thoughtful and prayerful as they consider how best to provide care.

Whitehead and Whitehead assert that the second source that researchers need to consult to enhance their theological reflections is their own faith communities.[24] Culbertson concurs and advises that before the church can respond to people's needs effectively, it must first hear and understand their stories.[25] This advice motivated me to spend considerable time listening to two groups of people from within the church community as I continued to gather data to craft a pastoral care plan. The first cluster comprised the individuals and couples who came to me for pastoral counselling. Many of these persons were grappling with mental health challenges. What most of them wanted was firstly to be cured and freed from their maladies *and* secondly to be heard, known, accepted, and connected with other people. The second group consisted of approximately fifteen persons who the church's priests had identified as individuals who contributed significantly to the church and whose insights might prove to be beneficial to my project. This proved to be the case. One person, for example, suggested that the church should offer mid-week educational evenings on mental health themes. Another talked of her concern about the pressures the priests face in their roles.

The third source that Whitehead and Whitehead encourage researchers to examine in search of relevant data is that of their own surrounding cultures. The Whiteheads recommend three ways of doing this.[26] The first posture requires Christian tradition to challenge inappropriate cultural norms. For instance, where some organizations and individuals label persons with mental health concerns as "units", "consumers", "service-users", or "*the* schizophrenic", to list but a few examples, churches ought to confer dignity on these people and name them as image-bearers of God, for this is who they truly are.

I recall a stark lesson I had in this "school" several years ago. Karen, who was struggling with hysteria and anxiety, said to me in the middle of a pastoral counselling session, "Do you know what the problem with you is and for that matter some others in this church?"[27] I indicated I did not. She continued, "You relate to me as if I'm a project to be fixed rather than a person. I'm a person you know!" She was correct. I had nowhere to hide. After a lengthy silence, I simply said "I'm so sorry". Fortunately, I learnt my lesson and Karen gave me another chance.

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[23] Research reveals that tolerance to methamphetamine develops quickly, which means people need ever-increasing doses to achieve the same effects. This in turn increases the risks of experiencing methamphetamine psychoses. See New Zealand Drug Foundation, "Methamphetamine", https://drugfoundation.org.nz/methamphetamine (accessed 14.10.16).

[24] Whitehead and Whitehead, *Method in Ministry,* 10-22.

[25] Philip L. Culbertson, "The Things We Do! Nurturing the Authority of Men in Ministry", in *The Spirituality of Men: Sixteen Christians Write about their Faith* (ed. Philip L. Culbertson; Minneapolis: Fortress Press, 2002), 221-43.

[26] Whitehead and Whitehead, *Method in Ministry,* 10–22.

[27] Pseudonyms have been employed for everyone cited in this article. Each person had freely given me their permission to use their stories, so long as I preserved their anonymity. To do this, I have altered some details in their accounts that might have identified them. Quotation marks are used to delineate their direct quotes.

Whitehead and Whitehead's second posture spotlights that religious communities need to examine themselves in the light of the developments within their local cultures.[28] Thus, churchgoers who harbour prejudicial attitudes towards individuals grappling with mental health concerns would benefit from examining their thinking and learning from support groups who are fully accepting of these persons. The third posture accentuates that the church should use the resources of culture to pursue their own missions. Consequently, caregivers ought to heed the salient insights offered by psychiatrists, mental health workers, therapists, and other experts outside of their immediate church circles and regardless of their religious orientation.

Having listened to the voices of Christian tradition, the community of faith's experience, and the resources of the culture in accordance with Whitehead and Whitehead's paradigm, the next stage of developing the pastoral care plan was to conflate the themes and insights into a draft plan. What emerged from this time-consuming yet valuable process was a 21-point generic pastoral care model,[29] which I presented to the church's priests for feedback and critique. Upon studying the plan, the priests thanked me and encouraged me to implement the different points. With the wonderful assistance of my skilled colleagues and many of the gifted caregivers from within the church community, I spent a large amount of the ensuing years instigating the points. The Whiteheads name this implementation work the decision making phase in which researchers move from insight into action.[30]

During this exciting work it became clear to me that I needed to create a specific mental health reading of the pastoral care plan. This was because my ongoing investigation into what constitutes effective pastoral care and my pastoral counselling work revealed that a large number of parishioners were struggling with depression, anxiety, and a range of other mental health related concerns.

In connection with this work, I also studied many helpful definitions of mental health that intersected with this project. I was particularly attracted to Aist's definition, which states:

> *Mental health* is a condition of well-being in relation to self and others characterized by such qualities as (a) positive self-acceptance, (b) accurate perception of others and the world, (c) stability and appropriateness in mood, (d) balance and purposiveness in behaviour, (e) dependable sense of identity and values, (f) adaptability to one's environment, (g) ability to engage in productive work and fulfilling love, and (h) commitment to a source of devotion beyond oneself. As such, mental health is an active process, not merely the absence of illness. Nor are its characteristics optimally present at all times; at best they represent general norms within which there is considerable variation. The term "mental health" also connotes rehabilitation of the mentally ill, prevention of mental and emotional disorders, and efforts to promote social-environmental conditions in which individuals can function according to their highest mental and physical potentials.

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[28] Whitehead and Whitehead, *Method in Ministry,* 10–22.

[29] The generic pastoral care plan can be viewed in the May, 2016 edition of the *Pacific Journal of Baptist Research.* Permission was obtained from the Journal's editors to replicate portions of my article in order to set the scene for the mental health principles and points outlined below.

[30] Whitehead and Whitehead, *Method in Ministry,* 10–22.

Mental illness refers to a variety of enduring or recurrent disturbances in patterns of an individual's thinking, mood or behavior that are typically associated with painful distress and/or impairment of social, occupational or leisure functioning. Severity of symptoms may range from mild annoyance to extreme discomfort, from little or no violation of conventional norms to floridly deviant behaviors, and from minor distortions of reality to significant impairment in reality testing. The concept of "illness" is important in order to distinguish the condition from social deviance or moral corruption and to assure a response by society of diagnosis, treatment and follow-up in light of known and suspected causes.

Taken together, mental health and illness implies a continuum between gross pathology and psychological perfection, with most people most of the time occupying a broad mid-range between the two extremes. Everyone experiences transient thought disturbances, periods of depression, unexplained fears, and outbursts of unjustifiable behaviour; it is when these "symptoms" persist and interfere significantly with one's daily living, either without apparent precipitating cause or as an exaggerated response to untoward events, that one may infer some type of mental illness."[31]

By conflating the insights outlined above with the uniqueness of the mental health context, I arrived at the following mental health reading of my pastoral care plan.

THE MENTAL HEALTH PASTORAL CARE PLAN

1. Caring for the priests and their families: While the 21 points are not supposed to portray a level of importance or priority, Point One does underscore the fact that the health of a church depends to some degree on the mental wellbeing of its leaders. This can be explained both positively and negatively. A positive interpretation suggests, for example, that if leaders truly believe that "God stands – he is foundational and dependable; God stoops – he kneels to our level and meets us where we are; God stays – he sticks with us through hard times and good, sharing his life with us in grace and peace,"[32] they will talk about and embody these principles as they serve persons grappling with mental health concerns. Similarly, these beliefs, attitudes, and actions will assist leaders to carry hope for the hurting until the hurting can (perhaps one day) carry hope for themselves. Given that present-day hope and not just eschatological hope is life-giving for all people, it is not difficult to imagine how the trickledown effect of leaders embracing Peterson's bedrock points could positively shape church communities and assist struggling parishioners.

Conversely, if leaders' object relations, egos, shadows, and wounds are unhealthy and unexamined, the leaders *will* detrimentally affect people in their congregations. This is because the intrapsychic is

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[31] Clark S. Aist, "Mental Health and Illness," in *Dictionary of Pastoral Care and Counseling,* eds., Hunter et.al, 711–14, 711.
[32] Eugene H. Peterson, *A Long Obedience in the Same Direction: DIscipleship in an Instant Society.* Rev. ed. (Downers Grove, IL: InterVarsity Press, 2000), 191–92.

outworked interpersonally,[33] the "ego takes everything personally,"[34] "what we resist persists,"[35] and our wounds act like magnets.[36] Examples are limitless. If a church member were to critique a pastor's sermon and the pastor is controlled by an internal object authority figure, the pastor will be unable to distinguish between the church member's words and the object authority figure's words. As a result, the pastor will project his or her inner world onto the church member, the parishioner may be flayed, labelled an enemy, and treated accordingly. The pastor, in turn, will be judged by some of the parishioners who learn of the situation, and there will be an escalation of damage; unless, a helpful intervention occurs.

Put differently, Symington asserts that many pastors over-spiritualise matters and are psychologically blind. They are unable to see their own actions and omissions, and they cannot grasp that they have no emotional meanings attached to their psychic realities.[37] This sightlessness helps to explain how these leaders can freely dispense advice to hurting people that is completely devoid of empathy (e.g., "Why don't you just get over your depression?" "The problem is in your imagination." "Where's your faith?"). What psychologically blind leaders need is a psychological awakening rather than a theological one. This usually only comes—if it ever comes—via personal crises and/or exposure to external realities that are greater than a leader's present reality such as a revelation of the pain that she or he has caused others.[38] In keeping with this logic, it is critical that leaders pay attention to their own mental health in order to avoid hurting persons unnecessarily. To do this effectively will require the assistance of skilled others.

In the light of these points and the unique relational, spiritual, and financial pressures that church leaders commonly experience, the care offered to them will need to be shaped in an idiosyncratic fashion. Caution is also required concerning *who* provides the care, as complex relationships need to be managed ethically. Examples of complex or dual relationships include leaders counselling people, who have power over their employment, and leaders seeking counsel from persons from within their own congregations.[39]

The care offered to our church leaders included pastoral care team members contacting the priests and their spouses on a regular basis to see if they had any specific practical needs or prayer requests in the given season. Care for leaders should also come from their external supervisors. The importance of supervision cannot be overstated here. Supervision offers a structure to protect the leaders and their flocks, instil accountability, monitor the leaders' mental health, and helps to prevent burnout. It also provides a forum where ministers can be encouraged, receive input, further their development, examine themselves and their performance, and be reminded of the requirements and practices of their governing bodies.[40] The

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[33] Philip L. Culbertson, *Caring for God's People: Counseling and Christian Wholeness* (Minneapolis: Fortress Press, 2000), 26–28.

[34] Eckhart Tolle, *A New Earth: Create a Better Life* (London: Penguin, 2016), 68.

[35] Debbie Ford, "The Shadow Process" http://www.soulfulliving.com/the_shadow_process.htm (accessed 14.10.16).

[36] David J. Riddell, Personal Correspondence, (13.08.08).

[37] Neville Symington, *The Blind Man Sees: Freud's Awakening and Other Essays* (London: Karnac, 2004), 8–10.

[38] Symington, *The Blind Man Sees*, 10.

[39] Philip Culbertson, "Managing Complex Relationships in Pastoral and Church-based Counselling," in *Ethics in Practice: A Guide for Counsellors*, eds., Kathie Crocket, Margaret Agee, and Sue Cornforth (Wellington: Dunmore Publishing, 2011), 136–39.

[40] David J. Riddell, *Living Wisdom: Life and Counselling Skills Level 1 and 2* (Nelson: David Riddell, 2010), 2.12.

priests' spouses are also encouraged to attend regular spiritual direction and/or counselling sessions, as they too are highly valued members of the community, and their welfare affects their partners' ministry and the church.

2. Caring for the church staff: The wellbeing of church employees also affects the health of the parishioners. As with the priests and their spouses, one of the challenges that this exceptional group of people face is that they are prone to work too hard. Accordingly, staff may need help to say no, set boundaries, avoid rescuing, and balance their own life-sustaining activities with the irregular rhythms of congregants' needs. Two separate supervisors have helped me in this regard. One said, "You can only give some people one hand." By this he meant if I were to give certain individuals battling with mental health (or other) concerns all of my resources I could be pulled into an abyss from which I would be unable to return. In such circumstances I was advised to keep one hand anchored to God, key relationships, and/or life-giving activities, so that I would be able to serve on my own terms and sustain my caregiving over time. Similarly, another supervisor once asked me, "Do you know why the fourth commandment exists?" I hesitated. She said, "It's there to stop manic rescuers like you and me thinking we can save the world." This exhortation requires no interpretation.

