

FUNDING RABBINIC EDUCATION: RETROSPECT AND PROSPECT

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Introduction

For more than 1,500 years, Jews studied their sacred texts in the *yeshiva*¹ -- the historic institution of advanced Jewish learning. Today's *yeshivot* (plural for *yeshivah*) differ in many ways from those of earlier epochs. Nevertheless, they are unquestionably related to their institutional predecessors.² Though *yeshivot* have evolved through the years, there appears to be (at least) one question that all *yeshivah* students have had to confront: How will I subsist financially while devoting myself to full time study of the ancient texts? This paper will explore how *yeshivot* and *talmidei hakhamim* (rabbinic students) have traditionally addressed the challenge of financing the structure of financing the structure of higher Jewish learning. As we shall see, different approaches to funding have been utilized to support the *yeshivah* throughout the course of its history. There has not always been agreement as to who should assume financial responsibility for the cost of this education. This historical background will then illuminate our analysis of the financial challenges facing today's rabbinical seminaries and their various constituencies.³

¹ Talmudic academies (*yeshivot*) such as those known to exist from the time of Islamic Period (ca. 650 C.E.) probably did not exist during earlier Amoraic times (c. 200 C.E. to 400 C.E.). David M. Goodblatt has argued persuasively that rabbinic instruction occurred primarily in "disciple circles and apprenticeships" during the Amoraic Period. C.f., Idem., *Rabbinic Instruction in Sasanian Babylonia* (Leiden, Netherlands: E.J. Brill, 1975). For the purposes of this essay, however, the terms *yeshivah*, academy, and rabbinical school have been used interchangeably.

² The Hebrew word for *yeshivah* (or its Aramaic equivalent: *metivta*) literally means "a dwelling," "a residence," or "a meeting." The philology of the term in rabbinic literature is complex, but generally speaking the word signifies a meeting of scholars or an academic council. Over the course of time, however, the word came to mean an academy of Jewish learning. See Goodblatt, Op. Cit., for an in-depth analysis of the terms relating to rabbinical instruction in the Babylonian Talmud. For an introductory overview of the traditional *yeshivah*, see William B. Helmreich, *The World of the Yeshivah: An Intimate Portrait of Orthodox Jewry* (New York: The Free Press, 1982), pp. 1-51.

³ Scholars have identified three distinct periods in the *yeshivah*'s development. (A) the academy centers in ancient Israel, *Eretz Yisrael* (the Land of Israel) that emerged after the Temple was destroyed. The primary academy centers in *Eretz Yisrael* were located in Bene-Berek, Bet She'arim, Jabneh, Siknin, and Tiberias. (B) the

FUNDING THE YESHIVAH AND ITS STUDENTS: A RETROSPECT

The custom of providing communal support for those who study Torah paralleled the evolution of the yeshivah itself. Rabbinic literature provides frustratingly little information about the nature of rabbinic instruction in the ancient Jewish commonwealth and Babylonia. What it does say, however, strongly suggests that as institutionalization of the talmudic academy took place, pupils and teachers alike were forced to confront the question: Who should pay the cost of rabbinic instruction? Rabbinic literature preserves numerous didactic anecdotes that deal with this concern. Those who framed these talmudic legends -- scholars who grappled themselves with the problem of funding rabbinic instruction in the earliest yeshivot -- wanted to assure readers that even the earliest sages struggled to pay for the cost of learning.

One of the Talmud's most famous episodes describes how once, in his students days, the venerated Rabbi Hillel found himself flat broke. The guard at the academy would not permit him to enter if he could not pay. What did Hillel do? He climbed up and sat on the skylight "to hear the words of God from [his teachers in the academy] Shemaiah and Avtalyon." Evidently, Hillel remembered this unpleasant experience years later when he led his own academy; legend maintains that he refused to be compensated for teaching Torah to his students!⁴

Babylonian academy centers -- the beginnings of which may be traced to the 3rd century C.E. Sura and Pumbedita are the two best known academy centers Babylonia, and they continued into the Islamic period. And (C) the local or communal academy institutions that first emerged in the medieval period and, in a certain sense, still exist to this very day. For helpful introductory essays on the academies of Eretz Yisrael and Babylonia, see the *Encyclopedia Judaica*, "Academies in Babylonia and Erez Israel," by Moshe Beer, and *The Jewish Encyclopedia*, "Yeshibah." See also, Salo Baron, *A Social and Religious History of the Jews* Vols. II-III (Philadelphia: Jewish Publication Society, 1952 & 1957).

⁴ Yoma 35b and Midrash to Psalms 15:6. Hillel lived during the first century B.C.E. For a thorough discussion of the history of public aid in the yeshivot see Chaim Wolf Reines, "Public Support of Rabbis, Scholars and Students in the Jewish Past," *YIVO Annual of Jewish Social Sciences*, Vol. 7, 1952, pp. 84-109.

Students desiring instruction in the law had to leave their homes and travel to an academy center -- wherever a rabbinic master had a circle of disciples. In another well-known paradigmatic fable, the Talmud assures impoverished students that even the great talmudic pedagogue, Eliezer ben Hyrcanus, left home and financial security in order to study with towering luminaries of his day. According to the talmudic legend, Elizer, (who lived around the year 100 C.E.) had a privileged youth; his father was a man of wealthy estate. Yet Eliezer relinquished affluence by resolving to travel to the yeshivot in Jerusalem. There he would spend the major part of his day studying with the great masters. In doing so, Eliezer had no choice but to leave behind his best source for economic sustenance -- his parents and his home community. It is said that he suffered bitterly from hunger during school days. Many of Eliezer ben Hyrcanus's peers endured hardships. Nevertheless, devoted and pious students were oftentimes willing to pay a tremendous financial toll for the privilege of being in the company of eminent scholars.⁵

Eventually, the ancient sages began to caution yeshivah students to strike a healthy balance between a state of self-inflicted poverty and an excessive preoccupation with making a living. As was the case in so many matters, the rabbis advised moderation. Lest over-zealous pupils take the verse literally, "This book shall not depart out of your mouth, but you shall meditate on it day and night," scholars taught that a rabbinic student must also pursue a worldly occupation. Thus we read in the Talmud about the fourth century C.E. scholar, Raba, who asked that his students leave him undisturbed during the Hebrew months of *Nisan* and *Tishri*. By applying himself to the harvest of his crops without interruption during these two important months, Raba hoped to use the balance of the year to

⁵ On the custom of oral recitation, see *Gittin* 60. The Talmud recounts that Hillel earned a paltry ½ dinar each day to support himself and his family. He gave the academy's doorkeeper half of this sum in order to gain entrance to the House of Study. See *Yoma* 35b. On Eliezer ben Hyrcanus's youth, see *Avot de Rabbi Nathan* (Version 1) 6, 31; and (Version 2) 13, 32.

pursue his scholarly duties.⁶

On the other hand, the rabbis scorned those who abandoned their commitment to study in order to make their livelihood. The sages compared such behavior to a fox that found itself in a lush vineyard surrounded on all sides by a fence. He was comfortable in the garden, but he thought he would find a more sumptuous bounty on the other side of the fence. So the fox tried to escape from the vineyard, but there was only one hole in the fence, and the fox was too large to squeeze through the opening. So the animal stopped eating all together, and he eventually became thin and frail enough to escape. Once the fox was actually on the other side of the fence, he discovered (much to his chagrin) that there was no bounty outside of the confines of the vineyard. The miserable animal had exchanged both health and strength for naught. Now the parable becomes clear: nothing on the outside (i.e., outside the world of Torah) is as beautiful and life sustaining as the sumptuous vineyard (Torah). He who leaves the world of study in search of material goods will, like the self-indulgent fox, end up with nothing to sustain him.⁷

In another distinctive passage so characteristic of their temperance in this matter, the sages identify seven classes of the righteous. The seventh and highest class consists of the poor who studied the Hebrew Scriptures and the Rabbinic literature and had a worldly occupation. “Of them it is written, ‘Let all who trust in you rejoice’” (Psalm 101:6). Perhaps the quintessential statement on the struggle for proper balance comes from the tractate Avot in the Mishnah: *Im eyn kemach, eyn Torah...* “Where there is no sustenance, there is no Torah; where there is no Torah, there is no sustenance.”⁸

In order to meliorate the tension inherent in the oftentimes competing needs of Torah study and

⁶ Berakhot 35b.

