

**Evangelical Lutheran Church in America  
South Dakota Synod Assembly  
Lutheran Church of Our Redeemer  
Watertown, SD  
June 2-4, 2016**

The twenty-ninth annual Assembly of the South Dakota Synod, ELCA, was held at Lutheran Church of Our Redeemer, Watertown, SD June 2-4, 2016, with the theme *Never be the Same*.

**June 2, 2016**

Registration opened at 4:30 pm at Lutheran Church of Our Redeemer. An open house for Bishop Ngozo of the Evangelical Church of Cameroon was held from 4:30-6:00 pm. Jonathon Rundman, assembly musician, performed a concert at the Goss Opera House at 7:00 pm.

**June 3, 2016**

Registration opened at 8:00 am at Lutheran Church of Our Redeemer. Displays and the bookstore were open. Bishop Zellmer, Jim Schade, Rev. Jonathsn Vehar, and Kevin Stillson conducted new voting member orientation.

Opening worship with Holy Communion was held beginning at 9:30 am with Bishop Zellmer preaching, Rev. Deb Grismer presiding and Rev. Jess Daum as the assisting minister. Rev. Jess Daum was installed as the pastor of Table of Grace in Harrisburg. The offering was directed to St. Dysmas and Table of Grace.

Bishop Zellmer opened the Assembly at the close of worship.

The following people were introduced: Bishop Ngozo, Evangelical Lutheran Church of Cameroon; Jonathon Rundman guest musician from Edina, MN; Rev. Ruben Duran, Churchwide representative, director for new congregations in the ELCA; Rev. Gary Westgard, assembly chaplain; Rev. Layne Nelson, Executive Director Lutheran Outdoors; Rev. Paul Rohde, Augustana University; Reid Christopherson, ELCA Church Council.

Staff introductions: Lois Borchardt, Suzanne Hansen AIM, Kevin Stillson, Crystal McCormick, Susan Marone AIM, Rev. Bill Tesch, Rev. Bob Hansen, Marilyn Greene, Rev. Nathanael Lizarazo, Jim Schade and Kurt Osborne with Lutheran Planned Giving.

Seminarians assigned to South Dakota were introduced. They include: Josh Knutsen, Ben and Kristin Eisele, and Bob O'Connor.

The Assembly planning committee members were introduced: Rev. Erik Olson, Rev. Jonathan Vehar, Rev. Trey Daum, Rev. Brian Wasmoen, Rev. David Piper, Robbyn Givens, Kelsey Lyndoe.

Rev. Ruben Duran presented the State of the ELCA address. Greetings from Bishop Eaton via video were extended.

Rev. Greg Wilcox brought greetings from the Good Samaritan Society and provided water bottles to assembly guests.

Rev. Kent Stillson extended greetings from Lutheran Church of Our Redeemer.

Rev. Gary Westgard offered a table prayer. Lunch was served.

## **Plenary Session One**

Bishop Zellmer called the meeting to order. He explained the voting devices and several practice votes were taken.

Rev. Janet Miller, Credentials Committee, reported: total voting members 414 (clergy- 125, lay female voting -187, lay voting male-102), 9 youth, 8 people of color/non-English, 41 visitors and advisory, for a total attendance of 455.

### **MSC to adopt the Rules of Parliamentary Procedure, South Dakota Synod, ELCA**

(yes = 318, no = 9)

#### **SA.16.01**

### **MSC to adopt the agenda**

(yes = 334, no = 2)

#### **SA.16.02**

Bishop Zellmer delivered the State of the Synod address. His report included the following highlights from the past year: performing ordinations and installations, ELCA youth gathering, Jubilee music conference in Atlanta, celebrating the 25<sup>th</sup> anniversary of the companion synod church in Nicaragua, trip to Germany in the fall laying steps for the 500<sup>th</sup> anniversary of the Reformation, Bishop's golf tournament raising funds for seminary education, and the continued relationship with the church of Cameroon. He reported that the Synod participated at 91% for health assessments with Portico. Bishop Zellmer will take sabbatical for the month of June and finish his sabbatical from October 15-December 15, 2016.