Church workers may also need assistance to process the transference they invariably experience, as being the recipient of unrecognized transference is particularly troubling. Transference involves the involuntary and usually unconscious displacement of people's objects, reactions, and needs that relate to significant individuals from their pasts onto persons (or God) in the present.[41] In other words, transference involves people redirecting their past feelings for one individual onto another person they are presently with; thus, in effect, transference is "an error in time."[42] An example of transference is where a new church attendee, who has had a poor experience with a children's worker in an earlier church, starts to criticize publicly the children's worker at the new church before she or he has had any opportunity to get to know the children's worker and/or observe what the person actually does. The methods for supporting church staff to process issues like these and thereby maintain accurate perceptions of themselves and others, which are indicators of good mental health,[43] are similar to those described above for the priests and their spouses.

3. Providing pastoral care training for the staff: Training the church's staff team comprises a key component of the Mental Health care strategy. Not only does it add impetus to the trickledown effect whereby church employees embody their learning and pass on their new insights to the lay members of their teams (see below) and others, but it also serves to build a mutually agreed upon foundation that shapes the wider church.

Such training ought to be shaped around each church's setting. In our context this involved us receiving input on the topic of suicide from a counsellor who had extensive experience with depressed individuals who had attempted to suicide. At a fence-like level, we were encouraged to strive to connect all

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[41] Jan Grant and Jim Crawley, *Transference and Projection: Mirrors to the Self* (Maidenhead: Open University Press, 2002), 3–4.

[42] John Patton, *Pastoral Counseling: A Ministry of the Church* (Nashville: Abingdon, 1983), 171.

[43] Aist, *Mental Health and Illness*, 711–14.

people into relationship orientated groups, because being known and experiencing life-giving friendships mitigates the likelihood of suicide. We were also introduced to a number of suicide myths such as when depression lifts the suicide risk is over whereas the sad reality is that a mood lift may indicate that a decision to suicide has taken place. And we were encouraged to talk openly about the concept of suicide with individuals, whom we rightly or wrongly deemed susceptible to taking their own lives. At an ambulance level of care, we were reminded of the necessity to remain present to individuals who had attempted to take their own lives *and* to their loved ones. This is because one person's choices always impact the people close to them. It is noteworthy that many staff members found these discussions on the topics of suicide and mental health particularly helpful, as these concepts are often cloaked in silence and ignorance.

4. Staff building lay teams and training team members: Given the magnitude of the pastoral care and mental health needs in the church, as well as the giftedness of so many church members in these areas, it was decided to build a pastoral care lay team that could respond to some of the parishioners' needs. The team comprised just over fifty known and trusted people from within the congregation who delight to care for others. At the discretion of the church's pastoral care staff, group emails were sent to the team in which specific opportunities of service were outlined briefly (e.g., "a woman out West is unwell and would appreciate a visit and prayer"). There was no obligation for team members to reply, but consistently one or more did. The first person to reply was then given additional information (e.g., "Mrs Smith has had an anxiety attack") and if that team member was willing to proceed she or he visited Mrs Smith. Successful as this strategy has proven to be in our context, it needs to be noted that it might not work in cultures where people expect and want only their ministers to visit them.

One of the training possibilities offered to members of the lay team has been to invite the group to meet with the church's pastoral care staff a few times a year, so that the team members can share their concerns, be heard, be thanked, and receive input. Two core values that are repeatedly talked about in these settings are the healing power of listening to other people's stories and the effectiveness of pastoral presence.[44] An exciting out-working of these achievable foci is that the recipients of this care not only feel cared for, but also on occasions have experienced some remarkable breakthroughs and cures (see below). In this way, the practices of pastoral presence and listening embody both the care and cure aspects of soul care.[45]

The following account underscores this claim. Mary texted me from the acute ward of a psychiatric hospital. She had been admitted due to an experience of grandiose euphoria, which purportedly was evidence of her manic-depressive illness. Mary requested regular visitors who would be willing to listen to her and pray with her. Three members of the pastoral care team visited her separately each week. Four weeks later Mary e-mailed me from her apartment and said, "The women who visited me have helped me to recover more quickly than I ever have before. Their listening and prayers were wonderful." Eighteen months later she wrote again: "I wanted you to know that I have enjoyed the best run of health that I have

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[44] Gabriel Fackre, "Presence, Ministry of," in *Dictionary of Pastoral Care and Counseling,* eds., Hunter et.a, 950–51, 950.
[45] See Moon and Benner, *Spiritual Direction and Christian Soul Care,* 11.

ever experienced. I have continued to meet weekly with one of the woman you connected me with and she has by now heard my whole story. I now visit two separate friends each week who have mental illnesses simply to listen to them. I think listening is spelt l-o-v-e."

5. Empowering the coordinator of pastoral care: It is important to keep key church tasks in focus. As the coordinator of pastoral care I was authorized to ensure that the ethos of pastoral care was kept at the forefront of the church's life and that the pastoral care ministry of the church ran as efficiently as possible. This involved amongst other tasks building relationships with professionals (e.g., psychiatrists and therapists), who we could refer people struggling with mental health concerns onto to receive additional support when our resources and skill-sets were exhausted. On these occasions we would try to arrange for a member of the pastoral care lay team to accompany these persons to their appointments to provide support, mitigate stress, and be an objective third-party to talk with post-meeting. In reflecting now on this simple practice of connecting people, I am reminded that some remarkable long-standing friendships have been birthed this way. This is encouraging, as being in relationships is an important marker of mental wellbeing.[46]

6. Developing a Geographical Care Network: Since the church is situated in the inner city and many of its parishioners are separated by large distances, we decided to establish a number of care pods based around geographical locations in order to improve the quality of our pastoral care. The role of the pod leaders, who were known and trusted church members, was to touch base with and offer care to the church attendees who live in their areas and have expressed a desire to be part of the system.

Interestingly, when this part of the larger plan was in its nascent stage of development a pod leader said to me "I don't know how to express care to a woman in our pod who tells me she has a borderline personality disorder; in fact, I don't even know what that is!" One of our responses was to encourage the pod leader to view her care offering as resembling a spoke in a bike's wheel. This way, the leader's care offering could be construed as being one of many necessary support structures (spokes) that enables the woman to travel more smoothly through life. As it turned out, the spoke image liberated the leader to get involved and provide care via the delivery of fresh batches of scones and prayer. The spoke analogy also became emblematic for much of our caregiving across the church. A longer-term response was to facilitate an evening in which a psychiatrist talked about borderline personality disorder and presented different care options.

7. Caring for the 99: The shepherd who sought after the lost sheep in Matthew 18:12-14 was also clearly interested in the other 99 sheep. Too frequently, the silent majority in churches (i.e., the 99) such as the spouses, family members, and friends of people struggling with psychological concerns are overlooked and inadequately cared for. This omission is tantamount to a tragedy, especially given the overwhelming nature of some caregivers' tasks.

Accordingly, effectual pastoral care strategies need to incorporate mechanisms that enable care to everyone connected with individuals who have mental health concerns. Intentionality is key here. For us,

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[46] See Aist, *Mental Health and Illness*, 711–14.

this involved keeping a secured file of every person we knew who fitted into these categories and ensuring that we contacted them regularly to offer palpable and discreet care. Our contact hopefully communicated to persons who often feel invisible that they matter and are not alone. It also afforded us numerous opportunities to roll up our sleeves and help in practical ways.[47]

8. Developing a Welcoming and Caring Church Ethos: A number of individuals whom I know that live with daily mental health concerns have informed me that they find it extremely difficult to attend church. One reason for this is that they feel either too welcomed or totally ignored when they arrive at church. The first posture reeks of falsity, suffocation, and threat. The second endorses their feelings of unworthiness and loneliness. Whilst some of these people's perceptions undoubtedly stem from within themselves, it is imperative that welcoming teams are cognisant of these issues, as well as of the fact that it takes a great deal of courage for some individuals to attend church. The effect of this awareness may well be the difference between an individual joining a church community or not.

9. Developing a safe church environment: Another reason why some individuals battling with mental health issues find it difficult to attend church is that they experience churches as being unsafe. This is not surprising. When service leaders make first-time visitors stand up mid-service, when preachers pressure parishioners to talk or pray with the people sitting next to them, when sermon illustrations identify congregants and break confidentiality, when ministry leaders compel everyone to file to the front of the church to take communion, when persons who tremor or cry are told they are possessed by demonic spirits, safety is compromised. What is needed, therefore, is that preachers and leaders are educated about these concerns, so that they might language activities more carefully, cease unsafe practices, and not assume that everyone thinks as they do. Additionally, it can be very helpful to facilitate safe forums in which persons contending with mental health challenges can share their experiences with church leaders.

A conversation I had some time ago helped me to realise that our desire to become a safe community was more than mere rhetoric. Helen, whom I had never met before, came up to me after a church service and said, "My psychiatrist told me that this church is a safe place and that I should introduce myself to you because the church and you will look after me." Inspirational words of this nature have helped us to walk with Helen as she has oscillated between seasons of impairment of function and profound altruistic service for others. They also motivated us to continue to care.

10. Prioritizing prayer: We believe that a key component of the renaissance that the church has experienced in recent years can be attributed to the church's burgeoning prayer life. At our last count, there were more than twenty distinct prayer ministries in the church.[48] One of these is named "Z prayer". Whenever individuals tussling with mental health challenges felt they needed prayer support, they were invited to text a single letter such as "Z" to a pastoral care team member. No explanation needed to accompany the text. The recipient of the text knew that it meant that the sender needed immediate prayer

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[47] See Peterson, *Five Smooth Stones for Pastoral Work*, 1.
[48] Angelika Halstead and Philip Halstead, "Prayer at St. Paul's: Symphonising Many Voices," in *Journeying into Prayer: People and their Pathways,* ed. Neil Darragh (Auckland: Accent Publications, 2012), 169–75, 170.

and accordingly prayed and replied along the lines of "Thank you. I'm praying." Many individuals have benefited from this expression of care.

Another initiative was to establish a church prayer-line that was emailed weekly to over 100 parishioners who had committed to pray. To access this prayer support, individuals were invited to send in their prayer requests to the pastoral care team who collated them and sent out the emails. Some people chose to remain anonymous (e.g., "A man in our congregation is feeling low at present and has asked for prayer support.") whilst others wanted to be named (e.g., John Smith has had two panic attacks this month; please pray that they will cease and for his full recovery.") Each person who requested prayer was also followed up by someone from the church's pastoral care team. Numerous persons have testified to being comforted by these expressions of prayer and care. (See Point 12 for further discussion of prayer.)

11. Overt offers of care: To build the ethos of pastoral care across the church and demystify mental health topics we decided to offer care overtly to the parishioners on a regular basis. This happened through targeted courses, preachers encouraging people to make contact with the church's pastoral care department to arrange one-on-one pastoral counselling sessions, and testimonies that normalised mental health challenges and the need of support. Intriguingly, the pastoral care team has never been stretched beyond its capacity to care for the persons who have requested assistance. Perhaps this reflects that it takes time to change a culture.

12. Pastoral counselling: Many individuals, couples, and families affected by mental health issues gratefully took hold of the free pastoral counselling offered by the church. Although every situation is unique, it is interesting to note that a number of overlapping themes repeatedly surfaced in this context. This reality affords counsellors the opportunity to upskill in these areas.

One example spotlights the notion of prayer. Many people who contend with mental health struggles understandably long for liberty and given the emphasis on healing prayer in the Christian tradition they logically seek relief and healing via prayer. The problem is, however, that healing or cure from mental illnesses in our experience rarely occurs instantly; in fact, it may not eventuate at all. This means that pastoral counsellors will often end up providing care and exploring topics like disappointment, theodicy, and how to build life-giving support structures around people.

Similarly, most people struggle at times to hear God's voice, determine God's will, and feel God's presence. Sadly, these challenges seem to be magnified for many individuals battling with mental health trials. Stephen, for instance, had only been attending the church for a brief season when he announced that God had told him to leave his wife, teenage children, and job for a year in order to go overseas to serve as a missionary. His wife, children, and doctor thought that Stephen was making a mistake, but Stephen was determined to "obey" God. In instances like these, pastoral counsellors need to show respect and tread very cautiously. They also need to nurture people's faiths and help them make decisions that are based on sound principles to avoid tragedies. This balancing act is not straightforward.