⁷ *Ecclesiastes Rabbah* 5:14.

⁸ *Yalkut Shimoni* on Genesis 2:8 (paragraph 20). *Avot* 3:21.

daily subsistence, the rabbinic sages never tired of reminding the members of their community that they were obligated to provide support for students who were immersing themselves in the study of Torah. This was especially true for a prodigy. This lesson is evident in a legend about Aha, another fourth century (C.E.) pedagogue, who spoke most critically of people with means who engaged in the study of Torah, taught Torah to students, piously attempted to live by Torah's precepts, but failed to give generous support to worthy scholars in need. For those struggling to sustain the early yeshivot, financial support from members of the community was vital. Little wonder there were sages who taught that failure to adequately compensate teachers of Torah was a frightful iniquity – a transgression that had caused the destruction of the ancient Temple in Jerusalem and drove Israel into exile!⁹

After the destruction of the Second Temple in 70 C.E. and the fall of the ancient Jewish commonwealth, the Diaspora grew; there were many Jewish centers. The need for local centers of learning became more apparent. By the seventh century, there were yeshivot in Egypt, North Africa, and Spain. The need to sustain schools of learning under the challenging and ever fluctuating circumstances of the Diaspora required a response. The convention of soliciting public support for the academies took root during this era.

Local communities paid scholars salaries to remain in their city and teach. A rabbi named Samuel son of Eli was the head of ten scholars in Baghdad who devoted themselves exclusively to the study of Torah. They also adjudicated religious disputes in the community. Rabbi Samuel wrote letters to several communities and asked them to send contributions to the Baghdad yeshivah. In these solicitations, Samuel argued that the Talmud justified the principle of public support for yeshivot. Like

⁹ *Ecclesiastes Rabbah* 7:12. *Lamentations Rabbah* (Proems) II. In another source, the ancient sages imagine the prophet Isaiah inquiring: "Sovereign of the Universe, what must one do to be saved from the doom of hell?" And God, as it were, said to the prophet: "Give charity, allocate bread for the poor, and give money to teachers and students..." See *Pesikta Rabbati* 198a. For yet another example of this kind of admonition, see *Leviticus Rabbah*

the Baghdad yeshivah, academies in Palestine, Syria and Egypt solicited funds from neighboring communities in order to support their yeshivot. Since the economic position of the Jews was secure during this period, these solicitations were frequently successful and these schools thrived.¹⁰

It is interesting to note that during this same period, the distinguished talmudic scholar Maimonides (Rabbi Moses ben Maimon, 1135-1204) vehemently opposed the solicitation practices of the oriental yeshivot. Maimonides lived in North Africa and Egypt where he and other scholars divided their time between teaching and efforts to make a living. He took exception to the custom of canvassing the public for funding that enabled his oriental colleagues to devote themselves solely to their rabbinic duties. Maimonides argued that talmudic scholars had long before established the precedent of balancing Torah study with work. Had they asked for public support in their day, these great scholars would certainly have received it. The standard they set, Maimonides inveighed, should serve as an example for scholars in every age. He insisted that scholars who make a living by teaching Torah ultimately degrade themselves in the eyes of the people. He reminded them of the talmudic injunction: “Do not make Torah a spade with which to dig.”¹¹

Yet Maimonides’s objections were continually refuted by colleagues who insisted that if the practice of obtaining public financing enabled scholars to advance the study of Torah, it should be sanctioned. The number of scholars who made a livelihood from Torah and related activities continued to grow. Of them the saying arose: “*torato umanuto*” – the study of Torah is his occupation.¹²

Jews eventually settled in parts of France, Germany, and Eastern Europe. Yeshivot in cities such as Narbonne, Posquieres, and Marseilles sprang up in the early part of the tenth century and, one

34:16. See also, Reines, p. 85 (note #8).

¹⁰ Reines, pp. 89-92.

¹¹ For quote, see *Avot* 4:5. Maimonides expressed this conviction in his famous code. See *mishnah Torah, Hilkhos Talmud Torah* 3:40 (*Matonot Aniyim*).

hundred and fifty years later, there were private academies in Mainz, Worms, and Speyer. Some of these cities produced a series of outstanding scholars. The yeshivah of Mainz, for instance, had a number of distinguished teachers during the eleventh and twelfth centuries including Gershom ben Judah (960-1028), Eliezer ha-Gadol (11th century), Isaac ben Judah (11th century), and his famous student, Solomon ben Isaac – better known as Rashi (1040-1105).

As was the case in Spain and other Moslem countries, students in the yeshivot of central and, later, Eastern Europe were able to support themselves without the benefit of public aid when economic conditions for the Jews were good. However, when their financial situation deteriorated – especially in the wake of the Crusades, the number of impoverished Jewish communities soared. Some scholars struggled valiantly to maintain themselves without relying on communal largesse. Others supported their educational pursuits by taking money for tutorial work or for adjudicating ritual matters.¹³

In larger communities, scholars were expected and encouraged to gather students for private instruction. This practice was called *litphos yeshivah* – establishing a school of learning. These schools were, in effect, semi-private academies. The *rosh yeshivah*, or “the headmaster,” was obligated to assume personal responsibility for the school’s administrative and financial concerns. Every *rosh yeshivah* wanted to attract children of wealthy parents – people who could pay tuition (*sekhav limud*) and provide for room and board too. Poor children, however, were eligible for charitable support from either the *rosh* himself or from the local community. Due to the fact that the students of these academies felt personally linked to the *rosh* and not to the local community itself, the durability of these yeshivot was inextricably linked to the abilities of the headmaster himself. Consequently, a thriving

¹² Avot 4:5. See also, Reines, p. 92-93.

¹³ Ibid. p. 94. On the yeshivot of Eastern Europe, see especially *The Jewish People: Past and Present*, 4 vols. (New York: Marstin Press, 1948), vol.2: “The Yeshivot in Eastern Europe” by Abraham Menes, pp. 108-118. See also, *Encyclopedia Judaica*, “Yeshivot.”

school might rapidly decline if the *rosh* departed for one reason or another.¹⁴

By the early part of the sixteenth century, the instability of the semi-private school gave way to the *yeshivat ha-kahal* or “the community yeshivah.” Many factors contributed to this new development, among them: (a) increasing interest in talmudic study among the populace; (b) an expanding conviction that the Talmud was the sole authoritative source of Jewish law; and (c) the invention of the printing press which made rabbinic literature accessible to a much larger audience. More and more students were eager to obtain advanced theological instruction. By the seventeenth century, communal yeshivot for budding talmudic scholars existed throughout most of Eastern Europe.¹⁵

Sensitive to their reputations, local communities increasingly wanted to preserve the quality of their yeshivot. Primary responsibility for the budgetary maintenance of the local schools began to shift from the *rosh* to the community itself. A successful yeshivah required a capable headmaster. In order to retain the services of talented scholars, communities devised ways to reward their rabbis and keep them from relocating. Soon communities began to provide their scholars with various forms of financial support. By means of these devices, communal leaders were able to reward competent scholars and keep them from leaving their community. Ultimately, this approach prompted the development of the salaried rabbi.¹⁶

¹⁴ Simon Schwarzfuchs, *A Concise History of the Rabbinate* (Cambridge, MA: Blackwell Publishers, 1993), p. 17. Over the course of time and place, headmasters appropriated a variety of titles including *haver* (colleague), *hakham* (sage), *talmid ha-hakham* (scholar), *mara de-atra* (head of community), *hazan* (cantor), *mar* (sir) and, eventually, *rav* or *rabbi* (master or my master). On rabbinical names, see *idem.* pp. 4, 10, 16, 23.