Bishop Zellmer announced that the *Answer the Call* campaign officially ended. Gifts will be accepted from funds that were already started, but any new gifts will be directed to the *Listen God is Calling* campaign.

Bishop Zellmer introduced the current students of the Kairos program. They will attend class and also study on line. He highlighted the need to train up rural pastors. New church starts include, Table of Grace in Harrisburg and Church on the Street in Sioux Falls. With sadness he announced that he would be presiding at the closing of Bellvue Lutheran, rural Howard.

Rev. Bob Hansen addressed the assembly and highlighted the status of the current appeal campaign, *Listen God is Calling*. Phases 1 and 2 have been completed, lead gifts and rostered leaders. Major gifts and congregational gifts are still in process. To date the total raised is \$2,208,595.29. He thanked all the volunteer leaders.

Rev. David Lund, Resolution Committee Chair, introduced the resolutions and asked for consideration for Resolution 1.

**Resolution: 1**  
**Recommendation: DO PASS**  
**Action taken: Adopted**

**Subject: Elect South Dakota Synod Council Members**  
**Source: Resolutions Committee**

**RESOLVED, that the South Dakota Synod, ELCA elect the following conference nominees to the South Dakota Synod Council for a term of four years:**

<b>Prairie Coteau Conference (Clergy)</b>	<b>Rev. Chris Strohm, Aberdeen</b>
<b>Crossroads Conference (Lay)</b>	<b>Tim Olson, Sioux Falls</b>
<b>Southeastern Conference (Lay)</b>	<b>Joyce Vasgaard, Centerville</b>
<b>Northern Plains (Clergy)</b>	<b>Rev. Daniel Ofstehage, Mobridge</b>
<b>Prairie Rivers Conference (Lay)</b>	<b>Jon Schmitz, Mitchell</b>
<b>Bear Butte Conference (Clergy)</b>	<b>Rev. Daniel Piper, Rapid City</b>
<b>Bear Butte Conference (Lay)</b>	<b>Dennis Thompson, Hermosa</b>

**MSC to adopt Resolution 1: Elect South Dakota Synod Council Members**  
**SA.16.03**

Rev. David Lund introduced Resolution 2: Elect Youth South Dakota Synod Council members.

**Resolution #2**  
**Recommendation: DO PASS**  
**Action Taken: Adopted**

**Subject: Elect Youth South Dakota Synod Council Members**  
**Source: Resolutions Committee**

**RESOLVED, that the South Dakota Synod, ELCA elect the following youth nominees to the South Dakota Synod Council for a term of two years:**

**Jonah Nelson, Sioux Falls  
Ruby Hawks, Hartford**

**MSC to adopt Resolution 2: Elect Youth South Dakota Synod Council  
Members.  
SA.16.04**

Rev. David Lund introduced Resolution 4: Memorial for Military Personnel, Veterans and their Families.

**Resolution #4  
Recommendation: DO PASS  
Action Taken: Adopted**

**Subject: Memorial for Military Personnel, Veterans and their Families  
Source: Synod Council**

**WHEREAS, 1.2 million Americans are currently serving in the various branches of the US Armed Forces, and about 21.2 million American men and women are veterans of military service; and**

**WHEREAS, hundreds of thousands of military personnel have been injured over the years and returned home with wounded bodies, minds, and hearts; and**

**WHEREAS, the Evangelical Lutheran Church in America is highly committed to ministry among those in military uniform and those who have faithfully and often sacrificially served this nation; therefore be it**

**RESOLVED, that the South Dakota Synod memorialize the 2016 Churchwide Assembly of the Evangelical Lutheran Church in America to encourage congregations of the ELCA to offer their gratitude and support for all military personnel, veterans, and their families and friends with tangible expressions of care and encouragement in one or more of the following ways:**