Counselees also frequently wanted to talk about the use of medication. Some individuals testified that God has saved them from the depths of their depression via medication; others swore that their prescribed medication had made their depression and lives far worse and accordingly wished they had never heeded

their doctors' advice to take medication; and still others did not know if they should commence a course of medication. Given this diversity and the fact that I am not qualified to speak with any authority on such matters, I tended to (a) explore alternative and/or additional strategies to help with depression such as the benefits of exercise, self-care, serving others, and/or processing anger; (b) identify some of the known benefits, side effects, and risks of taking medication and coming off it too quickly;[49] and (c) point persons to experts and offer to accompany them to these meetings. Although these strategies are not always appreciated by people who wish to be told what to do, they do feel ethical since they provide people with information that assists them to make informed choices.

13. Needs assessments: To offer the best pastoral care possible we habitually sought to assess the needs of the parishioners. This was done in a variety of ways such as noting what topics people raised in pastoral counselling and seeing how congregants responded to sermons. At a basic level, needs assessments are used to find out what persons know and are able to do, and what they need to know and do. This knowledge, in turn, assisted us to respond in ways that help people bridge these gaps.[50] For instance, members of the pastoral care team attended professional development courses in mental health care in order to upskill and provide more effective pastoral counselling.

14. Teaching pastoral care: When we identified that a number of congregants (and therefore families) were grappling with issues like anxiety and depression we hosted educational evenings on the topics and ran a number of related process groups. Teaching on these topics is very helpful, as it generates insight, promotes positive change, and brings comfort. To provide effectual input we regularly enlisted the aid of experts and asked parishioners to share their personal testimonies of living with the given issue. This approach worked well with two highlights being Ros Broome's input on how correct breathing can greatly help with anxiety[51] and Patte Randal running two of her renowned *Re-covery* groups for persons grappling with "enduring symptoms of psychosis and other extreme states."[52]

15. Developing emergency care strategies: Emergencies and crises are common features of everyday life, but perhaps even more so in the context of mental health. At such times, people need to experience care; if they do not, further damage may eventuate and resentment towards the church and God can easily mount. Accordingly, we instigated a pastoral care emergency phone and email service that anyone could access at any time. The staff who fielded these cries for help received training in crisis management and were provided with the contact details of emergency providers such as *Community Mental Health.* While steps like these denote progress, it needs to be acknowledged that emergency care is oftentimes very difficult due to the nature of certain crises and people's different expectations concerning the levels of care that should be provided. This calls for diplomacy and wisdom from the caregivers.

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[49] See for example Peter R. Breggin and David Cohen, *Your Drug may be Your Problem: How and Why to stop taking Psychiatric Medication.* Rev. ed. (Philadelphia, PA: De Capo Press, 2007).

[50] Kathleen Graves, "A Framework of Course Development Processes," in *Teachers as Course Developers,* ed. Kathleen Graves (New York: Cambridge University Press, 1996), 12–38, 12–13.

[51] Ros Broome, *Rest: A Science and an Art* (Auckland: Creo Design, 2014).

[52] Patte Randal, Malcolm W. Stewart, Deborah Proverbs, Debra Lampshire, Janette Symes, and Helen Hamer, "The Re-covery Model: An Integrative Developmental Stress-Vulnerability-Strengths Approach to Mental Health," *Psychosis* 1:2 (2009): 122–33, 122.

16. Developing a Discipleship Track: Whilst we deemed it is important for churchgoers to take part in discipleship programs, we knew that these programs needed to be contextually shaped. Persons struggling with mental health concerns in our experience are often best served by first taking part in courses that build principles of mental and emotional health into their lives. It seems that when this supportive scaffolding is in place more traditional discipleship methods such as in depth bible studies are more productive. As the case study below reveals, remarkable progress has been achieved by this means.

17. Visitation: Most people appreciate pastoral caregivers offering to visit them in their homes, work places, favourite cafes, and/or when they are in hospital or other institutions. This approach has a rich tradition in pastoral care whereby luminaries like Richard Baxter would visit up to sixteen families per week from his parish. With this experience, Baxter claimed that visiting people effected a richer return in regards to their spiritual growth than did his preaching.[53] Our experience echoes this and as a result one member of the pastoral care team proactively initiates one visit per week to an individual or family contending with mental health worries.

18. Connecting parishioners to circles of care: A primary place for pastoral care to be practiced in churches is in their small groups. It is amidst the regular encounters that take place in these settings that people are most likely to share their stories; experience healing, sustaining, guiding, and reconciling;[54] develop meaningful friendships; and find true belonging. Accordingly, we attempted to connect every willing person who had a mental health concern to an existing small group that was open to receiving new members. Sadly, this worthy endeavour has only met with moderate success as some individuals in the existing groups proved to be unwelcoming and some individuals entering the groups lacked the required social skills that would have aided their successful inductions. In situations like these, we have tried to commence new groups that are based on common interests (e.g., a passion for fishing) or health commonalities (e.g., persons contending with fear and anxiety). We have also connected individuals to external skill-based groups such as a *Dialectical Behaviour Therapy* group in a local counselling clinic.

19. Supporting church small group leaders: Given the multiple benefits of small groups and the breadth of people's needs that often only emerge when they have become secure in safe and loving environments,[55] it is essential that small group leaders are adequately trained and supported. In our context this involved building relationships with each leader and shaping the support in accordance with the leader's context and desires. For example, some leaders asked for resources, others requested regular two-way communication to discuss complex interpersonal group dynamics, and still others solicited prayer support.

20. Building pastoral care resources: The efficacy of pastoral care is heightened when helpful resources are known and readily available. This involves building a database of experts we can consult and stockpiling key

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[53] Richard Baxter, *The Reformed Pastor* (London: The Banner of Truth Trust, 1656/2007), 34.
[54] Clebsch and Jaekle, *Pastoral Care in Historical Perspective*, 4.
[55] Henri J. M. Nouwen, *The Inner Voice of Love: A Journey through Anguish to Freedom* (New York: Doubleday, 1996), xiii–xiv.

books such as Johnstone's renowned book on depression called *I had a Black Dog*.[56] It also entailed disseminating this knowledge to the people who needed it.

21. Developing a church debrief policy: People leave churches for a variety of reasons and persons with impulse control issues are particularly prone to leaving churches suddenly. One person, for example, informed me at the end of a service that he will not be returning to the church, as a priest had insulted him by not returning his smile. A helpful pastoral response to people's departures can be to touch base with these individuals, enquire if there is anything that the church needs to know or seek forgiveness for, and/or offer to bless them as they transition into the next season of their lives. This approach demonstrates care. It also helps persons to attend to unfinished business and bring closure. It may even motivate some individuals to return to the church.

EVIDENCE OF SUCCESS

Extensive anecdotal evidence and scores of encouraging emails point to the success of the church's Mental Health strategy. Numerous parishioners and families have been able to access help via the plan and as a result have experienced greater levels of connection with God, others, themselves, their own mental wellbeing, and life. These positive outcomes have inspired some of these individuals to extend care to others. And over the years an ever-swelling number of churches have approached us for assistance and advice. We interpret all of these results as markers of success.

George Attwood, a psychotherapist, recalls a sad tale of encountering a young man who had been diagnosed as manic-depressive and believed that "all is one." Fifteen years later, Attwood came across the same man and learned that he was doing poorly. His treatment had "included multiple hospitalizations, extensive electroconvulsive therapy, and an ever-varying succession of antipsychotic drugs."[57] Reflecting on this man's journey, Attwood pointedly asks, "I wonder what the outcome might have been if someone instead had been able to sit down with him—for a day, or a year, or a decade—and discuss what it meant that all is one. Is it not possible that good things might have emerged from such conversations?"[58]

We know that "good things" can transpire when people take the time to listen and talk with persons affected by mental health concerns. When this happens, care is shared, friendships blossom, and cure might transpire. Many of the points in the Mental Health strategy are designed to facilitate such life-giving conversations and connections. Mary's story in Point 4 and Helen's in Point 9 clearly reflect this.

These encouraging stories remind me of Richard's narrative. When Richard first met with a member of the pastoral care team he said he was desperate not to be hospitalised again for his schizophrenia. Perhaps because of this, he allowed us to connect him to a small group in the church who wholeheartedly welcomed him. A co-leader of the group offered to meet with Richard fortnightly and by now these two men have

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[56] Matthew Johnstone, *I had a Black Dog: His Name was Depression* (Sydney: Pan MacMillan, 2005).
[57] George E. Atwood, "Credo and Reflections," *Psychoanalytic Dialogues: The International Journal of Relational Perspectives* 25:2 (2015): 137–52, 141.
[58] Atwood, "Credo and Reflections," 141.

been meeting to share their stories for over five years. As a result, Richard learned to take his medication regularly, got married, became a father, and commenced work as a professional caregiver. Richard attributes much of his success to the care of his friend—the small group's co-leader—and the church.

David Riddell argues that since our minds determine our perception of reality they need to be properly trained to acknowledge and adapt "to reality as it proves itself to be."[59] To facilitate this process, to help persons make their minds their friends, Riddell identified 12 building blocks for mental and emotional health that he believes everyone ought to engage with. Given their utility, we tried to help a few individuals struggling with mental health concerns establish these principles in their lives as an expression of our discipleship initiative (see Point 16 above). To date, the results have been extremely positive. To illustrate this I offer here a summary of my 11-month journey through Riddell's points with Cody, who presented with classic symptoms of depression:

a) Accepting responsibility for the outcomes of your own choices: For Cody, this involved accepting culpability for his attitudes and actions that had contributed to the fractured relationships he experiences. Where he had previously lived in denial and viewed himself as a victim, he learned to own that he had pushed loved ones away *and* that they have treated him appallingly on occasions. This more balanced view helped him to change his disposition, which, in turn, has created space for him to engage again with some of his estranged family members.

b) Accepting correction from those who know better than you: Cody readily accepted that he ought to heed the good advice of wise people, but he did not know how to determine who was wise or what advice was good! We therefore made a list of all the advice he could recall receiving (e.g., his mother exhorted him to get to bed at a reasonable hour). We then discussed the validity of each piece of advice and brainstormed possible applications. By this process, Cody eventually chose to build three life-giving structures into his life that have proven to be most helpful. (Numerous other good ideas were identified via this exercise, but we felt that setting too many new goals in this season was unwise.)

c) Accepting short-term pain for long-term gain: This concept proved to be Cody's greatest challenge of the 12. He found it extremely difficult to consider that his feelings might not always be accurate barometers of reality. He was so used to going to bed when he deemed that an activity was pointless and/or remaining in bed when he felt listless that the very thought of challenging these feelings was an anathema to him. To confront these feelings would also be to concede that he had contributed to his present situation. Progress was made when Cody agreed to persevere with tasks for 15 minutes beyond his initial feelings of aimlessness or tiredness. Predictably, when he reached the 15-minute mark he sometimes felt invigorated and able to carry on.

d) Having realistic expectations for yourself and others: Riddell explains that people with poor mental and emotional health frequently have expectations that are either too high or low.[60] Cody tended to be at the perfectionistic end of the expectation spectrum for his friends and the lackadaisical end for himself. He

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[59] Riddell, *Living Wisdom*, 1.12.
[60] Riddell, *Living Wisdom*, 1.12.

rigidly held to the belief that authentic friends should contact him, yet he did not see any need to step towards them. Baab's insightful assertion that friendship is a verb helped Cody to soften his stance on this point and as a result he set a goal of inviting a friend to coffee once per week.[61] This equates to a positive step towards mental health, as it reflects an ability to love; though, of course, it does not hide the fact that Cody still needs to investigate many other expectations that he continues to carry.

e) Accepting your past: By the time Cody explored this principle our connection was strong. This presumably helped him to acknowledge freely that he had hurt many people as well as himself via his negligence and acerbic words. Consequently, Cody was willing to do the hard work of seeking and receiving forgiveness, as well as learning from his mistakes. As a result, he found greater internal peace.

f) Balancing your head and heart: The purpose of equalising one's head and heart is to help people make wise decisions, as opposed to ones that are exclusively based on either their own thinking or their feelings. Cody's propensity to dismiss all new ideas instantly and his struggles to overcome his feelings as depicted in Point C hint of the amount of learning Cody needed to do in this regard. One encouraging new principle that he came up with was not to say no to any new opportunity for 24 hours; this step helped him to become less rigid and more flexible.

g) Balancing your needs and wants with others' needs and wants: Cody needed assistance to respect other people's personal space, free-wills, and right to say no; he also required coaching regarding how to speak the truth in love and negotiate.[62] Our regular conversations on these themes seemed to help him develop these social skills.