¹⁵ Menes, pp. 109-110.

¹⁶ The problem of financial compensation for rabbinic services is a topic unto itself. Many talmudic teachings strictly prohibit remuneration for teaching Torah. Other passages permit financial compensation under certain conditions. Consequently, the emergence of the “rabbinical salary” as a concept must be understood in the context of this traditional ambivalence. For more information on the development of the salaried rabbinate, see Richard S. Rheins, “The Development of the Professional Rabbinate as Evidenced in the Halakhic Sources” (Rabbinic Thesis, Hebrew Union College-Jewish Institute of Religion, 1989), Chapter One; and Schwarzfuchs, pp. 16-26.

Community yeshivot continued to spring up throughout Eastern Europe during the 17th and 18th centuries in numerous cities and towns of Poland and Lithuania. Some of these academies, like those of Vilna, Kovno, Minsk, Mir, Slutsk, Grodno, Bobruisk, and Slonim, were highly regarded, but there were many other obscure yeshivot throughout the region. Perhaps the most renowned yeshivah of this period was the academy of Vilna, which became associated with the name of one of the outstanding talmudic scholars of the era, Elijah ben Solomon Zalman (1720-1797) better known as Elijah Gaon or the Gaon of Vilna. The Vilna Gaon was a man of towering erudition and, evidently, a superb pedagogue too. He formulated a systematic approach to the study of Bible, Mishnah, Talmud, Codes, and so forth that became the paradigm for yeshivot throughout Eastern Europe. The Vilna Gaon influenced numerous disciples; one of his students, Chaim Volozhiner (1749-1821), established a great yeshivah in the tiny town of Volozhin, not far from Vilna.¹⁷

In 1653, the famous preacher and scholar of mysticism, Nathan Nata Hannover (d. 1683) left a vibrant (albeit overstated) account of how the community yeshivot supported both their scholars and students:

Nowhere in all the dispersions of Israel was the study of the Torah so widespread as in the Kingdom of Poland. For there every community maintained a yeshivah, and all were generous in their support of the academy's head... to enable him to occupy himself solely with the study of the Torah... The young men were given stipends by the communities to maintain them while attending the academy; each student also tutored two younger boys, and these, too, were supported by the community... Frequently as many as thirty students might be supported by a community numbering no more than fifty households. In addition to the allotted communal stipend, the students were invited as guests to the tables of the community householders. There were more generous homes at which the younger boys would also eat at the family table...¹⁸

¹⁷ Menes, pp. 111-114, and Helmreich, pp. 4-14. On the yeshivot of Lithuania, see Gedalyahu Alon, "The Lithuanian Yeshivas" (translated by Sid Leiman), in Judah Goldin (ed.), *The Jewish Expression* (New York: Bantam, 1970). See also, Armin Friedman, *Major Aspects of Yeshivah Education in Hungary, 1848-1948*, Ph.D. dissertation, Yeshiva University, 1971. For more information on Elijah Gaon, see Louis Ginsberg, *The Gaon, Rabbi Elijah* (1920), and Meyer Waxman, "The Gaon of Vilna." *Jewish Life*, October 1948, pp. 17-24.

Communities throughout Eastern Europe supported their yeshivot in this manner. The head of the yeshivah received his support from the members of the community. Students – and from time to time scholars, too – obtained their meals and, sometimes lodging through a system of home-hospitality known as *essen tog* (“eating days”) in Yiddish. Students who depended upon public support were usually expected to offer lessons to the younger children in the village in return for which they were given modest stipends. Many times the community proffered supplementary support to their yeshivah’s most brilliant students so that they could devote even more of their time to study.¹⁹

Though truly promising scholars almost always received additional assistance of one sort or another, life in the yeshivah was demanding for all its students and, for the indigent, the academy life was more often than not dreadfully harsh. The custom of *essen tog* frequently became a humiliating encounter. Hosts sometimes held their young scholars in light esteem and treated them as ne’er-dowells. If a student accidentally overslept, the host might complain to the rabbi that he was providing food and shelter to a lazy, good-for-nothing. One yeshivah student wrote a sorrowful doggerel in Yiddish that illustrates how very unpleasant the custom of *essen tog* could be: “Great is our suffering at the hands of the host. He considers one to be only a servant.”²⁰

There were also a few yeshivot, like the yeshivah in Eyshishok, that supported their academy by themselves and consistently refused to solicit funds from other communities. The Eyshishok Yeshivah was one of the few academies that shunned the commonly used system of *essen tog*. Instead, the townspeople of Eyshishok brought meals to the yeshivah so the students there could devote as much time as possible to their studies. Other communities cited the people of Eyshishok as paragons of

¹⁸ Menes, p. 110.

¹⁹ Accounts relating the harshness of yeshivah life are numerous. For two examples see, Benjamin L. Gordon, *Between Two Worlds: The Memoirs of a Physician* (New York, Bookman Associates, Inc., 1952), and Solomon Simon (translated by Moshe Spiegel), *In the Thicket* (Philadelphia, Jewish Publication Society, 1963).

devotion to the *mitzvah* of *Talmud Torah* – the commandment to be devoted to Torah study.²¹

Many of the Eastern European community yeshivot sought to raise additional funds from neighboring communities. Solicitors, called *meshulachim*, roamed the countryside and asked for donations. Occasionally, local residents mistreated those who collected funds for the yeshivah. Such conduct frequently caused community leaders to set down regulations that imposed a fine on those who abused visiting *meshulachim*. In a few instances, yeshivot were founded by wealthy patrons after whom the academy was then named. If a rabbi was wealthy through marriage or some other means, he would sometimes provide indigent students with support from his own funds.²²

More or less, this is how students in the Eastern European yeshivah subsisted until World War I when the era of the community yeshivah came to an end. After the War, new exigencies compelled the yeshivot to organize for mutual aid: the Soviet regime abolished private religious education, so the Russian yeshivot were forced to relocate or close. The academies of Poland and Lithuania faced crushing economic pressures that could no longer be addressed through private fundraising efforts. This need prompted the establishment of the *Vaad haYeshivot*, a group organized to raise funds for all of the yeshivot in a given region.

Numerous philanthropic organizations sprang up during the early part of the twentieth century in an effort to support the Eastern European yeshivot. Agudat Israel, a Jewish organization seeking to preserve Orthodoxy and strict adherence to Jewish tradition, was founded in 1912. As a recognized political party in the Polish government, Agudat Israel played a central role in organizing the Polish yeshivot into a federation and obtaining government acceptance for their enterprise. This federated

²⁰ The poem is quoted in Reines, p. 104, note 124.

²¹ Menes, pp. 113-114.

