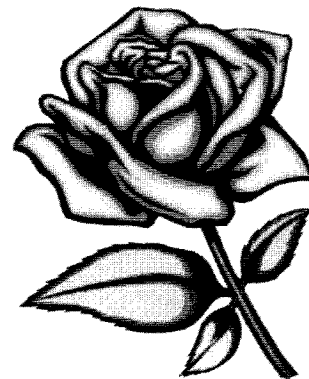


The Gold Rose

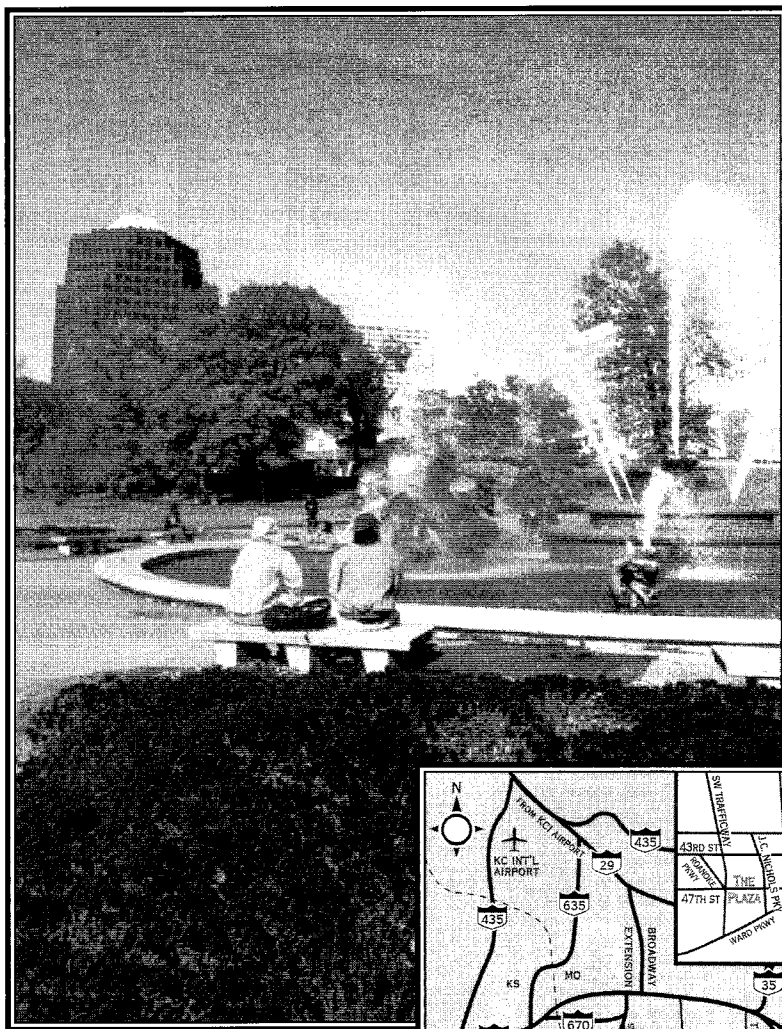
of Beta Sigma Psi National Lutheran Fraternity

Volume 47, Issue 3

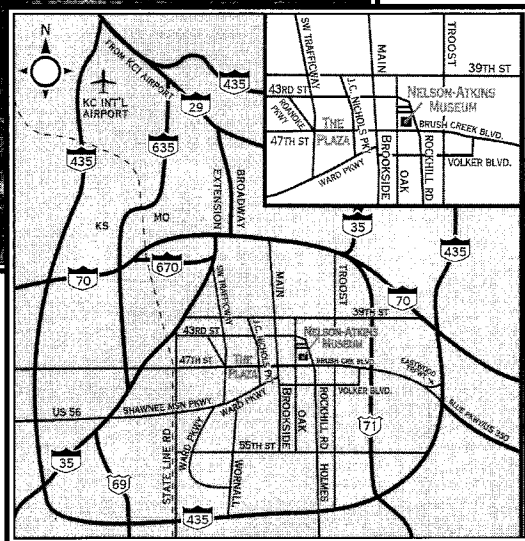
Spring 2002



Kansas City 2002



The City of Fountains
Pages 4&5



In this Issue:

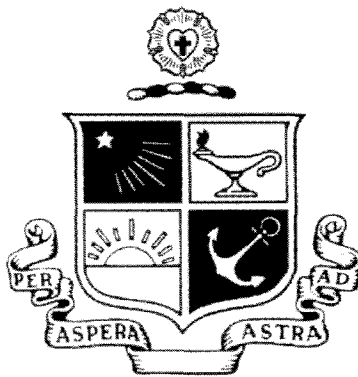
Kansas City Preview

Student Loan News

Prayer of Jabez

A Call to Act

New EF Chairman



The Gold Rose of Beta Sigma Psi

Volume 47, Issue 3

The Gold Rose is written and distributed by volunteers three times annually. If you would like to contribute articles, photographs, or advertisements, please contact the National Publications Editor.

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Parents: Your son's magazine is sent to his home address while he is in college. If he is no longer in college and not living at home, please send us his new address.

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President's Corner

Kirk Meyer, 25th National President

The Forest from the Trees

I'm sure you are familiar with the saying "He can't see the forest from the trees," which people tend to say when someone gets so wrapped up in a number of individual things that he doesn't pay attention to or can't see the big picture.

All too often I find myself focusing on trees rather than the forest, which I imagine is due to my background and profession - engineers are taught to solve individual problems, not fix the world in one fell swoop. I've also noticed that we as a national fraternity, individual chapters, and individual members seem to focus on and even become obsessed with the trees probably more often than we should.

