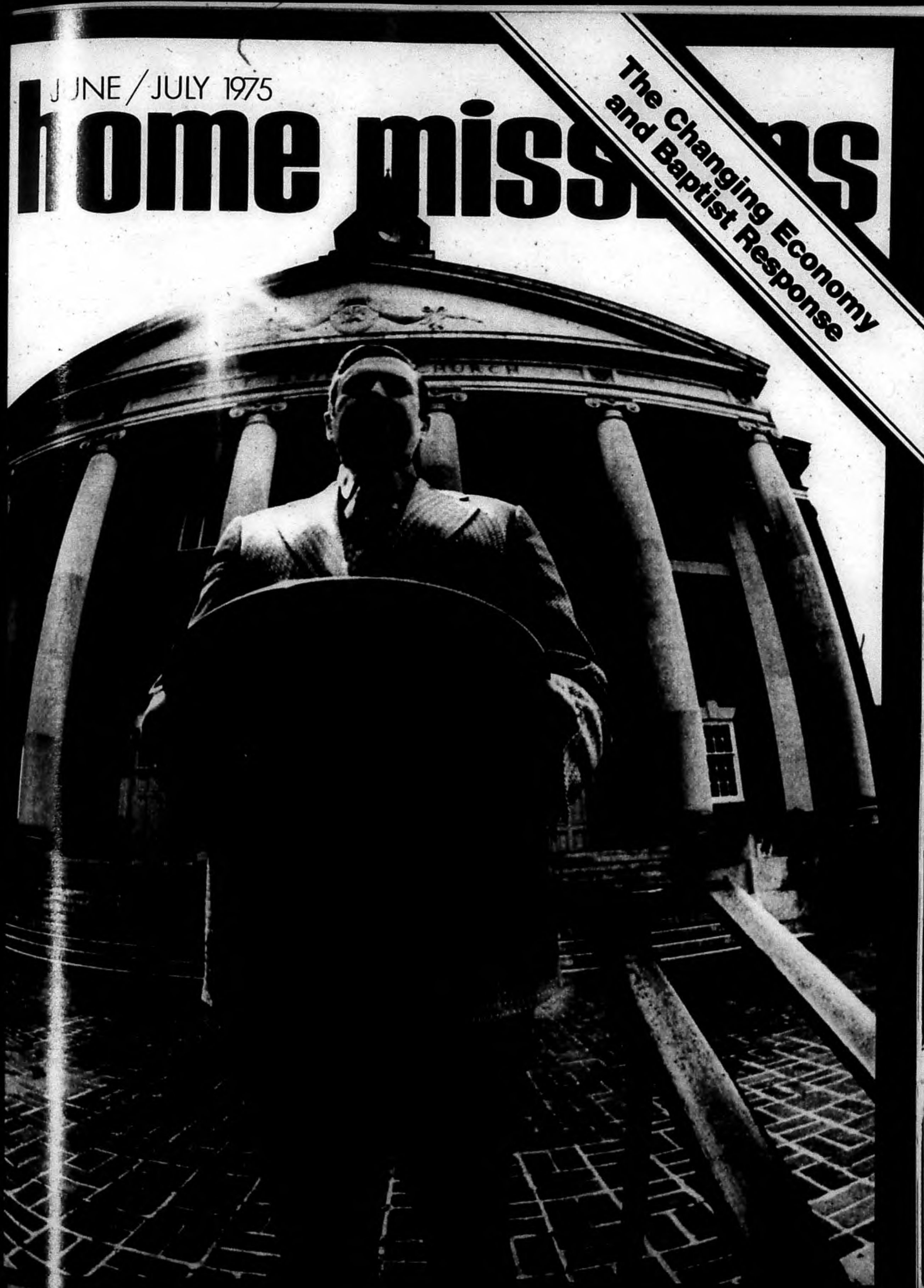
JUNE / JULY 1975
home missions
The Changing Economy and Baptist Response

home missions

Volume 46 Number 6 June/July 1975

Inside: Speaking to a mill worker above the droning roar of a threading machine, Dalton Mayor Charles Bramlet tours the back plant at his own Galaxy Carpets.

Cover: As the nation wrestles with recession, Baptists discover new problems and new ways to minister.