- **Express our gratitude often and remain especially attentive to those serving in the Armed Forces, as well as veterans, including the military and federal chaplains. Present copies of the *Prayer Book for the Armed Services*, (Augsburg Fortress), a companion to *Evangelical Lutheran Worship* designed for those serving in uniform, veterans, and their families, to military personnel and their families and donate additional copies of the prayer book to military chaplains.**
- **Regularly lift up in prayer those who are serving and those who have served, and pray especially with and for soldiers and the families of those who have been wounded or killed in the line of duty.**
- **Give ongoing support and hold in constant prayer the military chaplains who bring the Means of Grace in the name of Christ Jesus on our behalf, to the 1.2 million women and men in the Armed Forces, as well as to those in Veterans Hospitals, and wherever else they are called to serve.**

- **Explore and facilitate congregational, conference, and/or synodical events that equip individuals and congregations to offer needed care and support for returning veterans such as the ELCA “Care for Returning Veterans”, the Wounded Warrior Programs, Point Man Ministries, Partners in Care, and other efforts to receive those returning home with open hearts and arms.**
- **Lift up the vocational call of those who serve in the Armed Forces and raise up the need in our congregations for those who may hear the call of the Spirit of God and the church to serve as ordained military and federal chaplains of the Evangelical Lutheran Church in America.**
- **Designate one Sunday each year to especially remember those in military uniform, the veterans who have served, the wounded and their families in their recovery and in coping, and the families of those who have lost their lives in service who live with pain and loss.**
- **Remembering that injuries of the mind, spirit, and relationships do not show as clearly as physical injuries, offer rituals of healing and reconciliation for active duty members, reservists, and members of the National Guard upon their return from deployment or special duty, and periodically thereafter.**

**MSC to adopt Resolution 4: Memorial for Military Personnel, Veterans, and their Families.**

**SA.16.05**

Rev. Trey Daum, Rev. Bill Tesch, and Rev. Josh Johnson were recognized and provided with prayer books for armed forces. Copies were available for synod assembly members and guests as a gift to give to someone in active duty, a veteran, or military family member.

Bishop Zellmer introduced table talks for the synod assembly. Three table talks around the theme “The Future of the Reformation” will be addressed from different perspectives.

Rev. Dr. Olaf Roydesdal provided table talk number one.

Treasurer Erik Gilbertson presented the close out of the fiscal year ending January 2016. There were no changes made to the 2015 budget. He reported that on the dollar: \$0.71 is spent on ministries, \$0.24 is spent on salaries, \$0.04 is spent on insurance and benefits, and \$0.01 is spent on Synod meetings. He also reported that the external audit report for 2015 was a clean audit. He gave credit to Lois Borchardt for the financial reporting for the Synod.

Treasurer Erik Gilbertson presented the proposed 2017 Mission Plan. The proposed plan is a balanced budget.

Terri Endres, DM with Portico Benefits Services presented her report. The South Dakota Synod participated at 91% in the wellness assessment.

Prairie Rivers Conference provided food for the break.

## **Plenary Session Two**

Bishop Zellmer introduced Rev. Jess Daum who provided a Bible study titled “Something Old, Something New”, based on Matthew 13:52.

Marci Jelsma, Credentials Committee, reported: 422 voting members (clergy-130, lay female-189, lay male-103) at 2:40 on June 3<sup>rd</sup>.

Rev. David Schoeld, Nominating Committee presented the ballot for elections.

### **Consultation committee:**

**Rev. Lance Lindgren**

### **Discipline committee:**

**Rev. Jeff Whillock**

**Rev. Terra Lowe**

**Rose Lauck**

### **Lutheran Social Services Board of Directors:**

**Rev. Velma Larson**

**Rev. Carl Larson**

**Rev. Becky Piper**

**Jim Tharp**

**Rev. Hans Sacrison**

### **Chapel in the Hills Board of Directors:**

**Linda Iverson**

**Rich Victor**

**Rev. Bruce Thalacker**

### **MSC to cast a unanimous ballot.**

#### **SA. 16.06**

Rev. Ruben Duran facilitated a Conversation with Churchwide, entitled “Called Forward Together in Christ”. When we look to the future we want to be clear about who we are and where we are going.