But at the same time, I must say that there must be some attention paid to the trees and not just the forest, or you'll end up running into one. Another saying which I try to remind myself of when I start feeling overwhelmed is "And this too shall pass." It's good to keep that one in mind when you encounter a redwood to cut down from time to time instead of a more manageable spruce or oak tree.

Through our more than 75-year history, Beta Sigma Psi has encountered a lot of sizeable trees in the forest and has managed to deal with most of them for a positive outcome. A few branches have smacked us in the face, but we've recovered and continued. Very few of us have the capability or time to take on the entire forest at once and make any progress. However we can each take on a couple trees while keeping the forest in mind, and I would ask everyone to please do so. Here are a few trees.

Recruitment: We currently have 4 chapters at near record-low numbers and on the brink of closing. If you live near a chapter or in an area where many of our members have traditionally been recruited, please contact the appropriate chapters and offer your assistance. Also, contact the Lutheran churches near you and urge them to send their collegiate men in our direction. Alumni support and assistance are two huge factors in boosting recruitment, so please do what you can.

Leadership roles: I don't know of too many alumni chapters where they have heated races for their officer boards. The Educational Foundation is also looking for new and additional hands, and the National Board is projecting a large turnover in its positions in August. People too often shy away from leadership positions because they fear it will take too much time. In reality, most positions only require a few hours per month on average, with maybe a handful of short, concentrated extra efforts during the year. And if more people are involved to share responsibilities and break down tasks into smaller pieces, even less time is required per person, and more gets accomplished.

We need more people to step forward and help so we break the cycle of overburdening and quickly burning out the few who do step forward to help. Consider a leadership position in one capacity or another.

General involvement: It's a wonderful feeling to attend an event such as a chapter Homecoming, National Convention, or even a metropolitan alumni gathering with a great turnout with lots of excited people. It's also disappointing to attend the same types of events with only a handful of people. Simply being there and being a part of it creates excitement, even if there isn't a grand underlying purpose to be there. The people who organized the event also feel much better and more energized because their efforts paid off in a successful event. Make a point of going back to your chapter's Homecoming this year, attend the National Convention in Kansas City in August, or start or be a part of an existing metropolitan group which meets from time to time.

Financial support: Yes, this one is as old as the hills, but it doesn't appear to be going away anytime soon, unless we get a wealthy alumnus to endow the entire fraternity. The Educational Foundation didn't run its normal annual fund raising effort this past fall, primarily due to the events of September 11. It seemed that many people probably made an effort to support relief efforts and therefore wouldn't be in a "giving mood" toward the Foundation. But, the

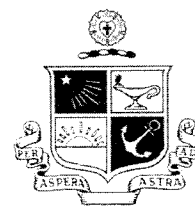
Foundation continues its support of National and chapter educational programs and is more than happy to accept your donations. I also don't know of too many chapter houses which don't have repairs needed, but lack the funding to do them. It's very disheartening to have parents not want to let their son live in a chapter house because they fear for his safety due to the condition of the house. Consider a donation to your chapter's upkeep efforts, and if your chapter has closed, consider "adopting" one which is still in operation.

Chapter support: Our chapters need alumni to tell them when they are doing a good job, encourage them when times are tough and help them when sometimes things go wrong. Supporting a chapter is easy if you live nearby - just stop in on a regular basis to join the men for dinner and a chapter meeting. For those who live far away, keeping up to date with chapter news and participating in an e-mail list can offer much-needed support. Also, please let the chapters know if you can help graduating Beta Sigs with leads on jobs. It's a tough economy for grads, and even an informational meeting by phone can make a difference.

I imagine most people have seen the word TEAM broken down as an acronym for Together Everyone Achieves More, which is very true. Likewise, a burning coal is much more effective if it is surrounded by many other burning coals and not just sitting by itself. A little bit by everyone adds up to a lot in total. Join the Beta Sig logging crew to tackle a couple trees each and take care of the entire forest as the end result.

per Aspera ad Astra,

Kirk Meyer, A-663
25th National President



2002 National Convention

By Jim Shildmyer, Eta

Plans for the 2002 National Convention are well under way in Kansas City. The Convention committee includes alumni and active members of Alpha, Delta, Epsilon, Eta, Iota, Nu and Pi chapters. The 2002 Convention will take place August 8 - 11 at the Country Club Plaza in Kansas City, MO.

Convention activities will center around the Four Points Sheraton located at 45th and Main adjacent to the historic Plaza district.

The Plaza is the cultural center of Kansas City and includes more than 15 restaurants and dozens of shops. The Plaza is a popular entertainment location because of its shopping, clubs and architecture.

In the Plaza are are several museums including the famed Nelson-Atkins Museum of Art and the Kemper Museum of Modern Art.

Convention activities begin Thursday evening, August 7 with a registration period and a reception to renew old friendships and meet brothers from across the nation.

The National Board of Directors will meet that evening as will the Awards Committee to begin reviewing the chapter's submissions.

Friday morning will begin with the start of the Leadership Academy at 8:30 a.m. in

Ballroom A. The Awards Committee will meet again that morning to finalize results and the second session of the Academy will meet in the afternoon.

At 2:30 the sessions will wrap up for tours of the Truman Presidential Library for those interested.

At 5:30 p.m. Beta Sigs and their guests will tailgate at Royals Stadium followed by the ball game between Kansas City and Tampa Bay. Transportation will be provided between the hotel and the ball park for those who do not wish to drive.

Saturday will include meetings for both the Beta Sigma Psi Foundation and the Educational Foundation beginning at 8:00 a.m. The third session of the Leadership Academy will begin at 8:30 a.m. At 10:30 the National Council meeting will begin including the election of a new slate of National Officers.