²² Reines, pp. 104-105, 107.

system of funding was short-lived; the great era of Eastern European yeshivot perished in Hitler's Holocaust along with the rest of European Jewish life.²³

Advanced yeshivot did not appear in North America until the last few decades of the 19th century. Due to the fact that different social, economic, and political conditions prevailed in the New World, the curricula and the administrative structures of the American rabbinical academies had a flavor all their own. Prior to the mid-19th century, no yeshivah had ever attempted to fuse advanced secular studies with traditional yeshivah curricula. This curricular development first occurred in Germany and, shortly thereafter, in the United States. Thus, the academic structure of the Hebrew Union College (founded in 1875) and the Jewish Theological Seminary (founded in 1887) had more in common with the curricula of the two German seminaries that pioneered the curricular combination of traditional learning and scientific investigation of Jewish studies: "the *Jüdisch-theologisches Seminar of Breslau* (1854) and the *Hochschule für die Wissenschaft des Judentums* of Berlin (1872).²⁴

The first American seminary to emulate the curriculum of the traditional European yeshivah in both content and approach was the Rabbi Isaac Elchanan Theological Seminary (founded in 1896). RIETS sought to provide Eastern European immigrants with a religious/cultural home as they made their trying transition to American life. Yet, as the flow of immigration from Eastern Europe declined after World War I, RIETS, too, began to introduce the modern academic approaches into its curriculum in an attempt to appeal to an increasingly American-born student body.²⁵

North American and Eastern European yeshivot developed divergent approaches to public funding too. In 19th century America, formal identification with the Jewish community meant, for all intents and purposes, belonging to a synagogue. So it made sense that a successful funding apparatus

²³ Menes, pp. 116-118, and Helmreich, pp. 14-17.

²⁴ Michael A. Meyer, *Hebrew Union College: A Centennial History, 1875-1975* (Cincinnati, Hebrew Union College Press, 1976; reprint ed., Cincinnati, Hebrew Union College Press, 1992), pp. 9-10.

²⁵ Meyer, pp. 9-10. See also Gilbert Klapperman, *The Story of Yeshiva University* (New York: Macmillan, 1969).

for incipient yeshivot in America would ultimately center around the synagogue and not individual donors, regional councils or eleemosynary organizations. Trial and error, however, preceded this realization.

Rabbi Isaac Mayer Wise (1819-1900), the founder and president of the Hebrew Union College was the first to learn that the Old World's approach to seminary funding needed revision in the New. In 1855, Wise established Zion College, his first attempt to launch an American school with a Jewish theological faculty.²⁶ Wise instinctively relied on tried and true fundraising techniques that had been proven successful in Europe.

First, he called upon the local community, Cincinnati, to provide funding for the fledgling Zion College. Writing in the pages of the Israelite, a paper he himself published, Wise sought to rouse Cincinnati's Jewry to the cause: "We [the Jews of Cincinnati] have the financial and the literary powers, plenty of money and men, why should we not be able to achieve a brilliant victory." Wise also attempted to garner funds from other communities. He personally spoke in more than a half dozen communities in order to pull in the much needed funding. Despite Wise's strenuous efforts, this mode of funding did not provide Wise with the support necessary to sustain the fledgling school. Wise would need to devise a system of support that would be compatible with the ambience of an undeveloped, disorganized American Jewry. In order to establish a dependable source of funding, Wise and his contemporaries would ultimately conceive of a novel concept: a union of American synagogues.²⁷

On July 8, 1873, representatives from twenty-eight synagogues met in Cincinnati and formed the Union of American Hebrew Congregations (UAHC). The UAHC charter of 1873 obliged the

²⁶ In 1865, a "Theological Seminary Association" was founded through Congregation Emanu-El of New York to fund a rabbinical preparatory school. In 1867, Isaac Leeser (1806-1868) established Maimonides College, the first Jewish theological seminary in the New World. Maimonides closed in 1873.

²⁷ On Zion College, see Sefton D. Temkin, *Isaac Mayer Wise: Shaping American Judaism* (New York: Oxford

member congregations to contribute dues that would fund a seminary. This new arrangement flourished from the start. Within a few years, the union boasted a membership of eighty-two member congregations. In 1875, UAHC's seminary, the Hebrew Union College, opened its doors.²⁸

Although the annual proceeds from the UAHC provided something of a dependable foundation for the new seminary, these funds were not, in and of themselves, ample enough to meet all of the College's economic needs. The school's first president, Rabbi Wise, was still obliged to raise additional funds in order to sustain the school during its first years. Yet the American prototype for seminary funding proved to be a successful formula: American rabbinical seminaries established in subsequent years would eventually rely on Wise's concept of a congregational union in order to put their institutions on a reliable financial footing.²⁹

At first, American schools did not charge tuition. Aside from the modest scholarship monies that were given out for exceptional merit, most rabbinic students needed to procure supplementary funds to pay for room, board, and miscellaneous expenses. To make ends meet, students took part-time work as tutors, teachers, and related activities. Additional support was given to the needy students and loans, too, were available. Kindly benefactors frequently provided needy American rabbinical students with clothing and other essentials. Still, many American rabbinical students were accustomed to scrambling for a livelihood while in school.³⁰

University Press, 1992), pp. 125-130.

²⁸ Jacob Rader Marcus, *United States Jewry*, 4 vols. (Detroit: Wayne State University, 1993), 3:90-92. Meyer, pp. 17-19.

²⁹ When the New York-based Jewish Theological Seminary of America first opened its doors in 1887, it struggled mightily to survive because it had no federation of synagogues to support it. In 1913, JTS president Dr. Solomon Schechter organized the Union Synagogue of America, thereby joining together twenty-two congregations that sympathized with the Seminary's mission. Similarly, Rabbi Isaac Elchanan Theological Seminary furthered the establishment of the Union of Orthodox Jewish Congregations in 1898. See Gilbert Klaperman, *Op. Cit.*

³⁰ At the Hebrew Union College, for example, students were initially quartered in boarding houses or with local families. Students who maintained an excellent academic record at the beginning were awarded a modest living stipend by the school; loans were also available. See Meyer, p. 27, and *The Union Bulletin*, October, 1911, p. 3.

Over the years, American seminaries – like their European forbears – have tried to provide needy rabbinical students with financial support. As soon as possible, these schools sought funds to erect classroom buildings, to expand faculty, and to provide students with scholarships and loans. The American yeshivot asked their respective communities – the congregational unions – to provide these monies. Though they were soon able to offer a relatively generous program of financial assistance, most American rabbinic students were compelled to raise additional money for themselves and share in the cost of their education.³¹

FUNDING RABBINIC EDUCATION: A PROSPECT

As we have seen, communal support for the maintenance of Torah study may be traced back to the period of the first yeshivot that existed years ago. Since that time, Jews have been called upon to finance their academies of higher Jewish learning – and the students who study in them. A variety of means have been used to raise these funds – primarily voluntary contributions given by individuals, communities, and (in North America) congregational unions. Though Jews have long accepted the idea that schools of Jewish learning deserved their support, there have been fierce differences of opinion over the years as to how much financial assistance should be given to individual students – as well as over how much aid individual scholars should be willing to accept. The debate continues to the present day.³²

Over the course of the 20th century, the character of American rabbinic education has undergone a remarkable transformation. Although it is not within the scope of this essay to enter into a full discussion of these important changes, it is possible to mention some of the most significant

³¹ In 1924, HUC opened a dormitory for its students. See, Phineas Smoller, “Dorm Memories,” *Union Tidings*, June 1930, p. 8-9. See also, *The Union Bulletin*, October, 1911, p. 3.

³² Reines, pp. 108-109.

developments:

First, the infrastructure of American seminaries has grown increasingly complex since World War II. The American academies have assembled impressive faculties – men and women who instruct students and devote themselves to academic research. An expansion of the libraries and research facilities have paralleled the increase of faculty. Rabbinic curricula, once coterminous with undergraduate curricula, eventually became graduate education. Development of academic programs, practice-based curricular requirements, institutional publications and the like have transformed American seminaries into sophisticated academies of higher Jewish learning.