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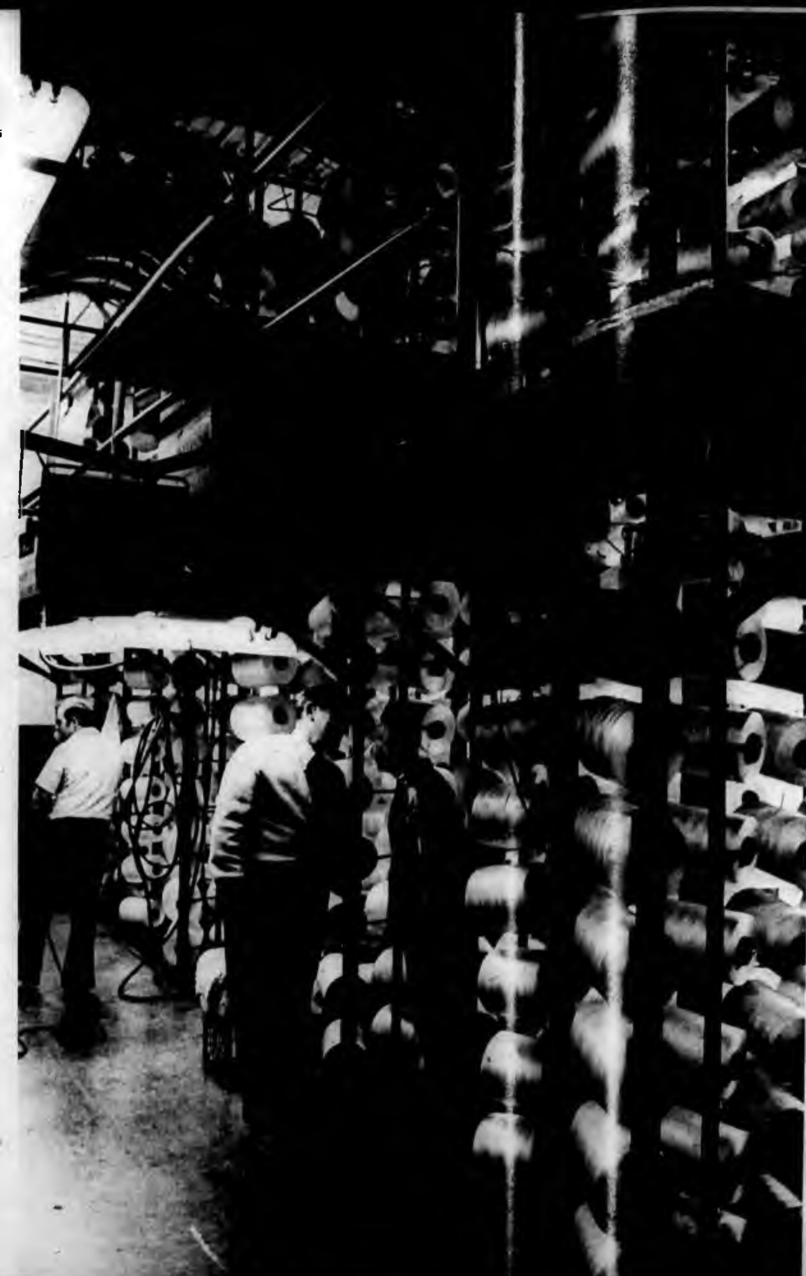


JUNE-JULY PREVIEW

Inflation/recession and re-run news

On last night's news, unemployment reached its highest level since 1941. Chrysler had its lowest quarterly earnings in years. The "SUB" fund, which supplements unemployment benefits for unemployed workers, ran out for several companies. The stock market dipped. But food prices lowered in two of four "market-basket test" cities, and a government official predicted the economy had "bottomed out." □ If the news seems old, it's because we've heard it every night since the economy wallowed into its current "recession/inflation." That's "spiralling inflation" and "creeping recession," as the cliche goes. □ Inflation, we're told, spirals when increased prices lead to demands for increased wages, which lead to increased prices, etc. Recession creeps, on the other hand, because people do not buy goods/services, creating a surfeit of same, which leads to cutbacks in production, which causes unemployment, which leads to fewer purchases... □ Before this column inflates/recesses off the page, we should note that in previous times, recessions and inflations did not occur simultaneously. But computers and assorted modern miracles have changed that. □ With that lesson in economics, you know what's affecting you. If you keep reading, you'll also know what and how that same thing is affecting other Baptists and Baptist churches. □ Maybe, that is. For we're not sure that what is happening in early May will be continuing in June, when you receive this (along with your tax rebate check, we hope). The economy could pirouette and our timely issue be like yesterday's spaghetti. Frankly, we hope so; we'd enjoy seeing this issue outdated before publication. □ But even if the economy upswings, some people's situation would change little. Reporter Tim Nicholas, who wrote about Christian ministries in this issue, came away feeling deeply concerned about the plight of the poor. Nicholas' research made him reconsider poverty and decide it was a "relative condition." He didn't see people sleeping in the streets or starving to death—as happens in other countries. But he did find people "terribly poor by U.S. standards." He came away with a plea to "stop judging persons who have too many children, but instead help pass laws that give children of welfare recipients a chance to get off the welfare rolis. Adds Nicholas: "No matter what you think, people are suffering—and a lot of people are worse off than you." •

Despite the nation's economic problems, Baptists—even in auto-poor Detroit—seem little affected.

Getting by So Far... But Tomorrow?

by Celeste Loucks

Photography by Don Rutledge

In Flint and Detroit, churches are skinning their budgets.

Detroit. The city of wheels. A graying metropolis lying along the Detroit River, gasping puffs of industrial smoke and nervously watching the sporadic flow of automobiles which dot the freeways named Ford, Chrysler, Fisher, Cadillac . . . and Edsel.

For millions of Americans, Detroit—with its long lines of unemployed and its late model cars backed up in massive factories—has become a symbol of the recession.

When asked about the effects of the economy on their churches, Southern Baptist pastors and convention leaders throughout the United States have taken a stance of watchful waiting. Frequently they admit some belt tightening in certain areas. Usually they point to the plight back east and remark, "We're sure not hurting like they are in Detroit."

Terrible year

Things in Detroit haven't been easy. Henry Ford II was quoted as saying, "This year is going to be terrible." Local newscasters interview women and young men protesting lay-offs attributed to lack of seniority. Men complain of early retirement. Many temporarily out of work have taken unseasonal "vacations."

Prices continue to rise, and those with jobs must alter living standards commensurate with reduced overtime. Some have located part-time jobs or have gone back to school. All look apprehensively at the eventual loss of supplemental employment benefits (SUB).

An economic microcosm northwest of its industrial parent, Detroit, is Flint, Mich.

Generally, Flint goes as Buick goes.

When an ailing national economy forced General Motors to throw on the brakes, a chain reaction jolted through Flint. Fisher Body, AC Spark Plugs, the V-8 engine plant slowed. Trucking and railroad companies normally hauling auto parts cut back. The economy, in general, slumped. Eyeing dwindling SUB funds, unrelated businesses around town hesitated ordering new stock.