At noon the sessions will break for lunch and presentation of chapter and national awards.

Early Saturday afternoon will conclude business of the National Council. The afternoon will be open for attendees to enjoy Kansas City. Several alumni chapters plan to host gatherings later in the afternoon.

Beginning at 6:30 p.m. a reception will be held in the pre-function area of the hotel followed by the banquet beginning at 7:15 p.m. including entertainment and installation of the 2002-2004 Board of Directors.

After the banquet the schedule will include several activities for active and alumni members to choose from.

On Sunday the convention will host a continental breakfast at 8:00 a.m. followed by worship at 9:00. Jeff Moore from Concordia Seminary in St. Louis will lead the service. Pastor Moore is the National Pastoral Advisor.

Plans are to conclude

2002 Convention Details Country Club Plaza Kansas City, MO

When:

Aug. 8-11, 2002; Registration opens Aug. 7 in the evening with a reception.

Room Reservations:

Rooms have been set aside at the Four Points Sheraton Hotel located at 45th and Main in Kansas City, Mo. The rate is \$79.00 per night for up to four people per room. Reservations can be made at 816-753-7400 by mentioning Beta Sigma Psi. Space should be reserved by June 8 to ensure availability.

Registration:

The form on the next page may be used for registration. Forms may be mailed to Grant Peters, 11947 Harrison Drive, Kansas City, MO 64146

Questions?

Call Jim Shildmyer at 913-491-4593 (shildmyer@att.net) or Del Karmeier 816-942-4235 (delkarm@aol.com).

Plaza Info:

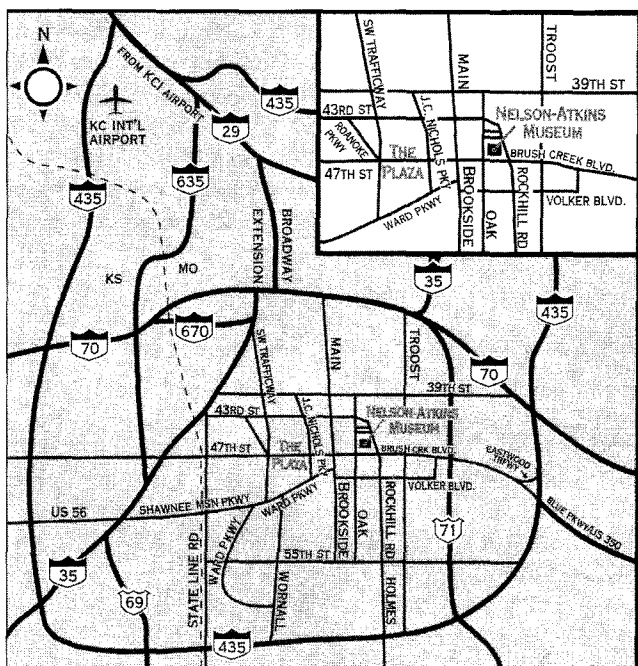
www.countryclubplaza.com

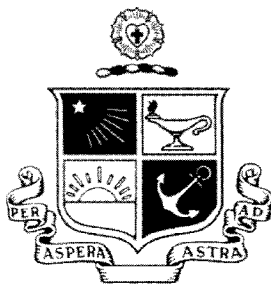
activities by 10:30 to allow everyone to begin travelling for home. New members of the National Board will have a chance to meet later in the morning to discuss operational issues.

Included in the registration fee are the Awards Lunch and Banquet as well as the cost of meeting facilities, refreshments, transportation to the events and convention materials.

Several Kansas City area alumni wives are putting together plans for a women's program to include shopping, sightseeing and garden visits. The plans for this group will be sent to those indicating they plan to have guests attend.

See you in Kansas City!





Beta Sigma Psi

National Convention Registration Form

Due June 8, 2002

Kansas City, Missouri
August 8-11, 2002

Name: _____

Home Address: _____

City, State, Zip: _____

Day Phone/Evening Phone: _____

Email: _____

Chapter and initiation year: _____

Names of any guests: _____

Nametags to read (if something
other than above is preferred): _____

Basic registration fee include banquet and awards lunch Qty: _____ X \$95 = _____

Truman Library and Royals game with Tailgate: no yes add \$20 per person = _____

Additional guests at Saturday banquet: no yes add \$35 per guest = _____

Convention T-Shirt: XXL _____ XL _____ L _____ M _____ add \$15 per shirt = _____

Late fee: \$20 if received after June 8th 2002 add \$20 per person = _____

Total: _____

Please enclose checks make out to Grant Peters and include form.
Mail to 11947 Harrison Dr., Kansas City, Mo 64146.

Please note: Seating for the Saturday banquet is limited to the first 125 registrants,
so be sure to send in your registration early.

The Prayer of Jabez

By Rod Thompson, Epsilon

I listened intently to Bob Hillard's keynote speech during the Membership Education Forum in February 2002. About 100 actives and associates had gathered for the weekend activities that included the National Basketball Tournament. Bob asked the gathering "...how many of you have heard about the prayer of Jabez?" About fifty hands were raised high.

Bob is a distinguished alumnus from Mu Chapter, Past National President and Lienemann Award recipient - and those of you who weren't at the MEF missed another opportunity to participate in an inspirational weekend.

The Jabez Prayer is found in 1 Chronicles 4:10 (NKJV):

"And Jabez called on the God of Israel saying, 'Oh, that You would bless me indeed, and enlarge my territory, that Your hand would be with me, and that You would keep me from evil, that I may not cause pain!'"

What is remarkable about this Old Testament Bible passage is the context. It's like reading a phone book, and about the letter M the names stop and this information about Jabez is inserted. Then, as quickly the passage is completed, the phone book continues without further interruption.