Second, the demographics of the rabbinic student body have changed too. Student enrollment has grown steadily over the years. American rabbinical schools are larger today than ever before. The composition of the student body is different as well. The student body of a rabbinical seminary was once comprised entirely of young, single men. Today, women constitute a significant proportion of the student body in all of the non-Orthodox seminaries. Prior to the 1960s, married rabbinic students were a rare occurrence. Today many are married with children. Furthermore, there has been an increase in the number of older, second-career students, men and women in their late 20's and early 30's, studying for the rabbinate over the past few decades. In short, by comparison to rabbinical students of fifty years ago, today's student body is essentially co-ed, larger in size, older, and more likely to be married or to have children while they are in school. These characteristics make for a more heterogeneous, complex group of students with burgeoning financial pressures.

Third, North American culture tends to categorize the rabbinical seminary as a genre of professional study. We tend to view the student of "rabbinics" as being analogous to the student of law, medicine, or other graduate level programs of study. Such comparisons naturally lead to an

expectation that rabbinic students can and should be responsible for financing their so-called “professional training program” just as other professional students do.

One fact is manifestly clear: the character of the rabbinical seminary in North America has changed dramatically over the past century and the costs involved in funding this education have risen concomitantly. Rabbinical seminaries and rabbinical students are left to grapple with the consequences of these realities. Scholarship and student welfare funds continue to grow, but very few American rabbinical students (if any) will be in a position to sustain themselves on scholarship money alone. As has been the case from the yeshivah’s inception, the cost of rabbinical education today is being borne both by the Jewish community at-large *and* by the individual rabbinic student. And with financial needs continuing to mount, the age-old question remains before us: who is primarily responsible for funding rabbinic education in America – the community or the rabbinical student?

Prior to the advent of the Guaranteed Student Loan Program (GSL) in 1965, American rabbinical students had essentially one resource to which they might turn in alleviating financial pressure: the yeshivah’s scholarship funds. The GSL program gave rabbinical students (and all other university students) relatively easy access to a new source of low-interest loans – with repayment deferrable until after graduation. Responding to their own spiraling institutional costs, rabbinical schools began to impose tuition and fees. In this way the GSL program provided students with additional financial resources while simultaneously giving the seminaries some modest (and much needed!) budgetary relief.

Nearly 30 years later, there is reason to judge the GSL program as a bittersweet success – at least as far as rabbinical seminaries are concerned. The Center for the Study of Theological Education at Auburn Theological Seminary, with the help of the Lilly Endowment, recently completed the first

national study of theological indebtedness. The study provides us with some fascinating data. For example, in 1991 48% of Master of Divinity graduates incurred some level of indebtedness while in seminary. These levels of indebtedness vary by degree program and by religious denomination. As far as the Jewish community is concerned, however, the study's results are disturbing.

Rabbinical students almost always borrow heavily; 80% of the ordinees amass an average of \$24,000 in debt (ranging from \$20,000 to \$35,000). Though the study does not offer a breakdown in loan sources, experience informs us that more than half of the total indebtedness comes from GSL funds. The study also shows that rabbinical students enter the seminary with more undergraduate debt than do other theological students. In their last year of school, rabbinical students worked for pay a median of 10 to 15 hours a week, somewhat more than Roman Catholic seminarians, but less than Protestants. Newly ordained rabbis expend, on average, 6 % of their compensation package to repay their loan indebtedness.³³

Practically speaking, North American Jewry ought to be concerned about swelling levels of indebtedness in its rabbinical academies. The amount of loan money available through the GSL program 30 years ago was modest. Rabbinic students who demonstrate financial need today are eligible to borrow as much as \$18,500 annually in government loans -- \$10,000 of which comes in the form of an unsubsidized loan. In contrast to the subsidized loan, students must repay the interest on unsubsidized loans while they are in school. If they should default on the monthly repayment, the interest begins to capitalize dramatically.

As the authors of the study on indebtedness correctly observe: high levels of debt among young

³³ Anthony Ruger, "The Educational Debt of Theological and Rabbinical Students" (unpublished study), October, 1993. A preliminary report on the results may be found in Anthony Ruger and Barbara G. Wheeler, "Deeper in debt: Are seminary students borrowing too much?" *The Christian Century*, February 2-9, 1994, pp. 100-103.

professionals creates “severe stress.” If levels of indebtedness continue to grow, rabbis will leave the yeshivah and face financial pressures that may ultimately “undercut the schools’ own mission to educate leaders for the [synagogues].”³⁴

Finally, the growing levels of indebtedness among rabbinic students gives even greater urgency to the enduring query: Who should pay for the privilege of studying Torah? On the one hand, we have the teachings of Maimonides who admonishes a student of Torah to avoid relying on communal support at all costs. As difficult as it may be to earn a livelihood and study at the same time, Maimonides recommended privation over public welfare. Charity for the student of the Law, he taught, causes a profanation of the name of God and brings discredit on the Torah.³⁵

On the other hand, Rabbi Samuel d’Abella, a preacher in Morocco, was upset when the leaders of his community decided to assess taxes from the students of Torah despite the fact that they were conventionally entitled to an exemption. Rabbi Samuel contended that the community itself was entirely responsible for the maintenance of Torah study, and *not* the students. By levying taxes on their students, the community leaders were not only shirking their duty to provide them with support, but they were in fact shifting the burden of cost to those least capable of bearing it. The unlearned exist only for the sake of the scholars, Rabbi Samuel decreed, and they are therefore the ones who must bear the cost of a rabbi’s education.³⁶

If North American Jewry expects to maintain or, hopefully, to enhance the quality of American rabbinical education in the 21st century, then the pressures of institutional funding will undoubtedly become more demanding. Who will bear this financial burden in the coming years? If there is a lesson

³⁴ Ruger and Wheeler, p. 103.

³⁵ Reines, p. 93.

³⁶ Ibid., p. 109.

to be learned from the Jewish past, it is that the *entire* Jewish community – laity and rabbinical students both – will carry the load.

**The Educational Debt of Theological and Rabbinical Students:
Reflections from the Catholic Tradition (1995)**

Joseph M. White

The Center for the Study of Theological Education's examination of theological and rabbinical students' educational debt provides at once a fascinating look at a contemporary issue in theological education, and, for this observer, an occasion for reflecting on the Catholic tradition of funding ministerial students and the possibilities for enlarging that tradition.

Educational debt accruing from years of higher education has long been a burden for graduates. For M.Div. and M.A. seminary alumni, loan repayment has been thought of as especially burdensome as the post-graduate positions they hold often yield modest compensation. Debt's personal impact is examined seriously in the current study in response to several basic questions. Does debt serve as a deterrent to the enrollment of gifted students in seminaries, as reducing living standards after graduation, or creating stress for working students? The study reveals some answers about the validity of anecdotes relating to these problems. The major findings indicate that most students do not borrow -- or at least not through seminary financial aid offices -- and catastrophic debt loads are limited to very few. The more detailed findings address levels of debt and their consequences for graduates mostly of interdenominational and Protestant seminaries.

When examining the findings for information about Catholic seminaries and their graduates, it is evident that the study did not gather data from a wide range of funding sources. With reliance on the information collected from seminary financial aid offices, the study is bound to exclude participation of most Catholic seminaries whose students historically have obtained aid outside of such offices. The Catholic seminaries are simply the recipients of payments for student fees regardless of source. Hence few Catholic seminaries could contribute information for the study. Just how few is not quite clear to the reader, and the number of Catholic seminary graduates surveyed from the information obtained from the

Graduate and Professional School Financial Aid Service is not clearly cited.