Pastoral optimism

Uneasy with threats of further recession, yet looking forward to some upsurge in the economy, pastors gather in the storefront Genesee Association office in Flint for the weekly pastors' conference. They speak with optimism dampened only by the overcast day—and the undercurrent of economic uncertainty filtering down, in some degree, to Southern Baptist leaders across the country.

Acquainted with unemployment perpetuated by strikes and layoffs, the community has learned to cope, to recognize the silver lining.

"Our finances are running above last year," reports one of about a dozen pastors seated in folding chairs in the crowded room. "Nobody was laid off at my church," offered another, who adds the recession had not adversely affected his program.

"We've had the highest offering in the history of the church," brags the pastor of a 12-year-old congregation. "We're pushing up around 90 attendance," he says, explaining that in the face of crisis, people's priorities have changed. "It's just from God," he continues; because of the economic situation, fewer church members were taking off the week[illegible] Heads bob in agreement. Wi[illegible] a [illegible] laugh, another remarks, "I had two [illegible] lies sell their motor homes. I s[aid], 'Pra[ise] the Lord.'"

Optimism prevails in the weekly Genessee Association pastors' conference session. Pastors compa[re no]tes on church finances, attendance.

Hope for recovery

Optimism in the face of a p[re]car[ious] balancing economy seems ch[ar]acter[istic] among Southern Baptists res[pondi]ng among HOME MISSIONS question[n]aires [and] spot telephone interviews. [Fr]om N[ew] York to California, most ex[p]ress h[ope] the economy will have an ear[ly] sum[mer] recovery.

A poll of the 33 state conven[tion] ex[ecu]tive secretaries found, in a[dditio]n, [that] Michigan, only five conventi[on]s—S[outh] Carolina, North Carolina, Ge[or]gia, [West] Virginia and the Northwest—[a]dmit [hav]ing been affected by the ec[onomic] re[cession], nomic situation.

In early spring, North Carolina Cooperative Program receipts were running only a fraction above 1974 level.

A North Carolina convention spokesman said the CP increase had to be at least 10 percent above last year for the convention to meet its budget; already convention leaders have ruled out any salary increases for convention personnel for 1975.

After sharp declines in CP income in January and February, Georgia Baptists' CP receipts were coming up. But state leader Searcy Garrison said it was the first time in his 20 years as executive secretary that CP receipts had declined for two straight months.

But West Virginia's John Snedden quickly points out that while industrial areas have suffered from cutbacks and layoffs, this has been offset by a boom in the coal mining areas."

And the others say they are hurt only in pockets, around the textile manufacturing centers, or, in the case of the Northwest, in lumbering communities.

More common was the response of Ray Roberts of Ohio, who pointed out that Cooperative Program receipts for the year were already running $25,000 above last year's figure.

And Bill Landers, president of the Baptist Foundation of Colorado, comments, "I don't think the recession has had any effect on our churches in Colorado. We set an all-time record of Lottie Moon gifts."

He points to "doubling memberships" in churches, churches retiring debts and few reports of members being laid off, adding, "I am really optimistic. It would have to get a lot worse before it's worrying time for us."

National convention leaders also report few signs that the recession/inflation-plagued economy is handicapping Southern Baptist churches. Sunday School Board publications have seen no drop in literature orders, although Baptist Book Stores report fewer purchases.

The Lottie Moon Christmas Offering for Foreign Missions is up 21.32 percent over the record-breaking 1973 total and, although Home Missions' Annie Armstrong Easter Offering receipts are just beginning to trickle in, they too seem up—first reports indicate almost 50 percent above last year.

"During these difficult months in the economy," says HMB Executive Director Arthur B. Rutledge, "these reports are extremely encouraging." He adds that he considers the giving remarkable in light of economic conditions.

Cooperative Program gifts are also running well ahead of last year's totals, says W.C. Fields of Baptist Press in Nashville. But, Fields admits "we're still hardly keeping up with inflation."

Fields also points out that the SBC Brotherhood Commission in Memphis has trimmed twelve people from its staff to cut expenditures, but Brotherhood officials refuse to link the firings solely to the economy. "Part of it was a result of budget cutting necessities," says one Brotherhood worker, "but part of it was better stewardship of the resources we have."

Lone losses

The only SBC agency obviously affected has been the Annuity Board, which reports 1974 would have been its best year financially, except for losses incurred in the stock market.

Comparing losses and gains, the Annuity Board chalked up a record number of new members and record receipts from premiums: more than $32 million. Income from real estate peaked at close to $5 million. Funds in trust stood at an all time high with more than $353 million. But losses from bonds and short term investments amounted to $21 million. Net loss was $11.3 million.

But it was a paper loss only.

Clearly Southern Baptists have not been as hard hit as they were, for example, in the 1950s recession, a fact some observers speculate to be a result of the denomination's "upward mobility."

"Southern Baptists have always been a farm- and blue-collar oriented denomination," says one Baptist leader, "but recently, a growing number have become white-collar people—and the white-collar folks have been the least affected by this recession."

Others add that Southern Baptists are most numerous in states least influenced by current trends—like Texas and Oklahoma, where an oil-and-insurance economy keeps dollars flowing and unemployment low.

At the watershed

Yet, despite the optimistic reports and the generally healthy pulsebeat of the denomination, many leaders admit it is too soon to determine what will happen. "We're at the watershed," says one. "We may know by mid-summer, but right now, it's too early to tell. If all our people that are out of work quit getting unemployment compensation before they are rehired, it's going to hurt. But if the economy perks up and our people go back to work, we'll never feel any impact," she says, "except the lessened spending power of our dollar. And that's a boat everybody's in."