I found "The Prayer of Jabez" in the bookstore for less than \$10 and purchased this text. It didn't take long to read the text cover to cover thanks to large print, and few pages. I reflected on the reading and I felt that God had shown me that the interpretation of this prayer, as provided by the author of this little book, could be applied to Beta Sigma Psi.

"Oh, that You would bless Beta Sigma Psi indeed!"

Why not ask God to bless our fraternity? God has surely blessed us in the past, even without us asking. Our National Constitution, our whole purpose as a fraternity, is based on faith principles.

"The objective of this Fraternity shall be to promote an organization of communicant Lutheran college men who shall recognize that the life rooted with Christ in God is the only true goal of human existence, and who therefore, foster, encourage, and inspire activities and relationships which promote this end."

There is urgency in Jabez's prayer. By adding "indeed" to this prayer, Jabez was writing in capital letters, underlining, exclaiming. "Ask," promised Jesus, "and it will be given to you" (Matthew 7:7). "You do not have because you do not ask," said James (James 4:2). Clearly, we should ask God to bless Beta Sigma Psi.

"Oh, that You would enlarge Beta Sigma Psi's territory!"

We should prayerfully ask God to bless our expansion efforts so Beta Sigma Psi can make a greater impact for our Lord and Savior. I speak with collegiate men who attend colleges and universities where Beta Sigma Psi is not present. I ask them if they attend a Lutheran church. When the answer is no, I ask, "Any church?" and the answer is still "no". The pastors who have supported Beta Sigma Psi in our 77 years of existence have realized that our fraternity is helpful in providing continuity for a young

man's faith journey. The recent experience of expansion to Concordia College in Bronxville, New York and Midland College in Fremont, Nebraska is truly encouraging. Beta Sigma Psi has provided a place for young Lutheran men on those campuses to help continue their faith journey! As long as Beta Sigma Psi retains the objective as stated in our National Constitution, "...promote an organization of communicant Lutheran college men..." we retain the distinction between our fraternity and every other fraternity on campus.

"Oh, that Your hand would be with Beta Sigma Psi!"

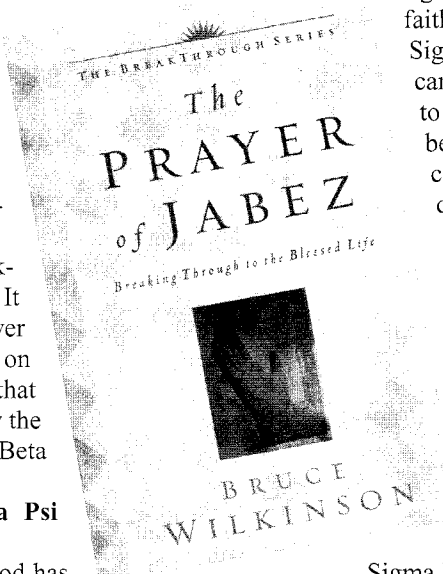
We should prayerfully ask God to send us pastors to help guide us in our collegiate mission. We need God's divine help to send word to all Lutheran pastors that Beta Sigma Psi is a place young men can continue their faith journey while they attend college. When Beta Sigma Psi isn't at their school, a Lutheran pastor can inspire these young men to organize a group to colonize and strive for their chapter's membership charter and sustained presence on their college campus. Lutheran pastors have been a driving force throughout the history of Beta Sigma Psi. The Rev. Frederick William Gustav Stiegemeyer helped organize the Lutheran Illini League in 1919 at the University of Illinois and Beta Sigma Psi was incorporated on April 17, 1925. The Rev. Paul Schmidt helped establish Beta Sigma Psi's presence at Purdue. Rev. Erck was a primary advocate of Beta Sigma Psi at the University of Nebraska. And so on. Please ask for God's blessing to inspire our Lutheran pastors and the Lutheran churches to support Beta

Sigma Psi.

"Oh, that you would keep Beta Sigma Psi from evil!"

We are challenged through temptation every day of our existence. Beta Sigma Psi endeavors to provide a balance between spiritual, scholastic and social activities of our collegiate members. These guiding principles continue throughout our career. In the Lord's Prayer, Jesus included "And do not lead us into temptation, but deliver us from the evil one" (Matthew 6:13). Nothing about confrontation is mentioned in this passage - just safekeeping from evil and harm. Our collegiate members need strength from God to avoid temptations and keep steadfast on their faith journey.

There are many critics of "The Prayer of Jabez". I acknowledge this and many are not fans of Bruce Wilkinson's book (The Lutheran, March 2002). However, I believe the critics miss the point. The Prayer of Jabez does not replace or take precedence over The Lord's Prayer. I would suggest using all available bible passages for encouraging faith journeys. I would also hope that Beta Sigma Psi could continue in our mission to help young Lutheran men remain steadfast in their faith while they attend college. Please pray with me that God will bless Beta Sigma Psi National Lutheran Fraternity indeed!



We need your help, now!

Rush has always been vital to sustaining membership for any social fraternity, and especially so for Beta Sigma Psi National Lutheran fraternity. Don't delay or wait to help out next year.

Talk to your pastor! Talking to your pastor about Beta Sigma Psi will help your pastor be an advocate with the graduating seniors and the other young men in your church. Your spiritual faith journey is a testimonial for your pastor to take an interest in Beta Sigma Psi. Another great tool is the National website at www.betasigmapsi.org or one of the chapters' websites. Your pastor has a network of Lutheran pastors - ask him to spread the word!