The study describes the situation for Catholic seminary students as "highly distinctive" as is that of rabbinical students. This term describing Catholic and Jewish experiences suggests that the Protestant experience is somehow normative. The other traditions then become "distinctive." It might be more accurate to state that the loan experiences of students of Protestant, Catholic, and Jewish seminaries have aspects that are simply characteristic of each tradition. For Catholic seminaries, the major characteristic is that dioceses and religious orders have taken responsibility for funding their seminarians' expenses. Repayment then becomes a matter to be negotiated between the sponsors and the individual.

For a fuller understanding of educational debt among Catholic graduates especially those who are ordained, future studies need to collect information from various sources of funding. For instance, the case of the Catholic male aspiring to the diocesan priesthood would have to be taken into consideration. First he affiliates with a diocese then is subject to its policies regarding financial aid and choice of seminaries. Some dioceses provide seminarians with generous support, while others are less able to fund educational expenses. Several dioceses provide all expenses; others may provide tuition but not living expenses. If not fully funded, some seminarians are doing what was once thought of as unthinkable in Catholic -- working part-time during the school year at jobs not related to church ministry. Many dioceses require repayment of seminary expenses; others historically have not done so.

The diocesan priest's problems with debt in early career may differ markedly from those of Protestant and rabbinical students. His living arrangements are normally provided by Catholic parishes or institutions so that repaying a loan may not be the burden that it is for a Protestant or Jewish seminary graduate with spouse and children as well as mortgage and car payments. A priest's loans may not ordinarily impact on the kinds of duties assigned by diocesan officials. To test the anecdotal evidence about priests would require gathering data from the dioceses and their borrowers.

The funding practices for seminaries belonging to religious orders differ from those of candidates for the diocesan priesthood. The vow of poverty establishes a member's

dependence on the religious order's superiors to fund educational expenses unless the religious order has its own seminary or participates with other orders in a collaborative seminary or union. The question of loans and repayment, then, does not normally arise for individuals. The current study finds that seminarians of religious orders are making use of loans. This relatively new trend deserves examination.

They study reports that Catholic "lay students borrow much like their Protestant counterparts, especially when attending an interdenominational school." The study does not disclose how many Catholics attend interdenominational seminaries and if they do so for the financial aid available to them.

Unlike the priesthood candidates, lay students do not ordinarily arrive at the seminary with a financial arrangement made with a sponsoring diocese or religious order. The borrowing lay student must shop around for an affordable program before enrolling and take personal responsibility for a loan and its repayment. The debt problems of Catholic lay students might be brought into focus if they were identified in the study.

To appreciate more fully the debt issues facing Catholic graduates, it would be useful if the cited figures had distinguished lay and ordained alumni. The institutional types of Catholic seminaries participating are not described such as those whose graduates are exclusively ordained or substantially lay. One can only presume that the Catholic seminaries able to participate in the study are those with the financial aid offices capable of supplying information on programs that would be of use primarily to lay students.

In summary, the study is governed by the rather privatized approach that individuals take personal responsibility for financing seminary studies through loans. This assumption does not relate well to the Catholic tradition of funding, even if such funding is in the form of a loan. In Catholic culture, the larger community of faith has historically been called upon to assume a major responsibility for supporting ministerial training. This broad approach appears to lie at the very heart of the Catholic heritage of developing the body of ordained ministers. To place in perspective the Catholic church's approaches to funding ministerial education, a brief survey of European origins and the American experience reveals how this issue has been addressed.

The Council of Trent launched the Catholic tradition of formal ministerial training for diocesan clergy to overcome the many serious shortcomings of the Reformation era's Catholic clergy. Its decree of 1563 established the diocesan seminary by enjoining each bishop at his cathedral "to provide for, to educate in religion, and to train in ecclesiastical discipline, a certain number of boys of their city and diocese... in a college near the said church...." The boys were to be at least twelve years of age, literate, and of good character. In selecting candidates for this seminarium, the fathers of Trent wished that "the sons of the poor be given preference, though it does not exclude those of the wealthy class, provided they be maintained at their own expense and manifest a zeal to serve God and the Church."¹ In these general terms, the decree describes in its first 500 words (of English translation) how the seminary was to be conducted, leaving details related to internal organization and studies to the bishop.

The fathers of Trent addressed training only for the clergy closest to the community of faith, that is, diocesan priests. They did not treat the training of priesthood candidates of religious orders, which, in any case, possessed educational traditions of their own that often corresponded to their specific activities.

What is noteworthy about the decree in light of the present discussion of student indebtedness is that the seminary was intended for "sons of the poor." It assumes that if poor boys were to be trained for the diocesan priesthood, then the church was responsible for their support during years of study. The fathers of Trent aimed to end the informal approaches to training poor body through apprenticeship with a priest, or they recognized that the number of poor youths studying theology at a university under a patron's sponsorship did not furnish enough priests. While the decree allows the seminary to admit students whose parents were able to pay, it might be assumed that the latter would not be attracted to a seminary. Well-

¹ Henry J. Shroeder, ed., the Canons and Decrees of the Council of Trent (Rockford, IL.: Tan Books, 1978), 175. (Reprint of the English portion of Latin-English version published by Herder in 1941).

born and well-to-do youths had other paths to the diocesan priesthood, notably study at the theological faculties of universities, then ordination, and finally appointment to lucrative benefices available to those with the right connections.

After the decree outlines the seminary's purpose and basic organization, its remaining 1200 words are devoted to practical questions of finance. These provisions reveal how seriously the council fathers took the importance of the seminary which was to be established without delay. They authorized the bishop to redirect the revenues of benefices, of the cathedral chapter, or of endowed lectureships to its support. He could also tax other endowments and privileged ecclesiastical bodies to provide additional sources of seminary revenue. Though the details about revenues from benefices and prebends and other aspects of sixteenth-century church life no longer correspond to contemporary reality, the decree's message is clear that if the bishop so desired, he could significantly alter the financial structure of his diocese to finance a seminary for the poor.

From this brief overview, it is evident that the decree not only established the seminary but also firmly planted the idea that if there was to be an adequate supply of well trained diocesan clergy, then church officials at the diocesan level and by extension the local Catholic community would have to provide the means of educating them. The privatized approach of an individual providing for his own university education to prepare for ministry was left to the wealthy.

How did the Council of Trent's idea of the seminary fare when transplanted to the United States beginning in the 1790s? It naturally had to come to terms with several aspects of American life. Unlike Europe, America had few upper class Catholic families and no Catholic universities where wealthy aspirants to the priesthood could study theology. To become a diocesan priest, the seminary would be the required path to ordination in the American church -- long to be identified with immigrant and working class members. Hence when the Catholic Church's Code of Canon Law, taking effect in 1918, mandated that all priesthood candidates be trained in seminaries, there was no adjustment to a new situation in the United States.

Another characteristic of the Catholic Church in the United States was that it had neither

been legally established nor deeply embedded in the national culture as in Europe. Thus it lacked ecclesiastical property and endowments producing revenue to sustain church life. If a seminary was to be sustained, it would depend on support from the Catholic community either locally or in Europe as manifested in a variety of funding efforts and institutional arrangements.