There are, however, some isolated pockets that are uncomfortable enough to concern some Southern Baptists:

The South Carolina convention reports receiving monies which pushed them over the 1974 budget. The state seems healthy, economically, but . . .

The area around Union, S.C., hit an unemployment rate of 49.5 percent. The city's economy is based on textile mills, so when business faltered, instead of laying off half of the workers permanently, the mills employed their people half time.

Continued

Recent reports indicate employment has dropped back down to 14 percent, but even during the crisis period, says the area's director of missions, William Clyde, churches maintained their giving. Special offerings and previously established benevolence funds helped churches reach out to a needy community.

Churches also worked in concert with the Salvation Army, which served as a clearing house for food and clothing. As the Chamber of Commerce mobilized to attract a non-textile industry, churches rallied behind. Chamber of Commerce membership doubled. "Even I've joined," Clyde says, with a chuckle.

The Northwest Baptist Convention, accustomed to layoffs from strikes and seasonal unemployment with lumbering business, has felt few effects from recession. In fact, the set-back does not compare to "when that Boeing (aircraft) shut down," explains Dan Stringer, executive secretary of the convention. However . . .

Stringer admits there are small pockets of need. To meet these, authorities from Portland have explained the food stamps program to associational directors of missions. They have also been available to speak about food stamps during pastors conferences. Stringer, meanwhile, plans a 1976 budget well above this year's—but complete with cushions. "While I'll be budgeting more," he says, "if the economy did shake, I'll have a way out."

With ski buffs swarming the slopes this past winter and alfalfa growing in the Rio Grande valley, New Mexico economy has not been seriously affected, according to Sil Ayala of the state convention. Missionaries received 10 percent raises, he reports, and there have been raises for convention employees. Yet . . .

A protest against the layoff of 140 Navahos employed at Fairchild Camera & Instrument Corp., has left 473 Navahos jobless. Explains Dalton Edwards, an HMB missionary who pastors First Baptist Church of Shiprock, N.M.:

Fairchild suspended operations when members of the militant American Indian Movement—including no Fairchild employees—refused to vacate the plant they occupied as a protest action. Members of Edwards' church already had drawn severance pay and were looking for jobs. Efforts were underway to encourage a competitor to resume operation of the plant. But the protest killed the efforts.

Although Edwards' own salary is paid

...rough m... ssion funds, and only a handful of mem... bers are tithers, Edwards says ...he shutd... wn is "going to have its toll . . . ...irchild ... as a real boost to our economy."

...Norm... Wood, associational officer ...an aut... vorker, expresses a style of ...h "We ... ep our trust in the Lord, ...pite our ... lings." Bottom, James Jones, ...tor of T... nton First Baptists, has a ...bus fleet ...erating in the church ...ghborho... Bus ministry volunteers help ...people o... their routes in any way possible.

De pite optimism, lea ers admit it's toc soon to predict wh t will happen

Giving: "A spiritual matter"

"My contention is, giving is not an economic matter—but a spiritual thing."

So says Jaroy Weber, president of the Southern Baptist Convention. "The history of Southern Baptists indicates our churches will always respond in an hour of crisis," Weber continues. "This will become evident, in this time in our history."

Variations of Weber's comments have been reiterated throughout the SBC, and actions of congregations across the country support those words.

When Union County, S.C., experienced 49.5 percent unemployment due to a limping textile industry, some churches experienced increased giving, and attendance is up, according to William P. Clyde, director of missions. "I think this is going to be one of the record years, as far as professions of faith are concerned," he says.

Love offerings, relatives assisting one another—families adopting other families in need—all have been efforts to aid members of a suddenly economically deprived community. Clyde says, "It's been a pretty thrilling thing, seeing the support people have given the churches."

One of the smaller churches has baptized 41 persons in less than half a year. "Others say every Sunday they are having professions of faith . . . maybe pastors have been praying more," Clyde conjectures. "I believe the Lord has let us experience this to let us know we are not self-sufficient. We are dependent on the Lord."

Trenton, Mich., in the midst of what used to be the "Motor Cities Association" of the Southern Baptist Convention, deals in steel and Chrysler motor engines. When things are booming, men work up to five double shifts a week. But as the automobile manufacturers shifted into low gear this year, the supplying industries were caught in the crunch, along with their surrounding communities.

"We've felt the bite," comments James Jones, pastor of the First Baptist Church in Trenton.

Despite the situation, the congregation continues to respond to benevolence offerings taken in conjunction with the Lord's Supper and to special offerings requested when the need arises. On one occasion, the congregation responded to an elderly man in the community who had undergone brain surgery. The man's sole income was social security. And since he could no longer drive, the 71-year-old had sold his car to help pay stifling doctor and hospital bills.

The man's doctor prescribed the purchase of a three-wheel bike to serve as transportation and exercise. But the man could not afford it. The church was confronted with the need. "We received $206—just on the spur of the moment," says Jones. "We purchased it for him and we'll present it to him next Sunday."

HMB missionary Dalton Edwards pastors First Baptist Church of Shiprock, N.M. His predominantly Navaho congregation does not yet pay their pastor's salary, and Edwards explains he considers it real spiritual growth "when we get a new tither."

A protest seizure of the Fairchild Camera & Instrument Corp. in Shiprock, staged by the American Indian Movement, resulted in suspension of operations by the plant. The 140 Navahos who originally lost jobs during the protested cutback were joined by 333 others when Fairchild closed down. A deacon from the First Baptist Church in Shiprock was among them.

Without Fairchild, Shiprock's job market is limited to sheepherding or tending cornfields and watermelon patches. So Navahos are forced to seek employment outside the small town.