Talk to the graduating seniors in your church! You could ask the church office for a list of the graduating seniors if you don't know who they are or if you are a member of a large church. Talk to the graduating senior's parents. Talk to the graduating seniors. Even if they aren't going to a college where we have a Beta Sig chapter, perhaps they are going to a college or university where we want to colonize or bring back one of our legacy chapters. Plant the idea with the graduating senior that a social fraternity for Lutherans is available as an option and ask them to check out the National website.

Talk to your family and extended family! There are many opportunities to

acquaint family members with Beta Sigma Psi. Sons, nephews, and cousins are wonderful candidates. Beta Sigma Psi's tradition is rich with legacy members. Encourage family and extended family members to consider Beta Sigma Psi!

Talk to your church friends! Your church friends have families and extended families. Acquaint your church friends with Beta Sigma Psi National Lutheran fraternity. Your faith journey and life experiences are the best reference.

Talk to the chapters! When you have a good prospect, call the appropriate chapter with the name and contact information! The chapter contact information is included on the back of your Gold Rose! Write a letter to the chapter and send the letter to the "Rush Chairman". Include some background information to give the Rush Chairman background on the prospect.

Talk to the National Office! If you have a good prospect that is interested in Beta Sigma Psi but is not going to attend a college or university where we have a chapter, talk to the National Office and let us know! We can help this young man determine if there is potential for establishing a Beta Sigma Psi colony at the college or university. What a great way to help Beta Sigma Psi's expansion efforts!

*by Rod Thompson, Epsilon
Interim Executive Director*



Beta Sigs Needed

Volunteers are needed to fill vacancies for the National Board of Directors, the Educational Foundation, Metropolitan Area Alumni Chapters and Alumni Chapters!

In this era of virtual connectivity, location is not as significant as willingness and desire to contribute. Meeting other Beta Sigs from around the country is an exciting adventure.

Contributing to the fraternity's growth and expansion on college campuses is exhilarating! Helping to provide the Beta Sigma Psi National Lutheran fraternity experience to others is truly a worthwhile endeavor.

Please consider helping out and using your spiritual gifts and talents to help our fraternity thrive and continue in this unique mission for the Lutheran churches. Contact the National Office and let us know about your interests and preferences on volunteering and we will help match needs with interests.

Call the National Office at 618-235-0014, fax number 618-235-0051 or email: office@betasigmapsi.org

Thanks Steve Panhorst!

Steve Panhorst, an alumnus of Eta Chapter, recently stepped down from his position as director of the Education Foundation after nearly a decade of service to the fraternity. Under his direction, the EF consistently supported undergraduate education and the National Fraternity

Below is a copy of Steve's letter announcing the change of leadership at the EF. Thanks for your years of service, Steve!

Hello, everyone! I hope this message finds you happy and healthy. After ten years of service to the Beta Sigma Psi Educational Foundation as its Chairman, it is time that I conclude my role.

I am honored to have served our Fraternity in this capacity. During my time on the board, I was able to serve with a diverse group of Beta Sigs who have quietly given many, many hours of service to our Fraternity. I would like to take this opportunity to thank four of them:

Bob Norris also joined the board in 1992 and has been the Annual Fund Raising director ever since. Few people recognize the amount of planning and preparation the phone-a-thon requires, complicated by the fact that Bob no longer even lives in the state where the phone-a-thon is conducted.

Roger Plackemeier has served as the director of scholarships for as long as anyone can remember. He has been a true leader, experimenting with new approaches to increase applica-

tions and leading a committee to consistently and thoroughly review all applications to select the recipients.

Paul Melling kept the organization's finances in order for many, many years. His expertise and diligence ensured that we kept the IRS happy, which can be difficult for 501(c)(3) charitable organizations.

Bill Bunte assumed the role of Treasurer a few years ago and efficiently maintains the books. He has provided much-needed stability in this very important role.

If you know these men or the many others with whom I've had the pleasure of serving, please thank them for their many years of hard work, for I cannot thank them enough.

Effective immediately, Keith Dierberg, a former Chairman of the Foundation and current Vice Chairman of the Foundation, will assume the duties of Chairman until a new election and permanent Chairman is found. Please direct all correspondence to Keith using the following contact information: Keith Dierberg, 1955 Windmoor Place, St. Louis, MO 6313, 314/965-6589.

Again, thank you for the opportunity to serve Beta Sigma Psi. I look forward to a time in the future when I am reenergized and will be ready to serve Beta Sig again.

Sincerely,
Steve Panhorst, Eta '86

Answering the Call to Act

By Matt Kreps, National Publications Editor

This issue of the Gold Rose highlights two parts of fraternal life in striking contrast: our Lutheran heritage and the need for active support from alumni members at all levels of the fraternity.

A New Look at Alumni Support

The founders of Beta Sigma Psi envisioned a very different kind of alumni relationship based on faith in a common God and frequent communion between Brothers in Beta Sigma Psi who are Brothers in Christ.

Over the years, our alumni continued to give generously of their financial resources allowing us to support several outstanding chapter facilities and a strong Educational Foundation. But dollars alone didn't create this infrastructure.

More critical to our success was the willingness of alumni to give of their time and energy to build chapters on college campuses, serve on the National Board and oversee the stewardship of our financial resources. Today, we need willing alumni in these roles more than ever.

Our alumni infrastructure is weaker than is healthy for the survival of Beta Sigma Psi. Several chapters face critical needs to pay off housing renovations and begin needed updates to their facilities, recruitment is lethargic and positions are vacant on alumni and national boards.

At the same time, there has never been a better opportunity for growth in Beta Sigma Psi as the Lutheran Church seeks opportu-

nities to retain its youth base, colleges are looking for a different kind of fraternity and values run strong on college campuses across the nation. We have to act today or lose the opportunity. We need alumni to step forward to work together

Embracing our Lutheran heritage is about more than being Lutheran. We must embrace the work ethic and personal responsibility that defines the Lutheran mentality and put it to use supporting Beta Sigma Psi.

on the fraternity's behalf. If enough of us can make a small commitment, we could speak volumes in answering the call for Beta Sigma Psi.