h) Developing wise trust: Riddell contends that an essential element of mental and emotional health is the ability to discern who is and is not trustworthy.[63] Trust needs to be earned; it must not be naively granted. Like so many people contending with depressive symptoms, Cody had largely concluded that no one including himself was trustworthy. Our starting point here was to help Cody to fulfil his promises and by doing so become more trustworthy.

i) Having a sense of progress via worthwhile goals: Cody seemed to have no goals when I first met him. This was sad, as goals invite progress and progress engenders hope of a future. Stated differently, Cody's lack of progress depleted him of emotional energy and created an obstacle to his mental wellbeing. The first goal that Cody came up with was to read for 15 minutes per day. Should Cody consistently meet this worthwhile yet stretching goal it is expected that he will one day be motivated to add additional goals.

j) Having an internalised sense of Belonging and Security: Since Cody lacked a sense of belonging and security, he frequently strove to control others in order to experience these qualities. Naturally, his effort to control frequently backfired and served to push people further away from him. I therefore encouraged Cody to build his connection with God via daily bible reading and re-establish his relationship with his alienated son.

k) Having an internalised sense of Worth and Value: Riddell argues that if we allow others to confer worth and value on us, we will live with the fear that they may one day withdraw their favour and as a result render

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[61] Lynne M. Baab, *Friending: Real Relationships in a Virtual World* (Downers Grove, IL: IVP Books, 2011), 18.
[62] Riddell, *Living Wisdom*, 1.12A.
[63] Riddell, *Living Wisdom*, 1.12A.

us devoid of significance. Hence, Riddell encourages persons to individuate, become centred, and find their worth and value in themselves and God.[64] Cody liked this idea and linked it to his quest to draw closer to God. He also began to write down, consider, and then incinerate any harmful words that people spoke over him.

l) Properly caring for our bodies: Cody struggled with the realisation that his poor physical health was at least partially due to his own long-term neglect of his need for adequate rest, exercise, and healthy food. Albeit with some cajoling, Cody began to address this situation by allowing me to introduce him to a mindfulness exercise that helped him to register what his body was telling him. He also began to eat a healthy breakfast each day instead of skipping breakfast as was his pattern.

By the end of Cody's and my 11-month journey through Riddell's principles, which we trialled as an extension of our discipleship initiative, Cody claimed that he was a different man. His doctor had weaned Cody off all medication; he had a spring in his step; and he was talking about a number of meaningful future goals that he wished to pursue. A further point that we find particularly exciting about Riddell's model is that virtually any caregiver can lead others through it, so long as they have the time and inclination to do so.

SUMMARY

Olthuis claims that people "cannot flourish long without the nourishment that comes from an affirming and loving connection with another person."[65] Pastoral caregivers concur and add that authentic human flourishing – regardless of the present or future mental states of individuals – is also dependent on persons being connected with God and having their basic needs met. The Mental Health Pastoral Care Plan depicted here reveals many ways of helping persons to experience these bedrock principles first hand.

It is hoped that numerous caregivers will take up the challenge of this study to find the most effective way to serve, love, and journey with persons contending with mental health concerns in their own churches and communities. There are many ways that this could be achieved. For instance, pastoral caregivers could employ Whitehead and Whitehead's paradigm, adapt the Mental Health strategy presented here, and/or conduct their own needs assessments. A primary goal of these endeavours is to locate mental health concerns and everyone associated with them were they truly belong–namely, in the centre of caring churches and communities.

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[64] Riddell, *Living Wisdom*, 1.12A.
[65] James H. Olthuis, *The Beautiful Risk: A New Psychology of Loving and Being Loved* (Grand Rapids, MI: Zondervan, 2001), 105.

BAPTISTS HELPING THEMSELVES: RELIEVING STRUCTURAL CREDIT BIAS AGAINST NEW ZEALAND BAPTIST CHURCHES THROUGH A FINANCE SOCIETY[1]

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The Baptist Savings and Development Society (BSDS hereafter) was established in 1962.[2] BSDS takes deposits and makes loans, largely within the community of the Baptist church movement in New Zealand. Initially operating on a very small scale, BSDS was part of a significant expansion of the NZ Baptist movement by providing finance for the purchase and development of church properties, particularly in the 1960s and 1970s. BSDS currently holds over NZ$100 million in deposits, with a lending book of corresponding size (see "Historical outline" below).

For all the apparent success of BSDS, it might seem rather odd that BSDS exists at all. There are huge economies of scale in financial services, and so on the face of it a small institution such as BSDS ought to find it difficult to compete with larger, mainstream banking institutions.[3] If it is economically worthwhile for BSDS to engage in its financial activities, then this might indicate a degree of opportunity for the mainstream banking sector. Despite this, the vast majority of Baptist churches in New Zealand use BSDS for their borrowing needs, and the vast majority of depositors in BSDS come from churches (institutional and personal deposits).

It would appear that BSDS is able to provide a niche financial service to both depositors and lenders that has enabled not only successful operation but sustained growth. In this study, we focused on the attractiveness of BSDS to borrowers as this is a key to the success of any lending institution. We asked three questions about the initial formation and subsequent operation of BSDS:

1. Did BSDS provide credit to Baptist churches which encountered difficulty in obtaining credit from mainstream banks?

2. Did BSDS provide credit to Baptist churches at lower prices than they could access in the mainstream banking sector?

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[1] This research, carried out in early 2015, was made possible by a grant from BSDS which covered expenses and time for the principal and assistant investigators. The research depends on contemporaneous archive documents and personal interviews (see "Methodology" below), which are cited by reference to appendices in the full research report available by email request from the first author (lyndon.drake@theology.ox.ac.uk).

[2] BSDS consists of several entities, described in their Product Disclosure Statement. In this article, we have relied on the Replacement Statement dated 30 April 2015. Note that BSDS was originally named the New Zealand Baptist Development Society (NZBDS Inc.), and references to earlier periods of BSDS's operations often use this name.

[3] For clarity, we use terms like "mainstream banking" to refer to the large, well-known deposit-taking banks in the New Zealand economy, such as ASB, BNZ, etc. The New Zealand financial services sector is relatively complex for its size with many finance companies providing services which mirror those of traditional clearing banks, including deposit-taking and a range of lending activities. No single term easily distinguishes these kinds of institutions from each other but in practice, mainstream banks are recognisable by their large branch network, financial scale, and systemic importance.

3. Did BSDS provide credit flexibility beyond that generally available in the mainstream banking sector?

For each of these three questions, an important issue was identifying whether BSDS remedied a structural bias against New Zealand Baptist churches in the mainstream banking sector. We also considered the factors influencing BSDS's commercial viability.

METHODOLOGY

To answer these questions, we examined three main sources of information:

1. Contemporaneous documents. BSDS was established by the Baptist Union of New Zealand, and was preceded in some of its functions by another Baptist credit-providing entity, the Jubilee Fund. The official minutes from the Assembly Council of the Baptist Union of New Zealand, from the board of BSDS (initially these two groups were identical), and prior to the establishment of BSDS the Jubilee Fund, all record information about the intentions and practices relating to the establishment and operation of BSDS. In some cases, this information was supplemented by further records kept by BSDS, such as loan documents and financial reporting. This documentary information forms the primary and most significant source material for this article.

2. Publicly available information. For comparisons of current rates paid on deposits and charged on loans, and historic comparisons, some publicly available information was used, much of which was already published and some of which is made publicly available upon request. For example, BSDS publishes its deposit rates on its website, and these are easily comparable with published deposit rate information from the mainstream banking sector. The interest rate currently charged by BSDS was obtained directly from email contact with BSDS and similarly can be compared with the rates that mainstream banks charge to charitable organisations (mainstream banks differ in their practice: some publish the rate on their website, and others supply it on request).

3. Personal interviews. We interviewed a small number of those involved in the establishment of BSDS, including in two cases in-person recorded interviews. We have not used information from the interviews to establish any single point, instead relying on it for clarification and confirmation of contemporaneous documentary information and publicly available documentation. On occasion, for example in the period where BSDS expanded rapidly during the 1970s, information from personal interviews has proved significant in explaining the feasibility of the contemporaneously documented situation. In interviews, we asked neutral questions about the availability of credit, pricing of credit, and operations of BSDS.

In assessing data from these sources, we have given the greatest weight to the first two categories, as these are less subjective than the personal recollections of individuals, no matter how carefully expressed. Additionally, the first two sources are verifiable, and to make verification more feasible should the need arise we have scanned and electronically collected the primary source materials used for sources of the first and second categories. To aid verification of the third category, electronic communications, notes, and voice recordings of interviews have similarly been collected, but of course verification of these sources is

inherently limited to accuracy of transmission from the interview subject as the events being recalled are in many cases decades old.

On material questions, we have only drawn conclusions that can be supported by the first two, more objective, categories of evidence.

HISTORICAL OUTLINE

The Jubilee Fund of the Baptist Union of New Zealand was founded at the Jubilee Conference[4] held in Christchurch in October 1932, with the intention of making gifts and interest-free loans to Baptist churches to "aid local efforts in reduction of existing debts, or to assist new extensions of work."[5] The start of the Jubilee Fund was made possible by the Auckland Baptist Tabernacle Trust Fund,[6] which gifted £500 and then matched donations to the Jubilee Fund pound for pound. Another existing fund, the Auxiliary Contingency Fund ,was also transferred to Jubilee fund for the Gift part of the Fund. The Fund made loans, exclusively to finance properties held in trust by the Baptist Denomination. As noted in November 1932,[7] the main idea of the Fund was to use the capital on a circulating loan plan, which made loans free of interest, for the purpose of (Baptist) denominational progress. Claims on the Fund could be made by schools or churches. The Jubilee Fund was successful but small in scale, making 17 loans by 1935 and continuing at a similar rate over the following years.[8]

While the Jubilee Fund continued (and in fact still exists today),[9] in 1962 the NZ Baptist Development Society was formed. From its inception, it offered interest-bearing deposit accounts and charged interest on loans. The commercial proposition of NZBDS was built around paying competitive rates for deposits, while offering loans to Baptist churches on beneficial terms to those which could be obtained in the commercial banking sector.

While initial growth during the 1960s under Ray French's management was relatively slow, NZBDS was able to finance considerably more than the Jubilee Fund. In 1986, when Maurice Cavaney took over management, the loan book was sitting at around $1m, and expanded under his tenure to over $60m, even under the constraint of a conservative lending policy.[10] Since then the loan book has grown further, partly through the purchase of the loan book and deposits from Presbyterian Savings (a similar institution), and

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[4] The Jubilee marked 50 years of the Baptist denomination operating in New Zealand.

[5] From the Jubilee Fund Letter announcing the establishment of the fund (see Appendix D. 1.1).

[6] As it was then referred to; under the Auckland Baptist Tabernacle Act 1948 it became the Auckland Baptist Tabernacle Trust Board, and currently operates as the Tab Trust.

[7] Appendix D. 1.2.

[8] Appendix D. 3; note that in the initial years of the fund, the maximum loan amount advanced was £100.

[9] In fact, the Jubilee Fund, along with two other relatively small funds (the Dawnian Fund and the Peninsular Fund) are both administered by BSDS. All three funds make relatively small, unsecured loans, generally at an interest rate of inflation plus 2%; in other words, well below commercial lending rates.

[10] See Appendix B. 2, paragraph 3. The BSDS *Product Disclosure Statement*, 14, outlines the segmentation of the loan book by loan-to-value ratio for both commercial/predominantly commercial and residential/predominantly residential property, and notes that as of April 2015, both sections of the loan book could withstand a 25% property market fall without inducing a negative equity situation for any borrower. Current policy is a maximum LVR of 80% for lending against residential property, and 60% for non-residential lending (BSDS Administration Manual §1.2.2; see Appendix A).

the loan book now stands at over $100m.[11]

RESULTS

We present two main areas of findings. The first is around the provision of credit to New Zealand Baptist churches, including the availability of credit, and credit pricing. The second is around the commercial viability of BSDS, where we briefly explain some of the factors that have enabled BSDS, since its inception, to provide financial services to New Zealand Baptist churches.

Provision of Credit

We found that BSDS has been able to offer greater credit availability, at cheaper rates, than the mainstream banking sector.