"Saturday, this deacon was going to his folks' place—65 miles west," recalls Edwards, explaining the man probably was leaving in search of a job. But before he left for that weekend, the deacon sent Edwards some money. "I suppose this was his last paycheck," Edwards explains. "But he sent his tithe."

For Southern Baptists nationwide, that seems a way of life. •

Inflationary dollars

In Flint, as in the pockets of poverty in other states, many churches have taken in more dollars—resulting from increased membership or renewed dedication—but frequently inflation insidiously has gobbled up the difference. And even though several Flint churches reported optimism individually, when asked if finances were down for the association, treasurer Norman Wood answered with a wry smile, "I'd say so.

"You realize, the income of the association depends on the income of the churches," Wood explains. "We've been down the past few months as a result."

In Flint and Detroit, churches are skinning budgets. Many churches in the Genesee Association, Wood says, are giving less. Others are paying later. Wood says to salvage priorities, at his own church "we dropped the janitor, dropped the flower fund, had the telephone taken out.

"We just about felt like we cut all we could."

Many pastors in Flint and Detroit are warily watching the restless agony of young men who have been out of work, and listening to the jobless workers' rumblings trekking south. Companies from Houston and Dallas have interviewed in Michigan and taken some employees back with them. T.B. Smith, pas-

Churches are affected by unemploymen outside their own congregations.

tor of Bray Road Baptist outside of Flint, said 20 of his members have been laid off. Agreeing the psychological effect is perhaps as devastating as any, he tells of young men lamenting, "I don't want to be a welfare case."

Smith said his church has organized fellowships for these young married couples. "The men lift weights together, play basketball—really come on strong for church training time," he says, emphasizing that their sharing together has made a difference. Otherwise, "They really get down."

Calls for help

As in other areas of the nation, the Flint-Detroit churches also have been affected by unemployment outside their immediate fellowships. At Thanksgiving and Christmas requests came to help feed needy families. Requests have continued through the year.

"We're set up so we can give almost anyone who comes by some kind of temporary help," explains the pastor of a "blue-collar" church in a Detroit suburb.

Insisting his church is not able to enter a full-fledged social ministry, the pastor said some referrals are made to county social services.

Referring to a recent example, he recalls a dilapidated car pulling up to the church and the driver asking for financial assistance. "You really don't know if they are passing through or live in the community," he said. "They may be hitting every church. Some believe the church is a soft touch. That's just one of the facts of life."

Usually, the pastor dips into the church's emergency fund. "Either way, you're going to hate yourself," he says, shaking his head, "so you give them $10 or $15 so you can sleep at night."

An interdenominational task force for hunger works with an inner-city black congregation in Detroit. National Baptists met in an effort to establish areas of ministry in case "things become worse."

In a community where the cheapest home is $32,000, "we don't have any starvation," says James Jones, pastor of the First Baptist Church in Trenton. But since mid-December the church gathers a benevolence offering during Lord's Supper observances. In a period from December to mid-March, $500 was spent to help the needy. Jones says deacons investigate requests and ordinarily respond with groceries.

Mickey Nardin (right), pastor of Fairview Avenue Baptist, visits his church's neighborhood center, one of the few to survive the economic crisis. Right: Pastor Isias Hernandez encourages frugality in his Spanish-speaking mission in Pontiac, but plans to build despite hard times.

Special grant

Although national audience , se trailing lines of jobless in Det oit fi across their television scree s du evening newscasts, may be onvin unemployment is the overridin prob residents aften disagree.

Bob Wilson, executive secret ry for Michigan convention, says, " Vhat media doesn't tell is the unem loyed picking up 95 percent of their pa check He and others in the Michiga conve tion believe the real threat is inflatio

Nevertheless, the Home Miss on Bo in a spring meeting, sent a sp ial gr of $5,000 to the Baptist Stat Conve tion of Michigan to help it m t oblig tions "in the face of a sharp decline receipts."

Running in the red

Thumbing through a stack of old chu

budgets, Alvin Clark, pastor of a 600-member church in Livonia, a western suburb of Detroit, comments his gas bill has almost doubled in two years. His problem was echoed across the convention.

Beyond burdensome utility bills and telephone costs, the price of food seems to be taking a significant bite out of church budgets. Charging $1 for adults at church suppers and 50 cents for children—not more than $3 per family—"I'm not coping with food prices," admits Billy Whitt, pastor of the 1,000-member Columbia Avenue Baptist Church and president of the state convention. "I won't deny it. We're running in the red. We were $295 over our budget in the first two months."

Churches with bus ministries are pinched by the price of fuel. Some have been forced to cut back on buses. Others are apprehensive about the future if fuel prices reach $1 a gallon.

No cuts in Co-Op

When asked what he thought they would cut back if the economic situation worsened, one pastor removed his glasses, frowned, and replied, "That's a rough question." After mulling over the matter, he laughed and said, "The Cooperative Program?"

"But quickly he made it clear he was kidding. It seemed to be an option unheard of among pastors in the Detroit area, who stubbornly hold to the percentage of funds, at least, designated for the Cooperative Program, and to mission projects. Often these are priorities over staff salaries.

"As far as cutting is concerned, missions would be the last to be cut," asserted a layman. "I'll say most of the churches are like us. They started in a pioneer area. They know what missions means.

"We think we have received more help than we are giving out," he explains.

As an example, the First Baptist Church in Trenton will not have new hymnals for awhile and their building program has been postponed. But the church has taken on one mission and has earmarked funds to help two more missions this year.

Down Chrysler Freeway, and meeting temporarily on the edge of Pontiac, Mich., Isaias Hernandez explains his 46-member church has begun 32 missions in Mexico—his native country.

