

Making Ends Meet in Small Church Ministry

The Rev. Herbert and Hilda Zimmerman



Born in 1923, Herb Zimmerman was the first in his family to attend college. Following graduation from Yankton College in South Dakota, Herb attended seminary, married Hilda, and embarked on what became 52 years of local church ministry. Over those years, Herb served congregations in Oklahoma, Nebraska, North Dakota, Montana, Idaho, Washington, South Dakota, and Minnesota.

Ministry in those primarily small churches involved the whole family: Herb saw to pastoral duties, Hilda led ladies' groups and organized service projects, their children provided backup on organ and piano and led youth group activities. Family was not only the foundation for ministry with those churches, it was essential for economic survival. Salaries were small, and because each church had a parsonage, "Dad never accumulated assets, had neither retirement nor savings," says Sharon, the eldest child. "But my parents were industrious, talented, and smart. They survived by always having a garden, by growing and putting away their own food."

Though Hilda held full-time jobs during the Zimmerman's years of ministry, "at the age they should be retiring, they had no money and no place to go." Herb was a skilled carpenter, so when opportunity arose to clear a lumber yard, he and family members used the wood to construct a home in Alexandria, Minnesota. The arrival of city water, sewer, and higher taxes were expenses they couldn't afford, and the couple lived in smaller homes in the years that followed, always near family who continued to help them make ends meet.

Herb and Hilda began receiving assistance from UCBMA before his retirement in 1998, and that has continued for Hilda since Herb's death in 2009. That and a small Social Security benefit provide enough today for her to survive financially.

"My father was a progressive voice in often conservative country and was so very excited about the UCC as it began," recalls Sharon. "He was in at the beginning, and got the churches he served to join. He was active in conference ministries and youth camps and attended General Synods." That calling to small church ministry and wider church involvement, though, came with financial burden—eased by help provided through the Christmas Fund. "I'm so grateful, it's beyond words. I don't know how they would have made it without this assistance."

THE CHRISTMAS FUND

for the Veterans of the Cross and the Emergency Fund



In 2017, gifts to the Christmas Fund enabled

- Small pension supplementation for 424 retired clergy, lay employees, and surviving spouses/partners, totaling \$1,513,602
- Health benefits supplementation for 210 retired clergy, lay employees, and surviving spouses/partners, totaling \$492,863
- Emergency grants for 384 servants of the church, totaling \$136,012
- Christmas "Thank You" gift checks to 477 retired clergy, lay employees, and their surviving spouses, totaling \$228,300