Credit availability

At its formation BSDS offered credit only to NZ Baptist churches and other NZ Baptist groups, a policy which has only recently been modified[12] and which still describes the majority of the BSDS loan book.[13]

The main opportunity in the financial market for BSDS has arisen from the reluctance of the mainstream banking sector to offer sufficient credit to New Zealand Baptist churches. This reluctance to advance credit is observable in instances from the minutes of the early years of the Society, which show that banks would on various occasions only advance short-term finance (when the need was long-term), would not renew existing lending, would only lend part of the funding required, would only advance long-term finance (when the need was short-term), were unwilling to lend against future grant funding income, or would simply not offer credit at all.[14]

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[11] BSDS *Product Disclosure Statement*, 15, 22. The purchase of the PSDS loan book was prompted by regulatory changes which simultaneously made it practically impossible for PSDS to continue trading, and made it attractive for BSDS to significantly increase the size of its loan book. The overall expansion in lending to churches was at least in part due to increased property valuations making LTV ratios attractive, and (anecdotally at least) increases in population and expectations of church buildings prompting churches to undertake property development work.

[12] This took place in 2013 (see BSDS *Product Disclosure Statement*, 15).

[13] See BSDS *Product Disclosure Statement*, 15: "we now have over $19 million in non-Baptist lending, which is over 25% of our total lending at the date of this PDS and we expect this to increase further." Some of the Baptist lending is to Baptist charitable causes rather than churches.

[14] For example, in 1966 Mornington Baptist Church was only able to obtain temporary finance for a manse from mainstream banks (Appendix E. 1.3). In 1968, Wellsford Baptist Church was unable to renew an existing bank mortgage for $10,000 (Appendix E. 1.1). In 1967, Matamata Baptist Church was only able to raise $2,100 of the $7,800 cost of four land purchases through donations and bank borrowing (Appendix E. 2.1). Mt Albert Baptist Church (in 1964; see Appendix E. 2.3), Northcote Baptist Church (also in 1964; see Appendix E. 2.4), and Ashburton Baptist Church (in 1967; see Appendix E. 2.2) were all able to obtain a bank mortgage but not short-term financing. On other occasions BSDS provided short-term financing to churches selling properties when they were unable to find short-term financing through mainstream banks (Appendix E. 5.9). Around the same time, the Otago Southland [Baptist] Association needed a short-term loan in advance of Department of Health Funding (Appendix E. 5.4). The First Annual Report (1963) noted that "Loans made have in many cases supplied finance not available through normal lending channels" (Appendix E. 5.12), a 1964 letter to church secretaries noted that the Society could help by "bridging the gap between building costs and the amount of mortgage and other funds available" (Appendix E. 5.11), and the Secretary of the Society noted in an undated letter from this early period that "The cost of new buildings exceeds the

Given the fact that over BSDS's history, there has been a low default rate on the loans it has made (see §4. (b) (i), "Credit restructuring"), the New Zealand Baptist churches are clearly (in hindsight) an excellent credit risk, and should in theory have been able to access credit easily through the mainstream banking sector.[15]

At the point of loan origination, however, mainstream banks have made negative *a priori* assessments of the credit and reputation risks involved in lending to New Zealand Baptist churches. Neither of these two aspects of risk assessment indicates a malign bias against NZ Baptists, but they relate to inherent attributes of NZ Baptist churches and do constitute a structural bias against these churches.

 The first aspect of credit risk that affected New Zealand Baptist churches was the lack of suitable assets to offer as security against the loan. Ray French recalls that in the early years of BSDS, at a time when the Baptist movement was expanding, churches often had little they could offer as security, a problem that was exacerbated by the fact that most Baptist churches (and, as far as we know, all the new Baptist churches being established at the time) vested their real property in the Baptist Union of New Zealand.[16] Mainstream banks were understandably reluctant to lend to the church which wanted to develop property, when the ownership of that property was vested elsewhere and unavailable as security.[17] (Some borrowing was to fund the purchase of residential property, e.g. in order to provide a manse for the minister of a church.[18]) The lack of suitable assets to secure loans is an ongoing issue today, as the BSDS Administration Manual notes: "Most of the land and buildings that our loans are secured over are used as churches, so are either purpose built for this or have been adapted to suit that purpose."[19]

The ability of churches to service loans is also difficult to assess at the point of loan origination. Typically, churches are funded by voluntary donations from those who attend the church. Very few churches have independent income streams that are commercially dependable or capable of being assessed in conventional risk terms. People who attend a church are under no obligation to continue doing so, or even to maintain their level of donations to the church, and it is not unknown for churches to shrink rapidly in the number of attendees or donation income (or, for that matter, to grow rapidly). The lack of a predictable

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loan finance available through normal channels" (Appendix E. 5.1). It is obvious that different banks and branches responded in inconsistent ways to the common assessment that advancing credit to Baptist churches was risky, given that in some cases they refused short-term credit and granted long-term credit, but in others advanced short-term credit and refused long-term credit. In our opinion, this is like to be because bank branch managers historically had considerably more independence than they do in a modern setting.

[15] It may be that growing awareness of this low historic default rate is causing an increased risk appetite in mainstream banks, as Alistair Maclay noted that the availability of credit from mainstream banks is now higher than it was for much of BSDS's operations (Appendix B. 1, paragraph 2).

[16] See the Baptist Union Incorporation Act 1923, which includes provision for the vesting of real and personal property in the Union. Note that Baptist churches have a different national structure from many other denominational groups of churches. Where other denominations, such as the Anglican church, have a fairly monolithic legal and financial structure, Baptist churches are autonomous entities in a voluntary association. Churches can (and do) join or leave the Union, and in such situations the vesting of the property in the national Union ensures that the property can potentially remain available to the wider Baptist movement.

[17] Appendix B. 3, paragraph 2.

[18] In the case of borrowing to purchase a manse (housing for a church minister), the manse is often suitable mortgage security for a loan. Even for a manse the issue of assessing a church's ability to service a loan secured by residential property remains a challenge for mainstream banks.

[19] BSDS *Product Disclosure Statement*, 13–14.

income stream means that it is difficult for mainstream banks to have confidence in the ability of a church to service a loan.

Lending to churches carries reputation risk to banks because, in the event of a default, it can be difficult to avoid adverse publicity if a bank tries to use the security advanced by a church to recoup its loan loss. For example, if a church has secured a loan on its church building, the local community might become engaged in campaigning against the bank's foreclosure and possible sale of the building, or it might simply result in negative press attention. Maurice Cavaney, who prior to working for BSDS had been a bank branch manager, mentioned that when he worked for the bank concerned he refused lending to churches for precisely this reason. In his view, the potential profit on such a loan was so much less than the potential loss that adverse publicity could produce, that it was not worthwhile for the bank to engage in lending of that nature.[20] Ray French cited a similar situation with the YMCA in Christchurch (for whom he acted in a management capacity), who were refused an extension of credit by a mainstream bank because of the potential negative publicity if a foreclosure resulted.[21] Gaining significant positive publicity from advancing such a loan is difficult, whereas foreclosure on a community asset such as a church building can easily provoke negative publicity. Again, this remains an ongoing issue for BSDS, as noted in their Administration Manual:

> If we enforced a mortgage and sold a building but there were insufficient proceeds to completely repay the loan, we still have the right to sue the church or charity to recover any money owed. While we reserve the right to do so in a particular case, depositors are best to assume that we would not use aggressive recovery strategies such as these against a church community and its members. Thus, if the proceeds of a mortgagee sale were insufficient to discharge a church's debt, then we will likely take a loss from our capital.[22]

The combination of the limited ability of NZ Baptist churches to offer viable security, and more significantly the inability of churches in general to give sufficient assurance to a bank on the income stream, means that mainstream banks may not consider NZ Baptist churches to be a good credit risk.

Price of credit

As well as providing credit where mainstream banks were unable or unwilling to offer it, BSDS has since its formation provided credit to NZ Baptist churches at low cost. Where mainstream NZ banks do offer credit to charitable institutions such as Baptist churches, they typically apply a charge to the interest rate. For example, the ASB charges an extra 1% as a matter of advertised practice.[23]

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[20] Appendix B. 2, paragraph 9.
[21] Appendix B. 3, paragraph 4.
[22] BSDS *Product Disclosure Statement*, 15.
[23] See https://www.asb.co.nz/Business/About-Us/Interest-rates-and-fees/Loans-and-finance (retrieved 11 Mar 2015). The SVR (for residential mortgages) at that date was 6.75%, while the rate applicable to "Societies Clubs and Churches" was 7.75%. By way of comparison, the BSDS rate on 11 Mar 2015 (from http://baptistsavings.co.nz/assets/pdfs/LOAN_APPLICATION_2014.pdf) was 6.45%.

By contrast, BSDS matches the typical residential mortgage rates charged by banks,[24] which gives an advantageous rate to those churches which borrow from BSDS. As Alastair Maclay noted in an interview, while BSDS's price-setting for credit has changed over the years, it has "always lent at lower than commercial rates."[25] We are able to compare BSDS's historic rates with those charged for general residential mortgage lending by mainstream banks using data from the Reserve Bank of New Zealand.[26]

In the early years of BSDS, churches were charged 4% interest,[27] or 3% if they had been established less than five years previously.[28] (In fact, in some cases loans were offered interest-free.[29]) This practice was maintained until at least 1970, as BSDS Board minutes from the 26th of March 1968[30] and 1st of July 1970 refer to the same rates,[31] and on the 29th of March 1969 the minutes record a loan to Bryndwr Baptist Church at a rate of 4%.[32] In August 1969, the BSDS Board minutes record that the Society was looking to extend additional credit because of "heavy mortgages at high interest rates given by banks."[33]

By comparison, from February 1964 (the first period for which data from the Reserve Bank is available) until the end of 1970, the range on residential floating mortgage rates from mainstream banks was 5.7%–7.0%. The BSDS Board minutes from the 1st of July 1970 explicitly mention that "established Churches… would have to pay at least 6 ½ % elsewhere."[34] By 1969, BSDS had made loans totalling $350,547 to 85 New Zealand Baptist churches, saving an estimated $27,542 in interest relative to the price of credit from mainstream[35] banks.

At some point before Maurice Cavaney took over the management of BSDS in 1986, the policy changed for existing churches. Ray French set the rate on loans based on the Post Office lending rate, which was apparently lower than that offered by mainstream banks.[36] Maurice Cavaney would not only survey major banks, but would then "ensure that the [loan interest] rates offered were always at a significant discount to retail rates, and for a great deal of time, new churches could borrow at 3%." [37]

The following table (**Table 1**) presents a comparison between the interest rates BSDS charged, versus the average residential mortgage rate in the data from the Reserve Bank, as recorded on some representative individual loan agreements from the 1980s and 1990s (comprehensive interest rate data is not accessible). While the examples given here could be multiplied, these instances serve to demonstrate that the policy

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[24] BSDS *Administration Manual*, §1.2.9 and §1.2.10 (Appendix A). BSDS also administers three funds (the Jubilee, Dawnian, and Peninsular funds) which make smaller, typically unsecured loans at around CPI + 2%, or 3.8% at the time of this research (BSDS *Administration Manual,* §2.4.2, §2.4.3, and §2.4.4).

[25] Appendix B. 1, paragraph 3.

[26] The Reserve Bank publishes historic residential mortgage rate data on its website: http://www.rbnz.govt.nz/statistics/key_graphs/mortgage_rates/ (retrieved on 03 June 2015).

[27] Appendix E. 1.4.

[28] Appendix E. 1.5.

[29] Appendix E. 3.5.

[30] Appendix E. 3.1.

[31] Appendix F. 1.7.

[32] Appendix F. 2.1.

[33] Appendix F. 2.2.

[34] Appendix F. 1.7.

[35] Appendix F. 1.2.

[36] Appendix B. 3, paragraph 2.

[37] Appendix B. 2, paragraph 4.

evidenced in testimony was applied during this period.

Table 1

Date	BSDS rate	RBNZ Avg rate	Difference	Church
24-Jun-83	12.00%	17.30%	5.30%	Te Atatu
02-May-88	15.00%	17.30%	2.30%	Royal Oak
15-May-90	13.00%	14.90%	1.90%	Balmoral
01-Jan-92	10.90%	11.10%	0.20%	Mt Albert
14-Feb-94	7.60%	7.40%	-0.20%	Matamata

Note that this comparison does not include the additional loading banks typically charge for lending to churches. Even without taking account of that loading, it seems evident that the BSDS was able to offer credit in line with its stated policy of charging at or less than the average residential mortgage rate offered by mainstream banks.

The largest differential is for the loan taken out by Te Atatu Baptist Church in June 1983 at a rate of 12%, when the RBNZ data shows that prevailing residential mortgage rates were about 17.3%. The headline rate difference is substantial enough, but when one takes into account the effect of compound interest, the actual cost savings arising from BSDS's cheaper credit are strikingly large. Most differences were not as large, and in general BSDS provided credit as cheaply as mainstream banks did to non-church counterparties. In some cases, it provided credit considerably cheaper.