European support played an essential role in the diocesan seminary's American debut in 1791 at Baltimore where five French émigré priests of the Society of St. Sulpice (Sulpicians) with four seminarians arrived from Paris. With their own funds, they opened a seminary for the newly created diocese of Baltimore. Only a few years after starting their seminary, the Sulpicians were faced with the challenge of providing ongoing financial support for a handful of students. In one year -- 1797 -- they had but one! Thus they discovered the problem that the American Catholic community would not be producing many priesthood candidates for some time. And, too, most American-born and immigrant youths who came to the seminary would not be capable of paying their own expenses. To produce revenue to keep open the struggling seminary, the Sulpicians opened an affiliated school for lay male students, St. Mary's College, in 1805. They soon had a flourishing institution with adequate enrollment of paying lay students largely drawn from the Catholic community to sustain a small seminary program.²

The Baltimore seminary, then, set the precedent for other American seminaries by operating a revenue-producing lay college along with clerical training. This formula also provided an opportunity for seminarians to earn their keep by working for the institution. For instance, Mount Saint Mary's College began at Emmitsburg, Maryland in 1808 as a 'minor' or petit seminary to prepare boys trained in the classics to attend the Sulpicians' 'major' seminary in Baltimore. However, Mount Saint Mary's president, Jean Dubois, discovered that boys aspiring to the priesthood were few. He, too, opened his school to boys who did not aspire to the priesthood in order to secure revenue to sustain his institution. To staff the school, Dubois

² This survey of American Catholic seminary history is drawn from Joseph M. White, The Diocesan Seminary in the United States: A History from the 1780s to the Present (Notre Dame, IN: University of Notre Dame Press, 1989).

retained seminarians once they completed classical studies so that they could teach the younger boys. At this point he introduced part-time theological instruction for the seminarians thereby creating a major seminary in competition to the nearby Baltimore seminary.

A third seminary, St. Mary of the Barrens at the Catholic settlement of Perryville, Missouri, opened in 1818 under direction of the Congregation of the Mission (Vincentians) recruited for that purpose by the local bishop. Here, too, the seminary included a lay college to assure revenue. By teaching and supervising younger students, the seminarians had a means of supporting themselves while studying. A fourth example, St. Thomas Seminary, was founded in 1811 at Bardstown, Kentucky after Bishop Benedict Flaget arrived there to take up his duties as bishop of the new diocese for the West. He started this school for a handful of students on a donated farm near Bardstown. The seminarians sustained the enterprise by devoting several hours each day to farm work.

Attracting the support of European Catholics to finance seminaries advanced as new dioceses were created for the growing American Catholic community from the 1820s through the 1840s. After appointment, a new bishop often aimed to start a seminary for his diocese. He thereby honored the Council of Trent's ideal and attempted to realize the hope of developing a native clergy. To fund the undertaking, the bishop normally applied to one of the European Catholic mission societies for a grant of funds. By the 1840s, there were three to choose from: the Society of the Propagation of the Faith in France, the Leopoldinen Stiftung in Vienna, and the Ludwig-Missionsverein of Munich. The bishop often spent grants of funds on property and buildings for a small cathedral, residence, and possibly a school. In this setting, he placed European seminarians whom he had recruited for ministry in his diocese. They arrived in the diocese usually in the late stages of their training and formed a seminary community at the bishop's residence or in connection with a school where they also taught while learning or improving their English. After a short preparation, they were ordained. The American phase of their preparation had been funded by the bishop normally through mission society funds.

Religious orders demonstrated a responsibility to the larger church by taking up the expensive work of conducting seminaries during the middle decades of the nineteenth century.

They did so within the context of interrelated religious activities that served the Catholic community. For instance, Benedictine monks from German-speaking Europe founded monasteries where they observed monastic life, staffed local parishes, connected men's lay colleges, published religious literature, and farmed the land. Three leading Benedictine monasteries also staffed seminaries, they are known today as St. Vincent Arch abbey, Latrobe, Pennsylvania, St. John's Abbey, Collegeville, Minnesota, and St. Meinrad Arch abbey in southern Indiana. Sustained by their multi-faceted works, these monasteries offered a service to the dioceses of their region by providing education for priesthood candidates.

By the middle of the nineteenth century, a new direction began in the pattern of diocesan seminary founding's that reflected changes in the American Catholic community and its organizational patterns. Under pressure of some two million European immigrants arriving between 1845 and 1855, some twenty additional dioceses were created across the country by 1860 to care for this influx. The mission societies could not sustain their practice of making a seminary founding possible with a grant of funds to each new diocese. By this time, too, the societies found greater need in funding Catholic missions in Asia and Africa. They greatly diminished contributions to Catholic activities in America -- a land that Europeans increasingly perceived as wealthy. Thus the ideal of each diocese having its own seminary declined, and many modest seminaries that had been started in the 1830s and 1840s began to close. Church leaders at the diocesan level could not master the varied challenges of funding, the scarcity of seminarians, and lack of suitable faculty for the many small seminaries -- most enrolling ten to fifteen students.

Despite the decline of mission society support, the American Catholic community developed a new financial strength in some areas that created a favorable context for seminary founding's. The wave of immigrants had built up several urban Catholic communities large enough to produce the funds for diocesan purposes beyond the requirements to sustain parish life. Several urban dioceses by the mid-nineteenth century were able to plan and build substantial seminaries through such fund-raising efforts as societies and annual collections in parishes. In these instances, the broader Catholic community took responsibility for funding in

an era when poor immigrant Catholics were unable to pay for their sons' seminary studies.

A major characteristic of the new type of seminary is that it was freestanding, that is, not dependent upon a related institutional enterprise to produce revenue. In addition to providing adequate funds, these urban Catholic communities could supply to the seminaries the sons raised in local Catholic culture who aspired to the priesthood. Within a decade of their founding, these seminaries also housed more substantial communities of resident priests and seminarians than the earlier seminaries -- at least one hundred or more.

The Cincinnati archdiocese was the first major urban Catholic community to open a substantial freestanding seminary, Mount Saint Mary's of the West, in 1851. Its imposing new building, located on spacious grounds in the Price Hill section of Cincinnati, was a worthy successor to some of Cincinnati's earlier seminary efforts in the bishop's downtown home or at a rural farmhouse. Its construction was underwritten by substantial donations from several wealthy Catholics and general fund-raising in city parishes. Thereafter, annual seminary collections in local parishes maintained the seminary's operations. In addition to Cincinnati's own seminarians, Mount Saint Mary's of the West enrolled students sent by other dioceses in the region.

Another important urban seminary, that of Baltimore, closed its affiliated St. Mary's College for lay students in 1855 as the number of seminarians from dioceses across the country and from Baltimore grew to the point that tuition revenue from the college was no longer needed. The Baltimore seminary thus became freestanding and became known under the name, St. Mary Seminary.

The decade of great immigration saw the successful founding of St. Francis Seminary, opening in 1856 in a spacious building of St. Francis Seminary, opening in 1856 in a spacious building in Milwaukee. Its founding is linked to the growing German population settling in Milwaukee and the upper Middle West. Wherever Germans settled, strong sectarian differences arising among immigrants of Catholic, Protestant, and freethinking backgrounds created a tension within their communities. In the 1850s Milwaukee Bishop John Martin Henni impressed on his flock the need for well-trained priests as leaders of German Catholic

communities. Henni's capable subordinates launched an ambitious fund-raising effort throughout the region targeted to German Catholics. These successful appeals provide an example of widespread support for funding a seminary. In its early decades a score or more dioceses in the upper Middle West patronized this seminary. Its regional significance is reflected in the creation of a seminary board of the region's bishops who took responsibility for the seminary until 1925.

The Milwaukee seminary's successful development as a well-equipped institution stands in sharp contrast to the failure of the larger Catholic communities of St. Louis and Chicago to sustain their diocesan seminaries established during the same period. At these cities, either a failure to master finances or uneven leadership yielded the collapse of promising institutions.