Rev. Henrique Fleming from Woyaton Lutheran presented table talk #2 entitled, “The future of the reformation among black Lutherans in North America.”

Becky Blue and Reid Christopherson are being lifted up for consideration as a candidate for the office of Vice President of the ELCA.

Nick Oyen, Support to Ministries Committee, presented the compensation and guidelines for congregations in the Synod.

Rev. David Lund introduced Resolution 7: 2017 Compensation and Guidelines for Rostered Leaders and Lay Staff.

**Resolution #7**  
**Recommendation: DO PASS**  
**Action Taken: Adopted**

**Subject: 2017 Compensation and Guidelines for Rostered Leaders and Lay Staff**  
**Source: Committee for Support to Ministries and its Compensation Task Force**

**RESOLVED, that the “2017 Compensation and Guidelines for Rostered Leaders and Lay Staff,” prepared by a task force for the Committee for Support to Ministries and recommended by the committee for adoption, be adopted as the policy of the South Dakota Synod by the 2016 South Dakota Synod Assembly.**

A voting member from Piedmont Valley asked if they cannot pass guidelines are they against the resolution. Bishop Zellmer answered that they are only guidelines.

**MSC to adopt Resolution 7: Compensation and Guidelines for Rostered Leaders and Lay Staff**  
(yes = 335, no = 26)  
**SA.16.07**

Rev. David Lund introduced Resolution 5: Resolution to Encourage Awareness and Prayer Regarding Same Gender Issues.

**Resolution #5**  
**Recommendation: DO PASS**  
**Action Taken: Adopted**

**Subject: Resolution to Encourage Awareness and Prayer Regarding Same Gender Issues**  
**Source: Crossroads Conference**

**WHEREAS, the ELCA has “called upon congregations and members to welcome, care for, and support same-gender couples and their families and to advocate for their legal protection”, (2009 Social Statement passed at Churchwide Assembly); and WHEREAS, the same Assembly stated we “support legislation and policies to protect civil rights and to prohibit discrimination in housing, employment, and public services”; and**

**WHEREAS, the same Assembly approved by 2/3 majority that we “recognize that the Church has a pastoral responsibility to all children of God,” therefore be it**

**RESOLVED, that the SD Synod Assembly encourage its congregations to increase our awareness of these issues, to be in prayer for appropriate direction and to keep informed as to the rights and struggles of this minority group.**

A voting member from Zion Lutheran church rural Flandreau spoke in favor of the resolution.

A voting member from Woyaton Lutheran church spoke in favor of the resolution.

**MSC to adopt Resolution 5: Resolution to Encourage Awareness and Prayer Regarding Same Gender Issues.**

(yes = 311, no = 45)

**SA.16.08**

Pastor Erika Lehmann on behalf of World Hunger presented the Holy Cow traveling trophies to Trinity Lutheran in Madison and Scandia Lutheran in Centerville.

The session closed with a table prayer and an evening meal was served.

Those celebrating rostered ministry anniversaries were recognized.

**25<sup>th</sup> Anniversary:** Rev. Tim Thies, Rev. Keith Smith, Rev. Susan Wolf

**50<sup>th</sup> Anniversary:** Rev. Donald Lehmann, Rev. Melvin Frahm, Rev. Durwood Clausen, Rev. Lyle Rossing, Rev. Noel Vold, Rev. Robert Dovenmuehler

**55<sup>th</sup> Anniversary:** Rev. Norris Einertson

**60<sup>th</sup> Anniversary:** Rev. Norm Eitrheim, Rev. Roger Johnson, Rev. Albert Erickson, Rev. Eugene Tjarks, Rev. Leroy Stadem

**65<sup>th</sup> Anniversary:** Rev. Paul Sanders

Those who have retired were recognized: Barbara Bunk AIM, Rev. Charlie Bunk, Rev. Ray Heidenson, Rev. Tryphine Schrub, Rev. Bill Schrub, Rev. Glen Enright, Rev. Obed Nelson, Rev. Loren Odland, and Rev. Karen Rupp.