From 2008 onwards, partial data was available from BSDS documenting points at which interest rates were changed. Again, these are presented comparatively versus the average residential mortgage rate in the RBNZ data (Table 2).

Table 2

Date	BSDS rate	RBNZ Avg rate	Difference
01-May-08	9.25%	10.70%	1.45%
30-Nov-08	8.95%	8.80%	-0.15%
30-Dec-08	8.50%	7.90%	-0.60%
28-Feb-09	7.25%	6.70%	-0.55%
30-Apr-09	6.75%	6.40%	-0.35%
31-May-09	6.40%	6.40%	0.00%
31-Jul-09	6.25%	6.40%	0.15%
31-Oct-09	6.00%	6.20%	0.20%
01-Nov-10	6.25%	6.30%	0.05%
01-Jun-11	5.95%	5.90%	-0.05%
19-Jun-14	6.45%	6.30%	-0.15%
25-Sep-14	6.75%	6.60%	-0.15%

The average difference between the BSDS rate charged and the average recorded by the RBNZ is 0.01%, indicating that BSDS closely tracked the average residential mortgage lending rate of mainstream banks. As in the previous section, this does not take account of the effective discount offered by BSDS, by not imposing an additional loading on churches.

In general, and especially in its earlier years, BSDS has offered credit more cheaply than mainstream

banks. In fact, it has consistently offered credit to New Zealand Baptist churches at or below the rates available to residential mortgage borrowers, rates that are already cheaper than mainstream banks typically offer to churches.

Typically, the price of credit offered by banks includes a margin over and above what is required to profitably cover operational costs. This margin is set at a level which seems likely to cover credit losses from defaults. In our opinion, BSDS was able to offer cheaper credit because it arrived at a different credit risk assessment from that of mainstream banks regarding Baptist churches. As the next section shows, BSDS's credit risk assessment was accurate, preventing it from suffering financial loss even as it offered credit at cheaper rates than mainstream banks.

Commercial Viability

A number of factors have made it viable for BSDS to continue to operate commercially, and as a result to mitigate the harmful effects of the structural bias against advancing credit to NZ Baptist churches by the mainstream banking sector. One important factor has been the willingness and ability of BSDS to restructure credit, in almost every instance leading to a profitable outcome without reputational damage.

Lending would not be feasible in BSDS's structure without also attracting a sizeable and committed deposit base at a low cost. This deposit base has historically and is currently largely drawn from the same constituency BSDS lends to: NZ Baptist churches and their members. The evidence we have examined suggests that BSDS's mission, grants and other provision to the Baptist movement, deposit rates, low costs, and specialised risk assessment and management are key factors in ensuring successful commercial outcomes.

Credit restructuring

On several occasions, BSDS has been able to leverage its institutional relationships with borrowing churches and the wider Baptist denomination to restructure existing finance to avoid financial loss or foreclosure.

For example, in June 1968, it became evident that Hamilton Baptist Church was unlikely to be able to repay a short-term loan of $7,000 relating to the Hillcrest project, and an extension was granted until the end of April 1969.[38] In the same month, BSDS agreed to change a short-term loan to a long-term loan for Rimutaka Baptist Church, in response to a letter indicating that they would be unable to meet their final payment.[39] In 1988, a church was granted an extension of the maturity of its loan, initially for six months, and then subsequently for another twelve months. In 1993, a Waikato church was given an additional $13,000 in financing because the church had run a financial deficit. In the 2000s, a church which had borrowed $1.96m from Baptist Savings was able to switch to an interest-free loan when repayments became challenging. And in 2014, another church had its loan changed to interest-only and the maturity date

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[38] Appendix E. 4.1.
[39] Appendix E. 4.2.

extended from 2027 to 2071.[40]

This has been possible because BSDS has close connections with the member churches of the Baptist movement in New Zealand, and so is able to negotiate a suitable outcome, in partnership with the denominational leadership. Maurice Cavaney stated that he was "often" able to combine advice and loan restructuring to enable churches to continue to service their debt without foreclosure, partly because of his own close connections with borrowing churches, and also through the networks existing in the NZ Baptist movement.[41] This practice is part of BSDS's ongoing practice:

> Since 2010, only three of our borrowers have got into the position where they have not been able to make payments. In these situations, we immediately make contact with the borrower, progressing to a face to face meeting if problems continue. The board is notified as soon as a loan is technically in default, and is involved in any decision on how to respond. We also engage with the relevant denominational or other applicable leadership groups, and on two occasions in the past 10 years, have funded advisors to assist struggling borrowers.[42]

The BSDS Administration Manual notes that in addition to this policy, "as a matter of course the relevant regional mission leader [a senior leader in the Baptist movement] and the National Leader [of the Baptist movement]" would be involved in any enforcement action around a loan in difficulty.[43]

The Administrator of BSDS pointed out that,

> It is very unusual for borrowers to have trouble meeting their obligations, but when they do Baptist Savings has worked proactively to help them meet their obligations… Because the Baptist Union has an oversight and support role for all Churches, the ex officio Board members from the Union are able to update the Board on any other issues that might be impacting on borrowing Churches. The Union, through its Regional Associations, is able to provide support to any Church experiencing difficulties… These rather unique circumstances have resulted in Baptist Savings only ever having to write off one loan in the 50+ years that it has existed.[44]

This has been to the benefit of both BSDS and the borrowing churches. BSDS has generally been able to avoid the reputational damage and potential financial loss of foreclosing on borrowers, and the borrowers have generally been able to service the restructured loans and repay the capital.

In fact, given that the nominal rate of interest charged has generally been higher than BSDS's funding rate,[45] these restructures not only preserved the financial viability of the borrower, they increased the present value of the loans at the point of restructuring (in other words, the restructure typically benefited BSDS as well as the borrower).

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[40] These last four examples come from an email from Grace Lim, the Administrator of BSDS, dated 27 July 2015 (Appendix C. 2).
[41] Appendix B. 2, paragraph 12.
[42] BSDS *Product Disclosure Statement.*
[43] BSDS *Administration Manual* §1.2.8 (Appendix A).
[44] Email from Grace Lim, the Administrator of BSDS, dated 10 April 2015 (Appendix C. 1).
[45] Except for some restructures involving an interest-free period.

Mission

BSDS has always been clear about its mission of supporting the Baptist movement. At the time Ray French established BSDS in the early 1960s, he was responsible for the financial aspects of the establishment of new Baptist churches under the "church extension programme," and BSDS was set up specifically to enable the progress of this programme.[46] In Maurice Cavaney's opinion, awareness of the mission of BSDS was aided by the fact that in his time, BSDS only lent to Baptist ministries, and this awareness was a key factor in attracting a deposit base from within Baptist churches.[47] Even today, the Administration Manual states that BSDS is, "…a kingdom based ministry that seeks to equip Baptist and other Christian churches and other Christian based ministry organisations… We aim to offer competitive rates and terms, but our real point of difference from the mainstream finance market is that we exclusively serve the kingdom of God."[48] This is also reflected in the structure of BSDS, with an aspiration to have on the Board, "well-networked Baptists, of which one or two are pastors… We should have no more than 4 financial specialists, so our governance contribution does not become unduly about the balance sheet to the detriment of our ministry goals."[49]

Knowledge of BSDS's mission, combined with its offering of deposits at competitive rates (see §4. (b) (iv), "Deposit rates") contributed to BSDS's ability to attract deposits.

Grants and other provision

As mentioned earlier, BSDS administers three funds which provide even cheaper loans than BSDS itself (the Jubilee, Dawnian, and Peninsular funds), administers the Baptist Union's car fund (providing cheap car financing to Baptist ministers), and it also makes grants. For much of the early years of its operation, BSDS offered 3% loans to new churches.

Alongside BSDS in its early years was the "Legion of Donors," another facet of the Baptist church extension programme. While BSDS would provide finance for a new church, the Legion of Donors could be called on up to three times a year to make donations towards the new church, often providing a significant minority of the funding needed to start the new church. The cooperation between BSDS and the Legion of Donors highlights the degree to which BSDS was part of a wider programme of church establishment and development in the New Zealand Baptist movement.

Deposit rates

Because as a matter of policy BSDS has tied the deposit rates it offers to the deposit rates of mainstream banks,[50] depositors are able to place money with BSDS without incurring any interest-rate cost relative to

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[46] Appendix B. 3, paragraph 1.
[47] Appendix B. 2, paragraph 8.
[48] BSDS *Administration Manual*, §1.3.1 (Appendix A).
[49] BSDS *Administration Manual*, §5.1.4 (Appendix A).
[50] "We benchmark ourselves against 6 national banks and set our rates at the average of those 6 banks." (BSDS *Administration Manual,* §1.1.11; see Appendix A). This current policy reflects long-standing practice. Maurice Cavaney surveyed mainstream bank deposit rates on a weekly basis in order to BSDS competitive (although he kept some flexibility in relation to special rates offered by banks), setting the BSDS deposit rate at the average bank deposit rate

depositing money with mainstream banks. They still earn interest at rates no different to those they could obtain through a bank deposit. This means that depositors face no obvious economic disincentive to depositing with BSDS rather than mainstream banks, and in practice makes.[51]

Low costs

Particularly in its earlier decades, BSDS operated with a structure that incurred low costs. As most of the deposits came from the Baptist movement, these deposits were acquired at little or no marketing cost. BSDS also incurred low legal and administrative costs, and only employed a single part-time person for most of its operation.[52]

While BSDS pays depositors broadly similar rates to those offered by the mainstream banking sector, these rates are lower than those demanded by depositors with more comparable specialist lenders. BSDS has a credit rating of B+ and a number of other finance companies also have ratings in the B range, while mainstream banks generally have credit ratings in the A range.[53] BSDS is able to obtain sufficient deposits to operate as a specialist lender, while paying interest rates on those deposits that are comparable to the rates paid by mainstream lenders (with substantially higher credit ratings). The following chart shows the rate comparison.
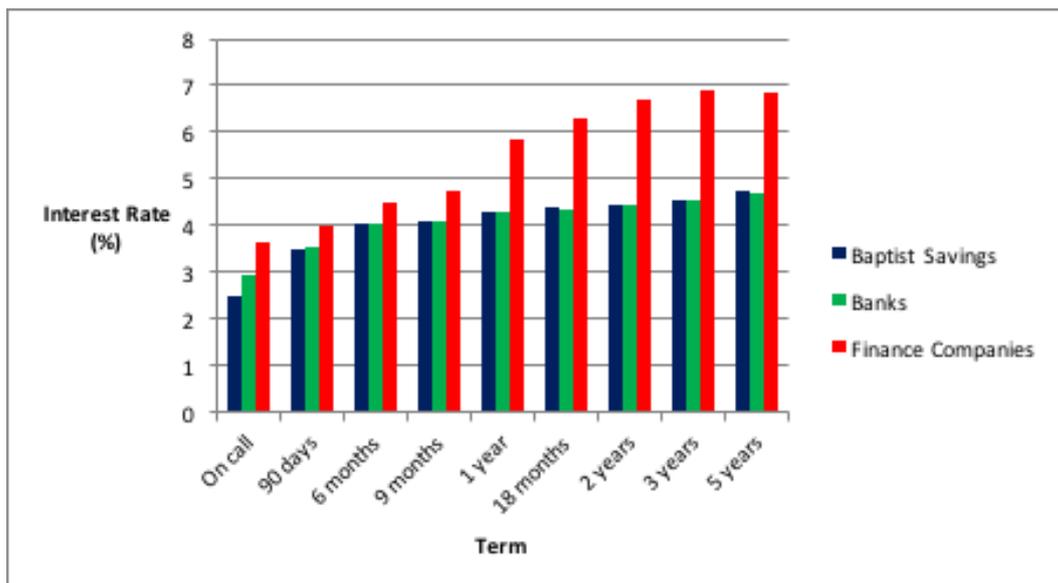

Figure 1: Chart comparing interest rates charged by BSDS, A-rated banks, and B-rated finance companies[54]

This degree of commitment from depositors[55] shows depositors' willingness to accept additional risk (or, from another point of view, charge less than market rates) in depositing money with BSDS to promote that mission. A consequence of this cheap funding is that it is possible for BSDS to make a (small) profit on excess deposits by lending to mainstream banks.[56]

On top of this, some depositors are willing to make interest-free deposits,[57] and in fact as the BSDS Administrator charges depositors for this service, the deposits are in fact at a negative interest rate and hence contribute to the costs of operating BSDS.[58]

A consequence of being able to fund operations at such low cost was that any excess reserves (deposits and capital not lent to borrowers) could be invested at highly profitable margins. Maurice Cavaney, for example, recalled that at some points in his tenure, when lending at 12% (versus 18% in the mainstream banking sector), he was able to place funds in the money market and earn up to 25%.[59] While this was of course not always possible, even in 1967 (at a point when many loans were being made profitably at 3% or 4%), records show that reserves were being invested at returns of between $4\frac{1}{8}\%$ and $5\frac{1}{2}\%$.[60] These returns enhanced operational profitability and were a direct consequence of the cheap funding BSDS was able to obtain.