Please prayerfully consider if there is a way you can contribute to the future success of the fraternity. If your schedule will permit you to serve actively on a National or Alumni Board, please let us know. If you can even help contact alumni to personally invite them to a homecoming event, ask them for support in taking care of our facilities or invite their involvement in an alumni group the results could be staggering. Groups of five or six alumni working together can build a metropolitan alumni chapter or even a collegiate chapter on a nearby campus. Surprisingly, the commitment for this activity can be just a couple of hours a month.

Contact the National Office for more details. If you are willing, we will find an opportunity that fits your schedule.

Embracing Our Heritage

Our Lutheran heritage has served us well through the years. Offering something more than parties, homecoming and a place to live is a critical part of Beta Sig's success for more than 75 years - and it can be a critical part of our future growth as well.

What makes this equation really work is alumni. If alumni are involved actively in a college chapter, that chapter is more likely to be active in the local church, financially stable, and successful in recruiting solid new members year after year.

Notice that the last paragraph said nothing of being active in the college chapter from which an alumnus graduated, just a chapter. Once a member takes alumni status, his service should focus on sharing the Beta Sig experience, even if it's not at his old chapter. In fact, this exchange of members at the alumni level brings new ideas and new insight to chapters, something we need.

Alumni also offer a resource to hold our chapters to a higher standard. Chapters stay the course better when a group of alumni regularly attend chapter meetings and events. If those alumni are near enough to the chapter to drive over, great. A phone call can also go a long way toward keeping rush chairmen motivated, treasurers on top of the budget and scholarship chairmen focused on grades.

A solid alumni presence also detects trends and issues in the chapter house before they become problems. For too long, alumni chapters have depended on a single advisor to regularly oversee chapter activities. Coupled with a busy schedule and commitments of his own, this advisor has been expected to do the job of several men. It's time to break this advisor's role into more manageable pieces.

An alumnus could oversee spiritual activities and regularly communicate with the chapter's pastoral advisor. Another alumnus helping keep the chapter academic performance strong would be greatly helpful, especially if this alumnus lives in town with the chapter. Another few alumni who could visit the chapter regularly throughout the year to help with facilities issues could make an immediate impact.

Even on the dreaded issue of money, greater alumni involvement would help. Several alumni across the geographic area from which that chapter draws its new members could help in keeping the chapter visible in the Lutheran community for future recruitment. Most alumni chapters leave the task of chapter fund raising to a few members when this is really a job for a small committee, especially if there is a mortgage to pay.

Embracing our Lutheran heritage is about more than being Lutheran. We must embrace the work ethic and personal responsibility that defines the Lutheran mentality and put it to use supporting Beta Sigma Psi.

This fraternity achieved great things with the support of active and alumni members, and it is time to renew our commitment to its success. That commitment begins on a personal level with each and every one of us. I hope to see you soon working alongside myself and other alumni on behalf of this organization.

Brotherhood Updates

Those Who Have Departed

Robert W. Ruder, died August 23, 1999.

Rev. Reuben J. Schmidt, Honorary Zeta 1951, died March 8, 2002. Rev. Schmidt was born July 13, 1918, and graduated from Concordia Seminary St. Louis in 1944. Rev. Schmidt was pastor of St. Luke's Lutheran Church and Kansas State University Lutheran Ministries from 1949 to 1956.

Visit BΣΨ Online for the National E-mail List

Sign up online to get more information about fraternity happenings through the national e-mail list.

Visit www.betasigmapsi.org for instructions.

Update yourself! Return the postcard in this issue today so your brothers can find out where you are.

Consolidating your student loans? Procrastinate and save.

Usually, a financial advisor would suggest you always take care of money matters in a timely fashion. This year, student loans may be an exception to that rule.

Sandra Block writes in USA Today's popular "Your Money" column that changes in interest rates may benefit those who consolidate their student loans after July 1, 2002.

July 1 is when the federal government recalculates the interest rates on these loans, based on a formula tied to interest rates for short-term Treasury bills. With the federal funds rate at its lowest in years, the experts say loans issued after July 1998 could see rates as little as 4%.

If you are currently on a variable rate, you'll automatically benefit until the following year when rates are recalculated. If the economy improves, rates could increase in 2003. One way to lock in your low rates is to consolidate your student loans into a single loan. This locks in a weighted average.

Consolidation usually gives you greater control over the terms of repaying the loan by varying the time and payment schedule to meet your needs. Loans can be repaid over as many as 30 years. Interest paid on student loans is deductible from your federal income taxes for up to six years.

Finding a balance between low rates and a reasonable repayment period will maximize savings. Experts advise not taking the longest repayment period offered since it will increase the

amount of interest you pay over the life of the loan.

There are no penalties with most lenders if you choose to pre-pay your student loans and complete the terms early. However, missed payments can be a serious problem. Those in default on their student loans may be turned over to collection agencies, and the government can require your employer to withhold part of your earnings to repay the loans.

The Internet site www.finaid.org features a calculator that will estimate what you can afford to pay each month, based on your income. Only have one loan? Don't worry. You can consolidate a single loan. However, unless the loan is for more than \$7,500, you may not have flexibility on the payment terms.

Borrowers can lower their interest rates even below the locked in rate. Some lenders offer extra interest rate deductions for having your account electronically debited or for making all of your payments on time.