Several members of Bellvue Lutheran were recognized by Bishop Zellmer for 134 years as a congregation. He will be closing their church on June 5, 2016.

Rev. Karen Ressel presented the Keynote Address.

Closing prayer led by Chaplain Gary Westgard.

**June 4, 2016**

The Mission Prayer breakfast was held in the Fellowship Hall at Lutheran Church of Our Redeemer. Bishop Ngozo was the speaker.

Morning worship with Holy Communion was held in the sanctuary of Lutheran Church of Our Redeemer with Bishop Zellmer presiding and Bishop Ngozo preaching. Synod Council members were installed. Lutheran Outdoors staff for Joy Ranch and Ne-So-Dak were lifted up and blessed.



## Plenary Session Three

### MSC to recess as the South Dakota Synod Assembly SA.16.09

Lutheran Outdoors conducted their annual meeting.

### MSC to reconvene and return as the South Dakota Synod Assembly SA.16.10

Lutheran Outdoors sponsored the morning break.

## Plenary Session Four

A gift of a suit was presented to Bishop Ngozo .

Barb Bunk, Credentials Committee, reported: 429 total voting (clergy-133, lay voting female-192, lay voting male-104) at 10:30 am on June 4, 2016.

Treasurer Erik Gilbertson presented the proposed 2017 Mission Plan.

	<b>Proposed 2017</b>
<b>INCOME</b>	
<b>MISSION SUPPORT FROM CONGREGATIONS</b>	<b>\$1,774,680</b>
<b>Program Ministry Income</b>	
<b>Pine Ridge Ministry Income</b>	<b>88,441</b>
<b>Other Income Streams</b>	
SD Synod Mission Support	49,205
DEM Support Staff	10,000
Interest Income	7,500
SDS Transportation LLC Income	10,554
SDS Transportation/Plane Income	25,000
Misc Income	503
<b>TOTAL INCOME</b>	<b>1,965,883</b>
<b>EXPENSES</b>	
	<b>Proposed 2017</b>
<b>CHURCHWIDE MISSION</b>	
<b>Mission Support to ELCA</b>	<b>\$798,606</b>
<b>% of Mission Support</b>	<b>45.0%</b>

<b>Region III</b>	<b>15,850</b>
<b>SHARED MINISTRIES</b>	
<b>South Dakota Sustained Ministries</b>	
Campus Ministry	126,395
Campus Ministry Capital	1,030
Lutheran Planned Giving	63,028
Heartland Ephphatha	6,201
Lutheran Youth Organization	3,605
<b>South Dakota Supported Ministries</b>	
SD Ministries Support	22,142
Luther Seminary	71,679
Lutheran Social Services	71,679
Lutherans Outdoors	35,748
Church Colleges	6,201
Association of Christian Churches	1
Chapel in the Hills	1
Good Samaritan Society	1
<b>Total Shared Ministries</b>	<b>407,711</b>
<b>SOUTH DAKOTA SYNOD MINISTRIES</b>	
<b>Staff Leadership</b>	
Bishop	111,331
Associate Tesch	12,744
Associate Marone	83,085
Bishop/Associate Benefits	75,215
SDS Travel	35,201
Bishop/Assistants Travel & Cont Ed	18,800
<b>Program Ministries</b>	
Native American Ministry	118,323
Synod Youth Ministry Coordinator	15,231
Companion Synod Coordinator	11,577
<b>Support Staff and Office</b>	
Support Staff Salaries/Benefits	144,750
Resource Center Supplies	250
Synod Office Expenses	55,070
Augustana College	19,689
<b>Synod Leadership</b>	
Synod Council	5,500
Support to Ministries Committee	3,500
Candidacy Committee	5,500
Electronic Communications	1,500
Multicultural Ministry Committee	1,700
Companion Synods Ministry Committee	500