The substantial Catholic community of Philadelphia had sustained the modest St. Charles Borromeo Seminary in a downtown neighborhood near its cathedral since 1838. The diocese had begun the first successful annual seminary fund-raising program at that time, yielding \$3,000 to \$5,000 per year from 1838 through the 1850s. After the Civil War, Bishop James Wood planned and built the new St. Charles Seminary, opening in 1871 on spacious grounds in the suburb of Overbrook. As the country's most elaborate and well appointed Catholic seminary yet build, it cost an unheard of \$484,665. Its construction and ongoing support reflect the size and financial strength of Philadelphia's Catholic community that was also sending its sons in large numbers to study there. Unlike the other great diocesan seminaries established in this era, St. Charles Seminary served only its own diocese.

Another seminary founding brought about a common effort of Catholics in the northeast United States. In 1863 New York's Archbishop John Hughes, whose archdiocese had supported a faltering seminary program in cooperation with the Jesuit's College at Fordham, learned that a bankrupt Methodist college building was for sale at Troy, New York and bought it. After enlisting the cooperation of most bishops in the Northeast to share expenses in proportion to their diocese's size, Hughes opened the St. Joseph Provincial Seminary in the buildings at Troy the following year. Although New York as the country's leading Catholic archdiocese contributed the most funds to the effort, the seminary's operation under a board

of interested bishops drew upon the support of Catholics throughout the Northeast.

These brief accounts of seminary founding's and operations illustrate the prevailing ideal that the Catholic community shared responsibility for funding clerical formation. Seminaries and their students had to be sustained in some fashion since a system of seminarians taking responsibility for their own funding could not have produced an adequate supply of clergy. Local contexts determined if seminarians were given their schooling without charge and/or provided with the opportunity to earn their way. In due course, several urban Catholic communities achieved the capability of supporting freestanding seminaries. The leaders at each one responded to local circumstances that included differing approaches to raising funds. The rise of these few successful seminaries for dioceses financially capable of building them is one side of the seminary finance issue.

Since few dioceses after mid-century possessed the size or financial strength to sponsor their own seminary as Trent's decree proposed as ideal, the other side of the seminary finance issue is that dioceses without seminaries also had fund-raising efforts to pay expenses for their seminarians attending institutions located beyond their boundaries. These dioceses developed annual collections or seminary fund societies to defray the expenses of their diocese's students attending these seminaries. The manuscript reports of collections and printed literature of fund-raising societies can be found in diocesan archives across the country. Though the historical record of such seminary fund-raising efforts has not been studied systematically, it is fair to say that Catholic leaders impressed upon the laity the need for this common effort in the interests of having an adequate supply of ministers. Whether these funds were dispensed to seminarians as scholarships - or as loans to be paid after ordination - would vary according to policies of individual dioceses.

This pattern of diocesan freestanding seminary founding's continued at major urban centers. By century's end, a new round of such institution building had taken place. After major fund-raising campaigns, the Boston archdiocese's St. John Seminary opened in 1884, and the Rochester (New York) diocesan seminary opened in 1891. After Boston, Rochester, and New York dioceses abandoned support, St. Joseph Seminary at Troy, New York closed in 1896. In the

same year the New York archdiocese's long planned St. Joseph Seminary (Dunwoodie) opened at Yonkers. Meanwhile Kenrick Seminary in St. Louis opened in 1894, and the San Francisco archdiocese's St. Patrick Seminary opened at Menlo Park, California in 1898. Only St. Paul Seminary, St. Paul, Minnesota, opening in 1894, lacked a great fund-raising campaign. The largesse of the railroad magnate, James J. Hill, a Protestant, made its construction possible and gave it a substantial endowment. Except the latter institution, diocesan freestanding seminaries founded in the nineteenth century and through the twentieth century came about through the collective largesse of the Catholic communities they served.

The financial history of specific diocesan seminaries and the funding available to their seminarians is largely an unexplored territory. In histories of individual seminaries, a capital campaign for seminary buildings may be treated but little else. Historians who look into the specifics about seminary expenses or support for seminarians may find themselves bewildered by the records. At one major archdiocesan archives, this writer once asked the archivist, how much a past archbishop had spent in the 1950s on lavish additions and renovations to the seminary. He replied that no one will ever know because the seminary building expenses were recorded with those of other major building projects. With passage of time and memory, it would have been very difficult to sort out the seminary's building expenses from those of other projects.

One seminary whose published history reveals the clergy's and laity's involvement in aiding seminary students is found in Peter Leo Johnson's history of Milwaukee's St. Francis Seminary. The latter seminary, as noted, had a regional significance as a school in which seminarians enrolled from dioceses of the Upper Middle West. Johnson relates how the larger Catholic community participated in this responsibility after the seminary's founding era. By the late nineteenth century, the fund-raising efforts to sustain students were formalized in the St. Francis League organized in 1897. The organization was composed mainly of alumni priests of some thirty dioceses who pledged a fixed annual sum -- usually ten dollars. Within a few years lay people became interested in supporting needy students. In 1910, the effort was incorporated as the Indigent Students' Fund of St. Francis Seminary to raise funds among laity

and alumni and expend them on behalf of seminarians. The fund was reorganized under the name of the seminary's Educational Foundation in 1932. By that time, it had granted \$203,556.34 to St. Francis Seminary students since 1898.

Under the Foundation, two levels of support were available to seminarians, Student Aid and the Deferred Tuition Loan. Student Aid was limited to the seminary's high school division and by exception available to students as the college level. College seminarians were eligible for a Deferred Tuition Loan to a maximum amount of \$250 per year and \$1,000 for the four years of college. Theology students would thereafter be under the financial responsibility of sponsoring dioceses and subject to their varied policies regarding repayment.

This brief account of St. Francis Seminary's funding for students does not treat the other funds raised by the laity and clergy of Milwaukee for periodic capital campaigns for constructing and renovating seminary buildings. The totality of such efforts represents the great tradition of shared responsibility for ministerial education. Varied efforts of this kind could be studied for other institutions in other regions.

In the cycle of change taking place in Catholic seminaries over the past three decades, few traditions have remained unaltered. But some practices of funding diocesan seminarians have shown a remarkable continuity. The ideal that no seminarian was to be deterred from pursuing theological studies for financial reasons remains a guiding principle, though anecdotal evidence suggests that diocesan seminarians are not well funded.

Some redirection of seminary fund-raising has taken place through the years as high school and college seminaries have closed thereby allowing resources to be devoted to seminaries and students at the theology level. Seminaries have started development offices especially those not owned by dioceses and thereby having no access to direct diocesan subsidies. The seminary's longstanding fund-raising appeals to the Catholic community on the basis of assisting young men on their way to the priesthood can no longer be made for most such efforts. Now many seminaries are open to lay students and the aims of seminary programs have been expanded to include their professional and academic development.

As more Catholic seminaries enroll lay students, then the issue of their financial support

should command greater attention. Catholic seminaries lack a tradition of offering loans and scholarships to lay students. To sustain the professional development of lay church professionals whose numbers are growing especially among women, Catholic Church leaders should reexamine the limited financial assistance available to them and consider ways to meet lay students' funding needs. This issue might be of particular concern to church leaders as Catholic lay students increasingly attend Protestant and interdenominational seminaries where aid is available.

In considering the future of funding for lay students, it is useful to reflect upon the rich Catholic heritage of common responsibility that is demonstrated in past practices of funding seminaries and seminarians. This shared responsibility of the church community took on different manifestations, as already cited, from the seminaries' founding era, through the era of European mission society support, and finally the generosity of generations of Catholics acting together through the fund-raising organizations appropriate for each period. Given the demands of developing lay church professionals, it is now desirable that this tradition of the Catholic community's common efforts for supporting seminaries and their students be made more widely known as a basis for appealing for funds for lay students -- whose training for professional responsibilities in the church is becoming as necessary as that of ordained ministers.