Hernandez works part-time, five days

"Missions would be last to be cut. They know what missions means."

Defying Diagnoses & Prognoses

If this is recession, where are the soup lines?

In the face of unemployment well-over eight percent and a double-digit inflation rate, many Southern Baptists have expressed skepticism over serious economic problems:

"I think the news media has blown this thing to high heaven," insists James Smith, executive secretary to the Illinois convention. Looking around his state which reportedly has a jobless population numbering less than half a million, Smith said no cutbacks have been suggested for their convention. In fact, they purchased twenty-two 1975 automobiles. Pointing to economic projections—a year ago forecasters were debating if unemployment would reach 6 percent—Smith said, "I find none of the predictions are real accurate. I am not willing to buy the gloom reports."

Refusing to make concessions to "hard times," Cecil Ray director of the Stewardship Division for the Baptist General Convention in Texas, says "We just don't believe the economy is the major problem we face." Surrounded by a state where oil and service industries have helped salvage the economy, he adds, "We are not even thinking of anything but continual growth." Admitting that recently there had been indications of minor fist tightening among scattered congregations in the Lone Star State, Ray says the convention has not ignored reported shaky economy—"but we have almost ignored it."

Even Detroit pastors complain the 1958 recession had more devastating effects on their churches than has the current economic crisis.

If the laymen are confused by the economic situation, with its dubious indicators and week-to-week fluctuations, it is no wonder. The experts have done no better in diagnosing the nation's ailing economy—or making an accurate prognosis.

Traditionally, both recession and inflation do not occur simultaneously. But the "facts" are:

National output has fallen 11 percent below the peak of November, 1973. Factory orders in early spring were at the lowest level in 12 months—down 15 percent from the August high—businesses have waited for old inventories to be depleted rather than place new orders. Retail sales reached nearly the lowest point in 3½ years, with sales down 7.5 percent from a year ago. With inflation outdistancing consumer wages, buying power was forced down 5 percent. Permits to build homes have been scarce. Profits dropped about 20 percent in the last quarter of 1974, and the gross national product took its sharpest decline since the Great Depression of the 1930s.

Leading indicators point to a deeper recession. The unemployment rate is projected to peak at 10 or 12 percent this summer. Yet Treasury Secretary William E. Simon predicts the death of recession shortly.

Part of the confusion over what's happening to the economy is due to the capricious effect of inflation on income, its distorted effects on business.

Further skepticism may be due to the fact that the effects of this economic pullback have been spotty. In the 1940s, across the board, families pressured by shortages planted victory gardens and hoarded gas coupons. Contending with today's recession, citizens wear WIN buttons and support local chambers of commerce campaigns. Frequently, this recession has leaned on isolated, heavily industrialized communities. While the textile areas of Georgia and the Carolinas have been hard hit with unemployment rates as high as 25 percent, Colorado's unemployment barely pushed past five percent.

Comparing this recession with that of the late fifties, Lewis Hill, a Southern Baptist and professor of economics at Texas Tech University in Lubbock, said unemployment is more widespread today. And the magnitude of inflation for 1957-58 was only about "one-third of what it is now." However, many have not felt such a severe crunch, he suspects, because of much better welfare: unemployment benefits, insurance programs and food stamps.

Hill, joining nationally quoted economists, predicts a decelerating inflation, unless the Federal Reserve Board "gives in to monetize" a federal deficit. The $60 billion budget requested could jump to $75 or even $90 billion, he explains. If the Federal Reserve bows to Congressional pressures, he feels inflation could move to 15 percent in 1976.

While bold headlines deal with inflation-unemployment-recession, the "crisis" he sees as even more acute has taken a back seat. While the country relied on adequate energy supplies as it pulled out of economic depression of the thirties and recession of the fifties, Hill says, "It may well be that people don't realize the seriousness of the energy situation." Due to accelerated exploration for fossil fuels on home soil, he believes the 1980s may be a period characterized with abundant fuel. But he warns, "By the 1990s, we will be actually running out." •

...T. Ver[illegible]on doubles as pastor of Antioch Baptist church and as equal employment ...ty coor[illegible]inator for the GM Truck and Coach Division. Bottom, Dwain Larimore, ...Lincoln Park Baptist in Flint, hopes the church can soon hire some of its ...ed mem[illegible]ers to do the work these volunteers do now. One effect of the economic ...Lincoln Park has been a series of burglaries. Since last November, the church ...ed loss [illegible] bus batteries, its public address system and the annual Easter offering.

a week, to help support himself. In spite of the fact his congregation is eagerly reviewing blueprints for the construction of a church building, and several members have been laid off, Hernandez insists his people consider their mission work a matter of top priority.

"The Lord has laid it on their hearts," he explains with a wide smile. "We teach the people to trust in the Lord."

Drops scary

Referring to a church bank balance which totalled more than $3,000 a year ago, but plummeted to $260 in 1975, Clark of Livonia Baptist admits, "That's scary." To compensate, the church has delayed some improvements. And instead of retopping the parking lot at a cost of $4,000, they've opted to put a $100 sealer on it. But, Clark explains, they have increased their giving to area missions.

"If it comes to a place of cutting salaries," Jones of Trenton speculates, "this is a possibility. But the only thing we won't cut is our percentage to missions."

In order to compensate for the current operational costs, pastors talk of turning down thermostats to 68° in the winter or turning off the heat altogether when the building is not used. Other measures to shield churches from financial embarrassment in relation to meeting debts or other predesignated commitments, have included trimming budgets overall by 10 percent or falling back on cushions built into their budgets.