Evangelical Outreach Committee	1,500
Mission Strategy Committee	2,000
<b>Ministry Projects</b>	
Stewardship Project	1,000
Continuing Education Projects	250
<b>Outreach Ministries</b>	
Multicultural Center/Woyatan	15,000
Mission Congregation Start-up	4,000
Companion Synods	500
<b>Contingency</b>	-
Subtotal SD Synod Ministries	743,716
<b>Total Expense</b>	<b>\$1,965,883</b>
<b>Net Total</b>	<b>0</b>

**MSC to adopt the 2017 Mission Plan  
SA.16.11**

Rev. Herb Wounded Head introduced the Doctrine of Discovery. He talked about being raised Native American in the white culture.

Rev. David Lund introduced Resolution 6: Memorial for the 2016 South Dakota Synod Assembly on the 2016 Repudiation of the Doctrine of Discovery.

**Resolution #6  
Recommendation: DO PASS  
Action Taken: Adopted**

**Subject: Repudiation of the Doctrine of Discovery**

**Source: Bear Butte Conference, Prairie Rivers Conference, Multi-Cultural Committee**

**WHEREAS, we confess with our Native sisters and brothers that the whole of Creation is God’s work, that God declares it all as good, and that God’s Spirit dwells within it; and**

**WHEREAS, we confess that Jesus Christ became incarnate in human form to show God’s love and mercy to all humanity, in all its variety, and to every race and people on every continent of the earth; and**

**WHEREAS, we acknowledge with pain and regret the damage done to the indigenous inhabitants of the Americas by the European conquest and migration to what Europeans called a “new world,” but which was in reality already the homeland of many peoples; and**

**WHEREAS, we recognize that Christian churches were and remain complicit in that conquest, migration and dispossession, and that Christian churches helped develop**

conceptions of Native peoples that blamed them for their own ills and that continue to perpetuate prejudice and injustice against them and their descendants; and WHEREAS, we deplore and reject the so-called “doctrine of discovery”: the legal principle, originating with Pope Alexander VI in 1493 and further entrenched in U.S. federal law in *Johnson v. McIntosh* (1823), that Native inhabitants have no property or any other rights which colonizing European nations and their sovereigns are bound to respect. This principle promotes the myth that the Americas were a largely empty land that European conquerors and migrants had a right to claim, occupy, and possess simply by virtue of their Christianity and their European civilization; therefore be it

**RESOLVED**, That the 2016 South Dakota Synod Assembly explicitly and clearly repudiates the European Christian-derived “doctrine of discovery” with its continuing impact upon tribal governments and individual tribal members to this day, acknowledges and repents of its complicity in the evils of colonialism in the Americas, and memorializes the 2016 ELCA Churchwide Assembly to join with the Evangelical Lutheran Church in Canada, The Episcopal Church, The United Church of Christ, The United Methodist Church, and The Moravian Church in repudiating the “doctrine of discovery”; and be it further

**RESOLVED**, that the 2016 South Dakota Synod Assembly memorializes the 2016 ELCA Churchwide Assembly to join it in offering herewith a statement of repentance and reconciliation to Native nations in this country for damage done in the name of Christianity and “civilization,” requesting the Office of the Presiding Bishop to plan an appropriate ELCA national ceremony of repentance and reconciliation with tribal leaders, and provide resources for similar synodical and congregational observances with local tribal leaders, at all such times and places as are appropriate; and be it further

**RESOLVED**, that the 2016 South Dakota Synod Assembly memorializes the 2016 ELCA Churchwide Assembly to request that the ELCA, with the help of Native communities, commit itself to the development of resources in the next triennium, to help its congregations and people understand and reduce the negative impact of the “doctrine of discovery” and its consequences for Native people in North America; and be it further