Specialised risk assessment

BSDS faces the same risk assessment challenges as mainstream banks, but possesses advantages which outweigh those challenges. BSDS staff and board members have close connections with regional Baptist leaders, and often with the people within local NZ Baptist churches. These connections allow them to form accurate judgements about the ability of a particular borrowing church to service a loan.

For example, Alistair Maclay highlighted these links as vital in making credit risk decisions.[61] The approach that has in hindsight been so effective has been a matter of policy since Maurice Cavaney's time in charge.[62] Cavaney also spent time personally investigating the financial status of churches and remained closely involved in their subsequent financial decision-making and financial performance monitoring.[63] He stated that his personal connections through the Baptist movement (where he was active in the Auckland Association and connected with the other regional Associations) gave risk insights at the point of origination. They also gave him access to guarantees from other churches in the Baptist movement, which both spread the financial risk and created relational pressure on the borrowing church to meet their financial obligations.[64]

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[55] "We have a reinvestment rate of over 90% with our depositors as at the date of this PDS." (BSDS *Product Disclosure Statement*, 13.)

[56] BSDS *Product Disclosure Statement*, 16.

[57] Appendix E. 3.5, and Appendix F. 1.4.

[58] BSDS *Administration Manual*, §1.1.10 (Appendix A).

[59] See notes from interview with Maurice Cavaney, Appendix B. 2 paragraph 1.

[60] BSDS Board Minutes, 19 September 1967 (Appendix E. 3.3).

[61] Appendix B. 1, paragraph 1.

[62] Appendix B. 2, paragraph 6.

[63] Appendix B. 2, paragraph 10.

[64] Appendix B. 2, paragraphs 11–12.

Of course, the perception within BSDS that they possess this advantageous expertise is one thing; actually demonstrating it is another. The track record of BSDS, with an exceptionally low default rate, suggests that this competitive advantage around risk assessment is real. By reducing the risk of default to a very low (if not entirely quantifiable) level, BSDS is free to operate on a similar spread between deposit and lending interest rates as a mainstream bank does for residential lending.

CONCLUSIONS

Particularly in the early years of operation by BSDS, and to a lesser extent in more recent years, there has been a structural bias against New Zealand Baptist churches in the New Zealand financial system. This has been observed in the reluctance of mainstream banks to advance credit to Baptist churches, and (where credit has been advanced) in the price of the credit offered to Baptist churches.

This structural bias has existed, not because of malign intent against Baptist churches, but because of the *a priori* difficulty of assessing and appropriately pricing the risk of lending to a Baptist church. Some of this difficulty is intrinsic to the organisational and legal structure of Baptist churches, in particular the vesting of property in the Baptist Union. Some of the difficulty is less specific to Baptist churches, such as the reputational risk in case of foreclosure or difficulty of predicting any church's income stream.

BSDS has played an important role in reducing the harm caused by this structural failure in the New Zealand financial services market, by using specialised risk assessment (which has in hindsight turned out to be more accurate than that of mainstream banks), as well as a carefully crafted operational structure, to offer credit to a wide range of Baptist churches at discounted interest rates. BSDS has been able to do this while remaining commercially viable.

While some aspects of the New Zealand financial market have adjusted, in that at least anecdotally it is now easier for Baptist churches to obtain credit from mainstream banks, other aspects remain in place. Notable examples are the vesting of Baptist church property with the Baptist Union, and the institutional relationships which allow accurate credit risk assessment. BSDS is, in our opinion, likely to play an important role in the future in providing specialist financial services which continue to remedy a systematic banking system bias against New Zealand Baptist churches.

REVIEWS

KEVIN WARD, *AGAINST THE ODDS: MURRAY ROBERTSON AND THE SPREYDON BAPTIST CHURCH*. AUCKLAND: ARCHER PRESS, 2016. [ISBN 978-0-473-36725-1]

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This is a remarkable, multi-layered book. Ostensibly it primarily appears to tell the story of forty years of ministry of Murray Robertson at the Spreydon Baptist Church. That is how it largely proceeds for the first two-thirds of the book. However, there is much more reflection once that story is told.

The story begins with Murray Robertson, a young Presbyterian-trained pastor, beginning in 1968 his first and only full-time ministry, now as a Baptist, in Spreydon, a struggling and ageing church in Christchurch. Whether the situation at that time was as dire as it was later remembered, may be debated. Ward indicates that closure was an option (11). However, there were still 67 members, with a youth group of 30, and 50 in the Sunday School. So there was some sort of base for the future, fragile though that may have been.

This is not to take away from the remarkable growth, change and dynamism identified in the book over the next forty years—to Murray Robertson's retirement from the senior pastor role in 2008. Ward provides a snapshot of numerical data relating to the Spreydon church in 2005: 1550 attending Sunday services each week, 20 community ministries, one of which, the Addington community, employed around 273 personnel, and 2945 people attending Spreydon outreaching ministries during the week (141). In addition, numerous Spreydon folk had gone on into the pastorate or other ministries, 72 of them into overseas missionary service (218).

What happened between 1968 and 2008? Largely it was a time of numerical and ministry growth, the exceptions perhaps being 1984–1991 (the "seven years of famine" [80]), and a plateau in Murray Robertson's final few years as senior pastor (200). Numbers alone don't tell the full story. There was not an ascending, dead-straight road, but rather a road with multiple twists and turns, and even the occasional backtrack.

Those shifts make up a lot of the Spreydon/Robertson narrative. One of the first adjustments for the Spreydon congregation was the embracing of charismatic renewal from the early 1970s, accompanied by exodus from the church and influx from other churches (27–31).

House churches, led by "house church pastors" became a key component of Spreydon life from the mid-1970s. These were distinct from the "home group" development of that era, being a key component of church life rather than an adjunct—thus for a time membership of a house church was a prerequisite of membership in the church as a whole (34). The house church focus was strongly applied and relational, and sought to provide most of the church's pastoral care. However, in 1981 significant mutation occurred. The term "house church" was dropped, their "pastors" became "leaders", the size of the groups was reduced to

more cell-size, and specialist groups began for particular types of people and ministries (44). Six years later, the demise of the earlier house church vision seemed complete, with a substantial closing of most groups in favour of the new "flavour-of-the-decade" area congregations (63, 82–83).

Area congregations began partly as a pragmatic solution to practical issues of church growth, but they were also fostered by a number of "prophecies" in the Spreydon church. However, these new congregations absorbed a huge amount of congregational energy without significant growth ensuing (Spreydon's "barren years" [79]), and they weakened the central congregation. So they in turn largely finished up on the scrap-heap (shut down and reabsorbed into the main congregation) in the early 1990s (89).

This raises the question: how could Robertson be so dogmatic that this or that new development was the answer, and yet discard that answer a few years later? The question is particularly acute with the area congregations, which seem to have been viewed later as wrong from the start (though the book does not explicitly say this). And what of the "prophecies" that heralded their beginning?

Area congregations gave way to community ministries—an extraordinary number and range: divorce care, outreach to poets and artists, Alpha evangelism, English language courses run by Marj Robertson (111), and 24/7 relational programmes in high schools (145–46). This flourishing of community ministry continued throughout the remaining period of Murray Robertson's ministry. Murray Robertson saw radical change in church life as necessary every seven years or so (172). These radical shifts led him to feel later that he had really been the pastor of three or four churches—albeit the one Spreydon church (173). Another radical new initiative may have been due in the early 2000s. Instead it was time for a new leader. So the narrative of the book concludes with Murray Robertson's retirement as senior pastor in 2008.

Despite all the changes, a number of constants appear in the narrative—expository preaching, the kingdom of God, mission focus, holistic ministry, and visionary team-enhancing leadership. Preaching is particularly given emphasis as a key to the Spreydon developments, including the reproduction of two of Murray Robertson's key sermons (55–60, 160–64).

Recurring Spreydon themes were emphasised, particularly the Nazareth manifesto in Luke 4, with its focus on the gospel (and social justice) for the poor and marginalised. Major focus was also given to a three-fold ministry of teaching ("word"), social justice ("deed") and charismatic manifestation ("sign") (cf Acts 11:38).

The voice of the author provides an interesting layer within the Spreydon/Robertson story. Ward, now senior lecturer at the (Presbyterian) Knox Centre for Ministry and Leadership, attended Spreydon for several years prior to going (later) into pastoral ministry. Later again he re-attended Spreydon (also serving part-time on staff). From such a background there is not only an "outsider" unfolding of the Spreydon story, but also intermittent, insider comment on that story. A whole page is given over to Ward's comment (100–101), for example. Such comments may be viewed as interruptions, but they also provide enrichment and insight to the narrative.

Had Ward's book closed with the end of the narrative in 2008 the book might well have been described as good (a history of a church and its pastor), but not great. The great part comes in the final third of the book, particularly an extensive interview of Murray Robertson on church mission and leadership in

chapter seven, and Ward's own reflections in chapter eight. Both chapters brim with ideas for church leaders. These include maintaining a tension between expositional preaching and addressing contemporary issues (177), preserving theological orthodoxy alongside cultural change (191), taking risks (176, 210), and leading a relational team rather than operating as a CEO (179).

Towards the end of the interview chapter Murray Robertson expresses concern about three aspects of the current church scene: consumer Christianity, the relative lack of Maori in church, and a pervading blandness in much of church life (185). He views the present church situation rather bleakly: "basically the situation now is what it was back in the 60s which was a bleak decade for the church" (187). Is there hope? Globally yes, particularly the significant embracing of the gospel in the non-western world, and the flourishing of ethnic ministry and congregations in New Zealand (187).

The book as a whole raises for me two large issues. One is whether much that took place at Spreydon was simply social science, management stuff and pragmatism. Given the magnitude of the question, I would have liked more than the brief answer given by Ward (210). The second issue concerns Murray Robertson's emphatically articulating vision ("this is the solution to our present situation or malaise"), yet discarding it later. Was God leading, or was it simply seat-of-the-pants intuition or pragmatism (172)? Did change arise out of restless boredom (173)? Such questions are not directly addressed within the book; yet material there is suggestive of an answer. Both Robertson and Ward stress the importance of a "theology of journey" as opposed to a "theology of place". The former theology focuses on process and quest; the latter on arrival and stability. Two generations ago Alvin Toffler noted rapidity of change, leading even to throw-away friendships. Did Murray Robertson sense early on that there was a need for "throw-away church", not in the sense of discarding the church (which has always been very central to him), but discarding "sacred cows" within the church that hindered the required mission of the church, and the advance of the holistic gospel? If so, then much of the sharp shifts, even the backtracks, make sense in terms of the search for the "better country" (Hebrews 11:16 [198]).

I could quibble about typos and awkwardness of language in parts of the book. These, however, are minor matters. For those wanting to know what happened at Spreydon and why, for those wanting to reflect on the church located in an increasingly "foreign land", for those seeking deeper insight into the mission of the church in New Zealand today, this is a very fine book.

MATTHEW CLARKE AND ANNA HALAFOFF. *RELIGION AND DEVELOPMENT IN THE ASIA-PACIFIC: SACRED PLACES AND DEVELOPMENT SPACES*. LONDON: ROUTLEDGE, 2017. 137PP. [ISBN: 978-1-138-79236-4].

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The spaces and places in which community development happens, and their relationship to religion, are centrally important but have not always been considered in development studies. Earlier schools of thought in development have minimised religion as a private issue, or blamed it as a bottleneck to development, or marginalised it compared to economic growth. Yet community development principles such as valuing the local ought to at least be aware of and at their best maximise the contribution of religion. This is especially important in developing regions of the world where most communities and people revolve their lives around religion. Moreover, religions influence how people are motivated to help others and their sacred places are often used also as safe space for development and community safety. How, then, can we understand the interrelationships of religion and development, and in what ways are sacred places utilised to create space for community development?