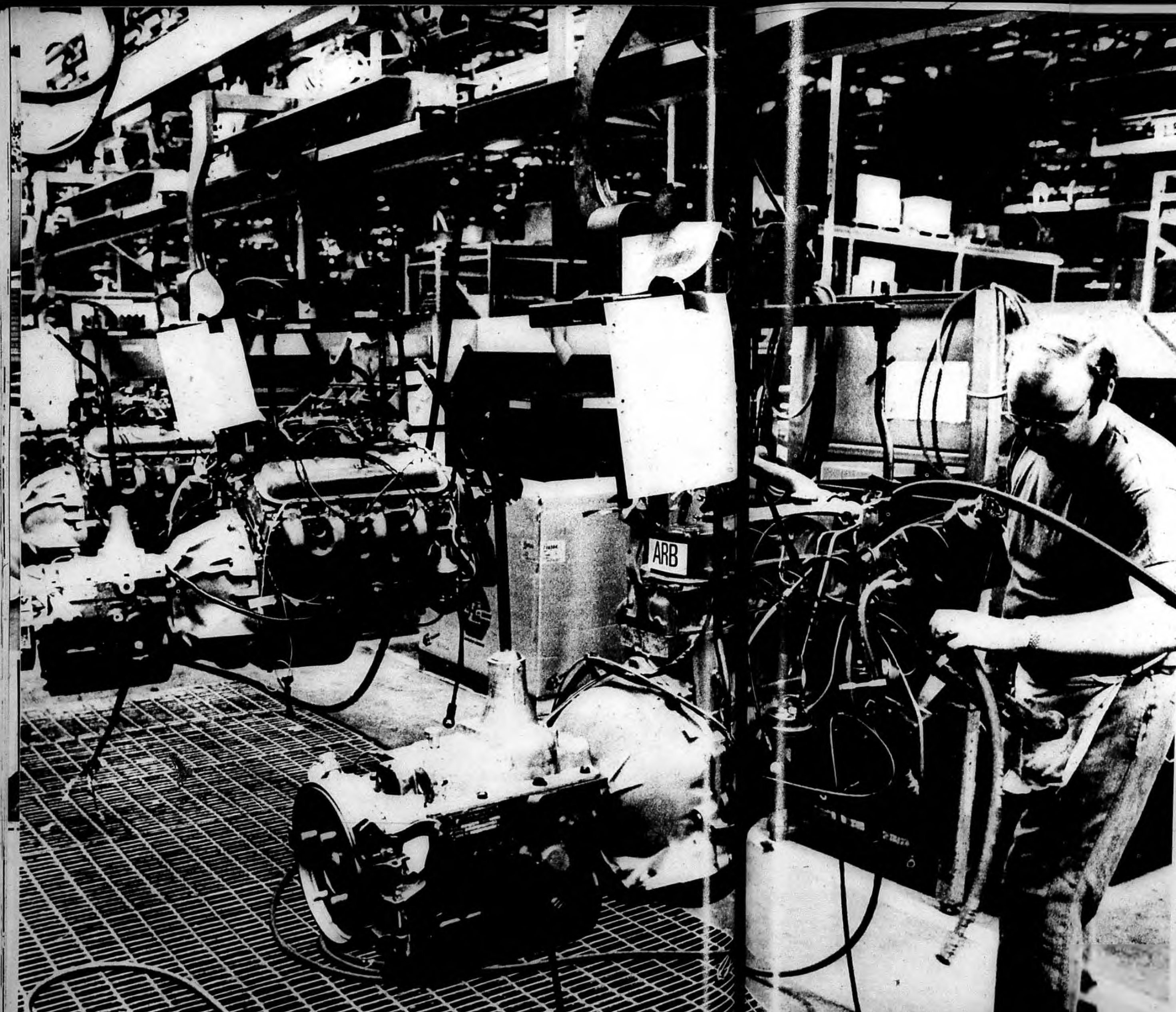
To avoid additional expenses, many congregations are relying on skilled members to overhaul buses and assist in general facility maintenance. Ron Leech, a layman busy repairing a door at his church home in Flint, explains, "With money as scarce as it is, we have to do this—or it won't get done."

Personal project

With a membership bulging into the vestibule during Sunday School, the First Baptist Church of Riverview was compelled to launch a building program.

Sensitive to the economic implications of such a project, the pastor, J. Lake Gibson, got together with his treasurer—also superintendent of a construction firm. After wrestling with the problem for three months, they decided the only way the church could afford it was to do it themselves.

"We contracted the bricklaying, heating and plumbing," Gibson explains.



"We Baptists are faring better than some of the other denominations."

"We did the rest." They saved $500 on lumber, and by shopping around, got good buys on sheetrock and light fixtures. Church members made a game of scattering the 100 tons of sand over a 2,200-square-foot area before the foundation was laid. In one day, 40 men of the church "roughed in" the building hull: studs, insulating boards, trusses, black paper and roof.

The men believe they have a $40,000 or $50,000 facility—at a cost of $12,000.

Pressure from the economic pinch has resulted in a variety of appeals for congregational financial support. Some pastors preach about tithing. One says he mentions needs almost every Sunday.

But another pastor refuses to push tithing from the pulpit. Mickey Nardin, pastor of a Detroit lower east side church—consisting of blacks, whites and a few Mexican Americans—explains a large percentage of his membership is on welfare.

"Things are bad. They're going to get worse," he predicts. "I don't see where the money is coming from, but we're down here by the grace of God. We're not going to stay simply by pushing a stewardship program."

One pastor writes about needs in the church newsletter. "I told them there was no way we could manage," says Jones, who has pastored the FBC in Trenton for 15 years. "I asked the people if they would give above the tithe."