**RESOLVED**, that the 2016 South Dakota Synod Assembly memorializes the 2016 ELCA Churchwide Assembly to request that the ELCA Congregational and Synodical Mission Unit bring forward to the 2019 Churchwide Assembly a renewed strategy for ministry with Native people in the ELCA and accompaniment with North American Native Communities generally, with a particular commitment to long-term, stable funding of ELCA American Indian and Alaska Native ministries, increasing partnerships with congregations and synods in the ELCA, and promoting efforts with the Native communities within which our congregations and synods reside.

Rev. Erica Lehman on behalf of World Hunger spoke in favor of the resolution.

A voting member from Woyaton Lutheran church spoke in favor of the resolution.

Rev. Willard Olson spoke against the resolution.

Woyaton Lutheran voting member Carol Slow Bear spoke in favor of the resolution.

**MSC to adopt Resolution 6: Repudiation of the Doctrine of Discovery**

(yes = 281, no = 69)

**SA. 16.12**

Bishop Zellmer reported that Sergio Eloy Rios Carrillo has been hired to be the missionary in Nicaragua.

Bishop Zellmer reported that the Luther House of Study would be offering a bible study for congregations free of charge on The Reformation.

Rev. Gary Westgard led us in table grace. Lunch was served in the fellowship hall.

**Plenary Session Five**

Nick Rob made a motion to amend the agenda to consider Resolution #3 immediately following the Bible study. The motion was seconded.

**MSC to amend the agenda**

**SA.16.13**

Rev. Bob Chell Pastor at St. Dymas led a Bible study.

The Credentials Committee report was: 429 voting (clergy-133, lay female voting-192, lay male voting-104) at 1:00 pm on June 4<sup>th</sup>.

Rev. David Lund introduced Resolution 3: Resolution on Predatory Lending in South Dakota.

**Resolution #3**  
**Recommendation: DO PASS**  
**Action Taken: Adopted**

**Subject: Predatory Lending in South Dakota**

**Source: Bear Butte Conference, Crossroads Conference, Hunger Task Force**

**WHEREAS, scripture, Martin Luther's writings, and the principles found in Lutheran ethical teaching expressed in our ELCA social statements warn about gaining wealth through exploiting the poor and direct us as Christians in society to advocate on behalf of the poor, the powerless, and those who suffer, and effectively address the causes of poverty; and**

**WHEREAS, the US Congress, at the request of the US Department of Defense, limited the interest rate on loans to active-duty military members and their families to 36% APR; and fourteen states and the District of Columbia have enacted strong state laws that effectively enforce a rate cap of 36% APR or less, as part of a nation-wide effort to reform predatory lending practices; and**

**WHEREAS, many high-cost small-dollar lenders engage in predatory practices, charging annualized percentage rates (APR) on loans in excess of 300%, with payday loans averaging 574% APR in South Dakota, causing significant harm to the economic wellbeing of some of the most financially vulnerable South Dakotans, ensnaring borrowers in a debt trap that can last for months or years, which reinforces a cycle of poverty, and frequently leaving borrowers less able to provide for themselves the necessities of food, shelter, and medical care; therefore be it**

**RESOLVED, that the South Dakota Synod ELCA call on our members to learn about predatory lending practices; and be it**

**RESOLVED, that we condemn as usurious any interest rate that exceeds 36% APR; and be it**

**RESOLVED, that congregations of the South Dakota Synod, ELCA be encouraged and empowered to become trusted sources of information on the two 2016 South Dakota state ballot measures related to predatory lending; to advocate support of Initiated Measure 21 which puts a 36% APR limit on payday loans, car title loans, and installment loans; and to oppose adoption of Amendment U which changes the State Constitution to allow unlimited interest and fees on these loans, and be it further  
RESOLVED, that the South Dakota Synod, ELCA direct Bishop David Zellmer to communicate this resolution to the Governor and members of the State Legislature, and to advocate to the South Dakota voting public on behalf of these actions.**

Tom Tveit from Pierre moved to amend the resolution. The motion was seconded. Bishop Zellmer introduced the proposed amendment which would be treated as a substitute resolution and labeled it 3A.