The federal government also offers a consolidation program for borrowers with direct student loans. These loans are issued by the federal government, instead of through a third-party lender. You can find more information at www.loanconsolidation.ed.gov, or by calling 800-557-7392.

Not sure who owns your loans? Check out the loan tracking service at National Student Clearinghouse, www.nslc.org.



During the NIC national convention in Washington, D.C. in December 2001 National President Kirk Meyer, Jon Link (Alpha '91), Regional Vice President Chad Winterhof, Mr. and Mrs. Gerhardt Dohmeier (Eta '55), and Jonathan Rolf (Iota '87 not pictured) met up to share memories and stories.

Quick Facts: Fraternities by the Numbers

The 5,500 national fraternity chapters have a collective grade point average above the all men's grade point average.

Seventy-six percent of all Senators and Congressmen belong to a fraternity.

Forty of the 47 Supreme Court Justices, since 1910, were fraternity men.

All but two United States Presidents since 1825 have been Greek.

Of the Nation's 50 largest corporations, 43 are headed by fraternity men.

Eighty-five percent of the Fortune 500 executives belong to a fraternity.

Probability of graduation increases from 47% of non-members to over 60% for fraternity members.

From Eta Chapter Online at <http://www.umn.edu/~betasig/>

Iota Hosts MEF: A Roaring Success

By Chad Pfister, Iota

On the weekend of February 8, 2002 over 100 Beta Sigs gathered in Columbia, Missouri for the 2002 Membership Education Forum and National Basketball Tournament.

The weekend started with a social gathering at the Iota chapter house on Friday night. It was a good time for members from different chapters to interact with each other.

On Saturday morning everyone reconvened at St. Andrews Lutheran Church for the Membership Education Forum. The Membership Education Forum dates back to 1997, when then President Craig Varner organized a spring meeting for all collegiate members. Craig hoped to create another event that all Beta Sigs could get together at, because at that time the only large scale meeting of Beta Sigs was during the National Convention. Since that time, MEFs have been held on a yearly basis.

Opening Comments were issued by the weekend's coordinator, Chad Pfister, and National President, Kirk Meyer. Roll Call was taken at that time, and all chapters were in attendance except for Beta Chapter. Also in attendance was Craig Varner, Steve Lapinski, Tanner Ehmke, Chad Winterhoff, James Schildmyer, Del Karmer, Jeremy Murrish, and Rod Thompson representing the National Board. Also in attendance were several Alumni from the Iota Chapter, as well as National Consultant Scott Gillard.

Scott Gillard, National Chapter Consultant, followed up the opening comments and encouraged those in attendance to interact with other members from different chapters not just during MEF but throughout the entire year. He also encouraged members to look into attending the Undergraduate InterFraternity Institute. Following Scott Gillard was Iota active Rodney Mais, who facilitated a presentation on hazing. He talked about the negative effects on hazing, and how it tears down brotherhood. He then broke up the group into smaller discussion groups and had each come up with an idea on how they could build up brotherhood in their chapter between the active and associate members.

Following the hazing presentation, all

associate members went with Kirk Meyer and Scott Gillard for Associate Member training. Also held at this time was officer roundtables for Presidents, Membership Educators, House Managers, Treasurers, and Rush Chairmen. For those members in attendance who did not fall into either category broke up into groups, each group focused on one of the three S's. Following about an hour of discussion, the large group was brought back together for the final two sessions. The next to last session involved small group discussion again with the three S's but included groups talking about Publicity, Traditions, and National Constitutional Review. Following the final round of small group discussion, each president reported on the status of their chapter, and one representative from each group gave a report on what their group talked about.

During lunch, Linemann Award winner Bob Hillard spoke to the group about how Beta Sig had helped him in his life and ended with the statement that everyone is a winner and presented all collegiate members with their own gold medal.

Following the Membership Education Forum, the National Basketball Tournament was held at the Columbia City of Armory. In all, nine teams entered the tournament, and was won for the second time in three years by the Alumni from Delta Chapter. They won a hard fought final game from the surprise team of the tournament Alpha-Alpha. In the third-place game, the men from Eta Chapter defeated Zeta Chapter.

That night everyone had a social function at Splashers. A good time was had by all in attendance, and it was another great opportunity for everyone one to get back together and socialize. The weekend ended on Sunday with everyone attending church at either St. Andrew's Lutheran Church or Campus Lutheran Church.

Overall the 2002 edition of the Beta Sigma Psi Membership Education Forum and National Basketball Tournament was a great success. It was the hope of all that were in attendance that all the chapters could grow from their experience at this year's Membership Education Forum.

Delta Wins National Basketball

The 2002 Beta Sigma Psi National Basketball Tournament was unlike any National Basketball Tournament before it. Due to a schedule conflict with the University of Missouri Recreation Center the tournament was moved off campus to the City of Columbia Armory. The Armory was an excellent location for the tournament; however it had only one court and limited the earlier round games to half-court basketball.

The opening game of the tournament featured last year's champions Epsilon against the team from Alpha. This game was a battle from the beginning and it came down to last minute before the winner was decided. With a last second shot Epsilon walked away the winner with a score of 25 - 23. The partner game of the Epsilon-Alpha game featured the Warriors from Alpha-Alpha against the combined team of Psi/Chi. This was expected to be a battle of small colleges however Alpha-Alpha but together an unbelievable combination of offense/defense and defeated Psi/Chi 37 - 7.

The second set of games involved Zeta vs. Epsilon 2 and an intrastate rivalry between the hometown chapter Iota and Eta. Epsilon 2 but together a good game against Zeta, but it was not enough to defeat them as Zeta won 20 - 16. The sports rivalry between Iota and Eta dates back to the late 1960s when the first Bourbon Barrel football game was played between the two chapters. Unfortunately the hometown advantage couldn't help the boys from Iota out as they lost to Eta in the last minutes 17 - 15.