Community development scholars Professor Matthew Clarke and Anna Halafoff address these questions in their recent volume *Religion and Development in the Asia-Pacific: Sacred places as development spaces*. Clarke is the Head of School of Humanities and Social Sciences at Deakin University and has worked in the development sector for twenty years, initially with World Vision and now at Deakin focusing on religion and development, aid effectiveness, and measuring community well-being. Halafoff is Senior Lecturer in Sociology at Deakin with a research expertise in multi-faith relations, and religion and peacebuilding. As background they discuss the huge needs for aid and development, celebrate the progress of recent decades, admit the vulnerability with pressing global issues, and offer a categorisation of how religion has been treated in development studies. The highest value and bulk of their book, however, is five Asian-Pacific case studies of how religion and development are interrelated. It is a fascinating multi-faith range—Christian, Buddhist, Muslim, Jewish and multi-faith, and a more holistic spirituality initiative—that demonstrates how religious places often undergird development initiatives by offering not just geographic space but trust, belonging and continuity with existing community rhythms.

In Vanuatu Christian churches have often been used not just for worship but for political activism, community education and sanctuary from natural disaster. Notably, the churches also offer in their teaching an impetus for development and for empowering women as well as men.

The Muslim Minhaj-ul-Quran International offers strong teaching refuting Taliban and al-Qaeda terrorist ideology, and a unique retreat centre offering food, shelter, charity and education especially during Ramadan.

The Buddhist Songdhammakalyani Monastery in Bangkok advocates strongly for Buddhist women and their leadership. It underlines these efforts with its sacred places named after Buddhist women with prominent female statues. The Buddhist nuns also take the sanctity of the monastery on visits to the detention centre or prison, or on alms rounds to share sacredness beyond any designated religious place.

The Kalani retreat centre and intentional community in Hawaii revolves around nature, wellness, and local culture. Its vision is to foster a new heaven and new earth, starting with and learning from Hawaiian sacred places, self-development, yoga and permaculture, and a liberating approach to architecture that supports sustainable development.

Finally, the Jewish group "Stand Up" teaches Muslim Sudanese women in a Uniting Church in my home city of Melbourne. Participants say the multi-faith context adds to the sense of equality and richness of the program.

Religious places often house, as well as provide a religious imperative for, educational, disaster relief, environmental awareness, and gender equality programs. It is helpful to understand the value places of worship bring to development, as well as more broadly how religious schools, yoga studios, permaculture gardens, or virtual spaces can enhance locally appropriate development and advocacy for justice. *Religion and Development in the Asia-Pacific* is valuable reading for development scholars and practitioners to help enhance understanding of the importance of religion and religious places in development, especially for a multi-faith world.

ELAINE A. HEATH AND LARRY DUGGINS. *MISSIONAL, MONASTIC, MAINLINE: A GUIDE TO STARTING MISSIONAL MICRO-COMMUNITIES IN HISTORICALLY MAINLINE TRADITIONS.* EUGENE: WIPF & STOCK, 2014. 135 PP. [ISBN: 13:978-1-62032-624-4]

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The title of this book is intriguing. "Missional" and, in this connection, "Monastic" are terms associated with innovation, experiment, and radical change in the church's life and engagement with wider society. "Mainline" on the other hand denotes churches, particularly in North America, known both for their adherence to traditional styles and practices and for theologically liberal stances that sit uncomfortably with more overtly evangelical expressions of mission. It is the premise of this book, however, that those Mainline churches could indeed be at the forefront of courageous and exciting new initiatives in the church's mission in contemporary western contexts, and furthermore that they have in their historic traditions rich resources to inspire and sustain missionally-oriented life in intentional community. The authors, a professor at Perkins School of Theology (Heath) and a United Methodist executive pastor (Duggins), have set out to offer a practical pathway for the development of such missional micro-communities within historic, traditional churches and denominations.

Before their target audience might be willing to enter upon this pathway, there are obstacles to be cleared out of the way. This is the function of Part I of the book, entitled, "Why we need missional and monastic communities in the historically mainline church." After describing their own personal journeys in relation to missional community (ch. 1), they tackle head-on the challenge, "Can progressive Christians be missional?" (ch. 2) Heath attempts to reclaim the term "evangelism" from association with, in their North American context, the Evangelical Right, and articulate a "healthy evangelism" that resonates with "the inclusive, nonviolent, peacemaking commitments of progressive Christianity" (18). Heath's working definition of evangelism is worth quoting and reflecting on: "Christian evangelism is the holistic process of

initiation of persons into the reign of God revealed in Jesus Christ, empowered by the Holy Spirit, and anchored in the church for the transformation and healing of the world" (25).

Engaging now at the other end of the ecclesial spectrum, the next chapter introduces the new monasticism, showing how ancient traditions could be appropriated for the contemporary life and mission of Jesus followers (ch. 3). Churches that are self-consciously traditional might be suspicious of attempts to introduce change. The authors address the concern that what they are suggesting might amount to a "hostile takeover of the church" or indeed a dismantling of church as it has traditionally been experienced (ch. 4). They argue that the attractional model of church that is often assumed to be "traditional" is in fact quite recent and owes more to market capitalism with its focus on the consumer rather than to the impetus of the Holy Spirit to partner with God in the world. They plead for the cultivation of a missional imagination, alongside the pragmatic recognition that there may be some churches for whom the cost seems too high, and they remain stuck where they are. In such cases the authors' advice is not to dig in and fight, but simply, and peacefully, to move on. Some churches, however, will embrace the new possibilities to the extent that, even though only a minority of members might themselves become participants in micro-communities, the church as a whole will be able to fulfil the role of an "anchor church" releasing and supporting such communities as part of their mission.

If churches are to move in more radically missional directions then, the authors argue, there must be ministers who grasp and have the skills to operate in this new paradigm. This brings into view the need for new forms of theological education and leadership development for emerging communities (ch. 5). Help will also be needed for "judicatory leaders," the decision makers and executive leaders of denominations, so that they can come to understand and use their influence and power to protect the new initiatives.

Part II supplies "A Field Guide to Starting Missional and New Monastic Communities in Historically Mainline Traditions." This is an invaluable resource for pioneers, churches and denominations who are motivated to begin a journey of exploration of the new paradigm that the book has set out, but want a clear pathway as well as an aspirational vision. Starting by affirming the role of failure in all experiment, the authors move to offer clear, step-by-step processes for introducing the concept to churches, recruiting a lead team, working to bring a traditional congregation on board as supporters, and actually beginning. Guidance is given for ordering community life, and for the important role of an "abbot" in providing care, spiritual direction and formative guidance to missional micro-communities.

This book will be of value to theological educators concerned to form pastors and leaders for new contexts, mission practitioners who want clear ideas and pathways, leaders of churches who aspire to be more missionally engaged in their neighbourhoods, regional and denominational leaders who sense that something new is needed and are prepared to get behind worthwhile initiatives, and followers of Jesus who are open to a call to more radical life, community and mission. Along the way the book will also reward its readers with concise descriptions and explanations of some of the contemporary developments in missional thinking and experiment, and rich gleanings from streams of spirituality and tradition that do indeed promise to nurture and sustain new life and vigour in God's missional people.

MYK HABETS, *THEOLOGY IN TRANSPOSITION: A CONSTRUCTIVE APPRAISAL OF T.F. TORRANCE.* Minneapolis: Fortress Press, 2013. (227 PP.) [ISBN: 978-0-8006-9994-9].

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Myk Habets' *Theology in Transposition: A Constructive Appraisal of T.F. Torrance,* is a marvellous, and unique, contribution to the growing body of literature on, perhaps, the most significant English speaking theologian of the twentieth century. The goal of Habets' work is to provide "a critical introduction to Torrance's methodological commitments"(1).

The book is divided into two parts. Part I is: *The Architectonic Nature of Torrance's Scientific Christian Dogmatics: Essays on Method.* Habets first gives a brief biographical introduction to Thomas F. Torrance the person. Yet, even in this introductory chapter, Habets' goal of exploring Torrance's method begins to unfold as the key influences and themes in Torrance's work are presented in a way that lays the foundation for the later chapters as these key themes are expounded more fully in the chapters that follow. To this end, the second chapter explores Torrance's *Scientific Theology and Theological Science.* Habets opens the chapter with the thesis: "The theological corpus of Thomas Forsyth Thomas is unique in that throughout his many published works, spanning over fifty years, a consistent methodology has been employed, which each monograph, article, lecture, and address develops and explicates" (27). This is quite the claim, but Torrance himself, after reading Schleiermacher's *The Christian Faith*, says that he was "impressed with the architectonic structure and beauty…but the whole concept was wrong" (27–28).[65]

Habets' discussion of Torrance's concern for method also serves to reveal the integration of Torrance's work as it becomes clear one thing Torrance disliked in Schleiermacher is that it was not a realist account of the Christian gospel. From here, Habets guides the reader on a dense but helpful walk through "levels of theologizing" that are at work in Torrance's theological works. In short, this chapter masterfully guides the reader through the various aspects of Torrance's thought showing why the homousian is the key that allows epistemology to rest on ontology and thus be truly scientific and realist (65).

In the third chapter, Habets treats Torrance's theology of nature, which is not the same as a purely "natural theology." This chapter is important for showing that, while Torrance was indebted to Karl Barth, he is also a very independent thinker in his own right. And, yet, Habets claims that Torrance was unclear and inconsistent in his attempt to build his theology of nature that doesn't fall into the trap of building a "logical bridge to God from unaided human reason" (86).

Chapter four is a fascinating account of Torrance's realist theology given through the lens of Torrance in dialogue with American fundamentalist theologian Carl Henry. Much of the discussion centres on the nature of Scripture and whether the written word or the person of Jesus Christ is the true word of God.

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[65] Habets quotes Thomas F. Torrance, "My interaction with Karl Barth," in *How Karl Barth Changed My Mind,* ed. D. K. McKim (Grand Rapids: Eerdmans, 1986), 52.

Habets' conclusion is most helpful as he evaluates both sides and leads us to a position that does not have to take an either/or approach to the Scriptures (121). Both the Bible can be true, and, therefore, the word of God, and Jesus Christ is the Word of God.

Part II is: *Select Themes within Torrance's Theological Oeuvre: Essays on Content.* Chapter 5, the first of Part II, makes a unique claim that Torrance is a mystical theologian—a claim Torrance would have rejected. However, it is certainly true that Torrance was in dialogue with, and influenced by, Eastern Christian thinkers. This influence led to Torrance introducing theological concepts, such as *theosis* and his major emphasis on union with Christ, that were unfamiliar to the Reformed theology of his day. Whether Torrance is truly a mystic or not, he allows mystery to play a large role in his thinking. Some readers familiar with Torrance might recall his well-known interaction with Donald MacLeod at Rutherford House. During the question and answer session, a pastor asks Torrance if he should tell someone that they need to be saved or are already saved. Torrance answers, "Neither." And again, when answering a question about limited atonement and why one is saved and another is not, Torrance sounds a bit mystical when he answers, "That's an impossible question to answer!" Perhaps a further way to develop this element of Torrance's thought is to investigate how Barth's dialectical influence, along with Eastern sources, shape Torrance's mystic or mysterious thinking.

One of the major concerns in Reformed thought is the Creator/creature distinction, which Habets treats in chapter 6. Finally, in chapter 7 Habets offers, perhaps, the most fascinating chapter of the entire project as he takes up Torrance's view that the human nature of Jesus was fallen. The influence of Edward Irving and Athanasius is traced very helpfully. Habets also, rightly I think, reveals Apollanarian and Docetic tendencies in Torrance's work (166). Habets writes, "Torrance's account of Christ's fallen human nature is constructive and suggestive. But like Athanasius, Torrance fails to construct a Christology that adequately explains the functional relation between the Word, or divine nature, and the humanity of Jesus" (194).

In response, Habets does some of his best constructive work by turning to another Reformed theologian—John Owen. Habets does this to address Torrance's lack of focus on the human life of Christ. Owen is the perfect resource because his debates with the Socinians led to Owen developing the importance of the role of the Holy Spirit in the life of the human Jesus.

This closing chapter is more than simply a treatment of Torrance's Christology. Habets has done both the academy and the church a great service by giving a fascinating example of retrieval theology, whereby putting theologians in dialogue leads to constructive theology in line with the tradition of the church. Anyone interested in Torrance and/or retrieval theology, will find Habets' work both a helpful and fascinating read.