### **Resolution 3A, Resolution on Consumer Credit**

**WHEREAS, Scripture, Martin Luther's writings and the principles found in Lutheran ethical teaching expressed in ELCA social statements warn about gaining wealth through exploiting the poor and direct us as Christians in society to advocate on behalf of the poor, the powerless and those who suffer and to effectively address the causes of poverty; and**

**WHEREAS, new forms of small dollar consumer loans have recently evolved in the United States; millions of Americans and thousands of South Dakotans use various forms of credit on a routine and daily basis, creating jobs for thousands of South Dakotans; and millions of Americans and thousands of South Dakotans are depositors and creditors as well as debtors and borrowers; and**

**WHEREAS, the citizens of this nation and this state are involved in an ongoing discussion over the social detriments and benefits of small dollar consumer lending**

**as evidenced by the Consumer Financial Protection Bureau's June 2, 2016 Proposal, and the two proposed ballot measures on the November 2016 General Election ballot in South Dakota; and**

**WHEREAS, loaning and borrowing money can provide opportunities for creditors to exploit or take advantage of debtors; and**

**WHEREAS, legitimate social and moral concerns exist about the practices and regulation of all forms of lending small dollar consumer loans and also about the effects of their withdrawal from the marketplace; now therefore, be it**

**RESOLVED, that the South Dakota Synod of the ELCA call upon its members to be thoughtful and respectful of all people and all points of view concerning lending and borrowing; and be it further**

**RESOLVED, that congregations of the South Dakota Synod of the ELCA hold forums and open discussions for their members to participate in ongoing conversations about borrowing, lending, and public and church policy on these topics; and be it further**

**RESOLVED, that congregations and pastors of the South Dakota Synod of the ELCA encourage their members to vote their own conscience in the Fall 2016 South Dakota General Election.**

Rev. Will Olson asked for printed copies of the substitute amendment

Tom Tveit spoke in favor of the substitute motion. He does not want the church to become involved in the political process.

Rev. Bob O' Connor spoke in favor for 3A. He also does not want the Bishop to become a political advocate.

Rev. Jeff Sorenson spoke in favor of resolution #3.

Rev. Siri Sorenson spoke in favor of resolution #3.

Nick Rob spoke in favor of #3.

Randy Coleman spoke that this is a social justice issue.

Rev. Erika Lehmann spoke in favor of #3.

Rev. Paul Rhode spoke in favor of #3.

Rev. Jackie Braun spoke in favor of #3.

Rev. Jeff Otterman moved the previous question.

**MSC to end the debate**

(yes = 308, no = 13)

**SA.16.14**

The motion to substitute Resolution 3A for 3 failed (yes = 38, no = 285).

**MSC to adopt Resolution 3: Predatory Lending in South Dakota**

(yes = 283, no = 41)

**SA.16.15**

Bishop Zellmer addressed the Assembly as our pastor. He reminded the Assembly that political issues are sensitive topics in a congregation.

Rev. Ruben Duran provided a table talk.

The Assembly thanked the staff at Lutheran Church of Our Redeemer for hosting the 2016 Synod Assembly. Rev. Ruben Duren and Jonathon Rundman were thanked. Safe travels to Bishop Ngozo as he travels home to Cameroon.

Offering received was \$7,836 designated to St. Dysmas and Table of Grace. Military prayer books free will offering was \$425 plus the \$4100 gift.

Rev. Gary Westgard provided closing prayers.

Bishop Zellmer led the closing of the Assembly.

Respectfully submitted,



Susan Leddy  
South Dakota Synod Secretary