The first consolation game of the tournament featured Alpha vs. Psi/Chi. Alpha proved to be the superior team as they defeated Psi/Chi 27 - 14. The partnered game of Alpha-Psi/Chi was a rematch of last year's championship game between Epsilon and Delta Alumni. The Delta Alumni were out to revenge their loss last year to Epsilon, and the Delta Alumni proved to be too much for Epsilon as they

continued next page



A large group of Alpha Alumni from the reactivation era returned to the annual Homecoming festivities in October, 2001, to help honor Merle Aukamp as the 2001 recipient of their chapter Distinguished Alumni Award. Several members of the group hadn't seen each other in many years and thoroughly enjoyed the weekend and the Illini victory. A couple also brought with them pictures from their collegiate days which brought back many memories and reminiscing. Pictured are (front row) Joe Doninger, Dale Wachtel, Merle Aukamp, Del Karmeier, (back row) Ralph Folkerts, John Dodge, James Meyer, John Knodle, Lloyd Karmeier, Bill Bunte and Ed Bucnis.



National Basketball From previous page...

handed them a 30 – 18 loss. As the tournament entered the full court portion of the event, there were quite a few interesting match-ups.

The first full court of the tournament featured Iota vs. Epsilon 2. Iota was out to remind everyone where they were, as they routed Epsilon 2 40 – 17. The next game involved a rematch of a game played earlier that day. The question on everyone's mind was whether Epsilon could defeat Alpha a second time. That question was quickly answered as Alpha walked away the winner with a score of 20 to 14. With Alpha's winner it setup Beta Sigma Psi's own version of the Braggin' Rights game.

The first semifinal of the night featured Alpha-Alpha and Zeta. In what proved to be one of the most shocking upsets of the night. The men from Alpha-Alpha held their own against the tough Zeta team and booked their ticket to the final with a 12 – 9 victory. The second semifinal was between Eta and the Delta Alumni. Much like the first semifinal, this game was all about defense, and early on it looked like the guys from Eta might beat the Delta Alums, however Delta pulled away late and

won 11 – 7.

The Beta Sig Braggin' Rights game (5th place game) proved to have the same result as the real Braggin' Rights game as the team from Alpha defeated Iota 15 – 9. The 3rd place game was a blowout as Eta chapter handily defeated Zeta 28 – 8.

The game that everyone was waiting for was the championship game between Alpha-Alpha and Delta Alumni. Could Alpha-Alpha defeat the Delta Alumni and win the National Basketball Tournament in their first year as an active collegiate chapter. These two teams from Nebraska battled for the entire twenty minute game, but like in previous years the Delta Alumni proved to be too powerful for anyone in the tournament as they defeated Alpha-Alpha 28 – 24.

This was the Delta Alumni's 2nd championship in three years, and was their fourth time winning the National Basketball Tournament in Columbia, MO. Everyone playing had a good time, and looks forwards to next years tournament and hopefully knocking off the Delta Alumni team.

-- Chad Pfister; Iota

KC Alumni Golf Tourney

The date for the Kansas City area Beta Sigma Psi golf outing has been set for Saturday, July 27th, at Paradise Point Golf Complex in Smithville. We will be set to start teeing off at 12:30 that day on the Outlaw Golf Course, a beautiful links-style golf course that borders Smithville Lake in the Northern part of the Kansas City metro.

Last year, alumni from 3 different Beta Sig chapters were represented -- and several Iota alums from St. Louis even came to town to join the fun.

I'm still working out the final cost details -- but I'm figuring it'll be close to the \$75 entry fee that it was last year. Proceeds will go to a local area Lutheran Charity and we'll have a lot of fun.

Mark your calendars now. Pros, golfers, hackers, duffers, hecklers and jokers are all welcome to join in the fun and festivities. Prizes will be awarded and you don't have to be good to win!

Please RSVP to me, Brent Toellner, at btoellner@kc.rr.com or at 816-665-4719 if you are interested in playing. Put your own team together or let me match you up with another unwitting group. Come join the fun!

More details to come. Hope to see you there.

Join the Monthly St. Louis Gathering

For those of you who are subscribed to the National email listserve, you are undoubtedly aware of the gatherings which occur each month in St. Louis for alumni from all chapters. Typically the gathering takes place at 6pm on the first Monday of each month unless it falls on a holiday.

A different establishment in the St. Louis area is selected each month to allow everyone to try places they may have never been before -- typically they are not chain-type restaurants. If you would like to be included on the invitation list, contact Kirk Meyer or Rod Thompson and they will be happy to keep you posted. And for those of you in other cities, we recommend you start a similar event in your areas.

Chapter Directory

Collegiate Chapters

Alumni Chapters

Alpha Chapter

University of Illinois
706 West Ohio
Urbana, IL 61801
217/344-0676

Iota Chapter

University of Missouri
206 South College Avenue
Columbia, MO 65201
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Alpha (Urbana)

John Schweizer
159N 2540E Rd
Rankin, IL 60960
217-397-2314

Rolla (Eta)

Lee Hahnel
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Beta Chapter

Purdue University
525 University Street
West Lafayette, IN 47906
765/743-9685

Chi Chapter

Ohio State University
1909 Waldeck
Columbus, OH 43201
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West Lafayette (Beta)

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Downer's Grove, IL 60515
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Columbia (Iota)

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Eta Chapter

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Alpha-Alpha

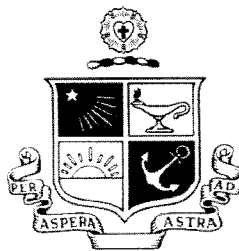
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