"In response, a woman called and said the Lord laid it on her heart so she had drawn $500 from her savings to help the church. We went over our budget last Sunday," he said. "This week we don't know what's going to happen."

Still fat with stockpiled cars, Detroit has cut back production and cinched in its work forces. Although business is slowly picking up, residents wait hungrily for the recession to bottom out.

But Detroit Baptists are not waiting alone.

"Unquestionably, there will be more dark spots in the country and churches will more and more feel that crunch," says W.C. Fields of Baptist Press. "I doubt if we have seen the worst yet."

But, he adds, "We Southern Baptists are faring considerably better than other denominations." •

Lowry is a reporter for the Lubbock, Tex., Avalanche-Journal, and a frequent contributor to HM.

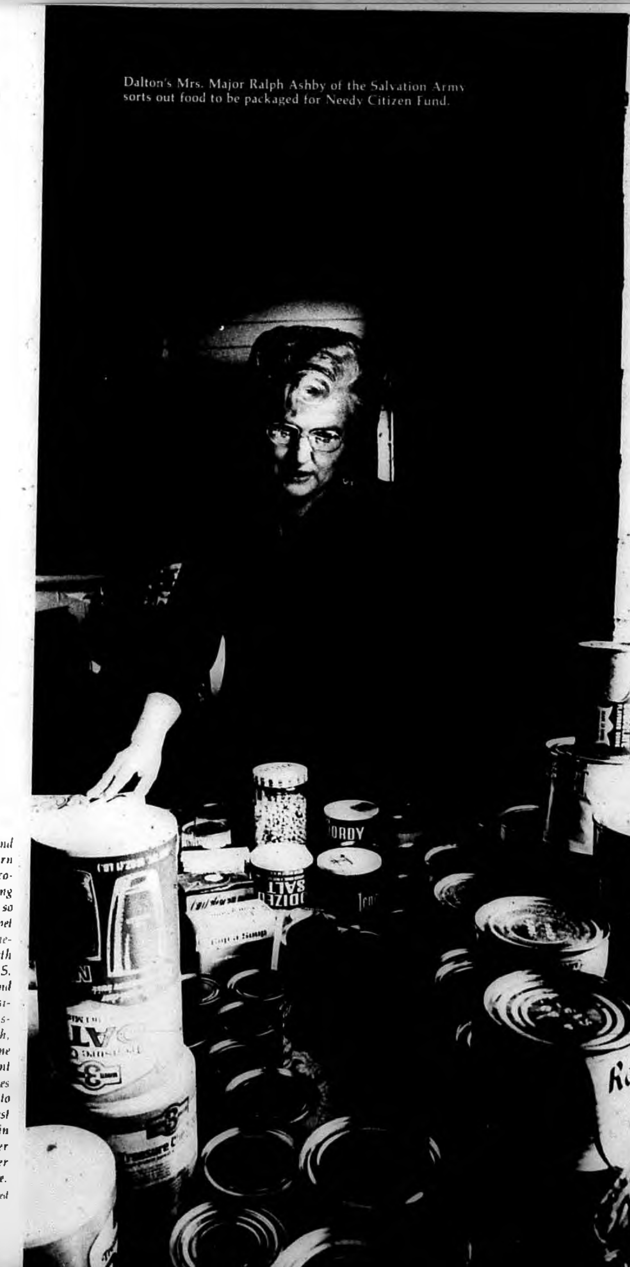
Recession and the Church

Churches unite in response to growing unemployment in their communities

Candler's [illegible] Hominy Baptist (left) talks to Morningside Baptist pastor [illegible] the community ministries office.

Just a few short months ago, Dalton, Ga., and Candler, N.C., were living out the well-worn cliche—booming communities climbing the economic ladder of success. Then poof, something blew out the economic candle that had burned so brightly for them. □ Dalton, the leading carpet manufacturer in Georgia, and Candler, an Asheville boom community in textile-rich North Carolina, have been hard hit by the sagging U.S. economy. With sales down in both automobile and construction industries, textile and carpet businesses have been among those subsidiary industries most crippled. For Dalton and Candler both, the effect has been employee lay-offs and in some cases the death of a few mills. One Candler plant [illegible] example, laying off 1,700 employees. □ Consequently, unemployment has soared to between 11 and 14 percent, among the highest in the nation. Everyone has felt the squeeze in some way, including the churches. But neither of the communities has given up; neither Dalton nor Candler is willing or ready to die.

Continued



Dalton's Mrs. Major Ralph Ashby of the Salvation Army sorts out food to be packaged for Needy Citizen Fund.

Dalton

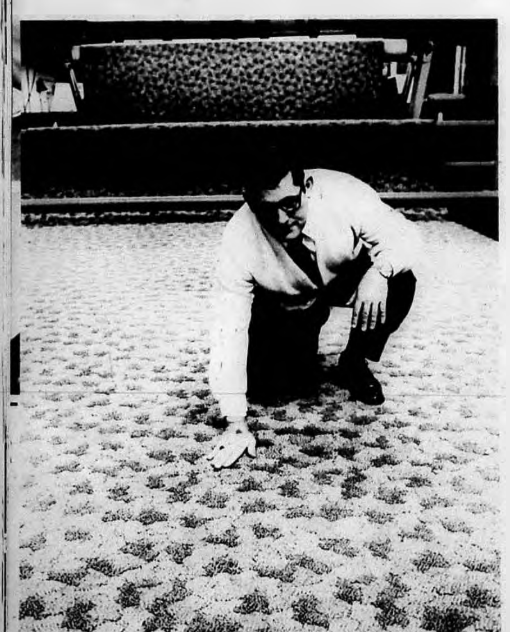
by Kim Watson

Photography by Don Rutledge

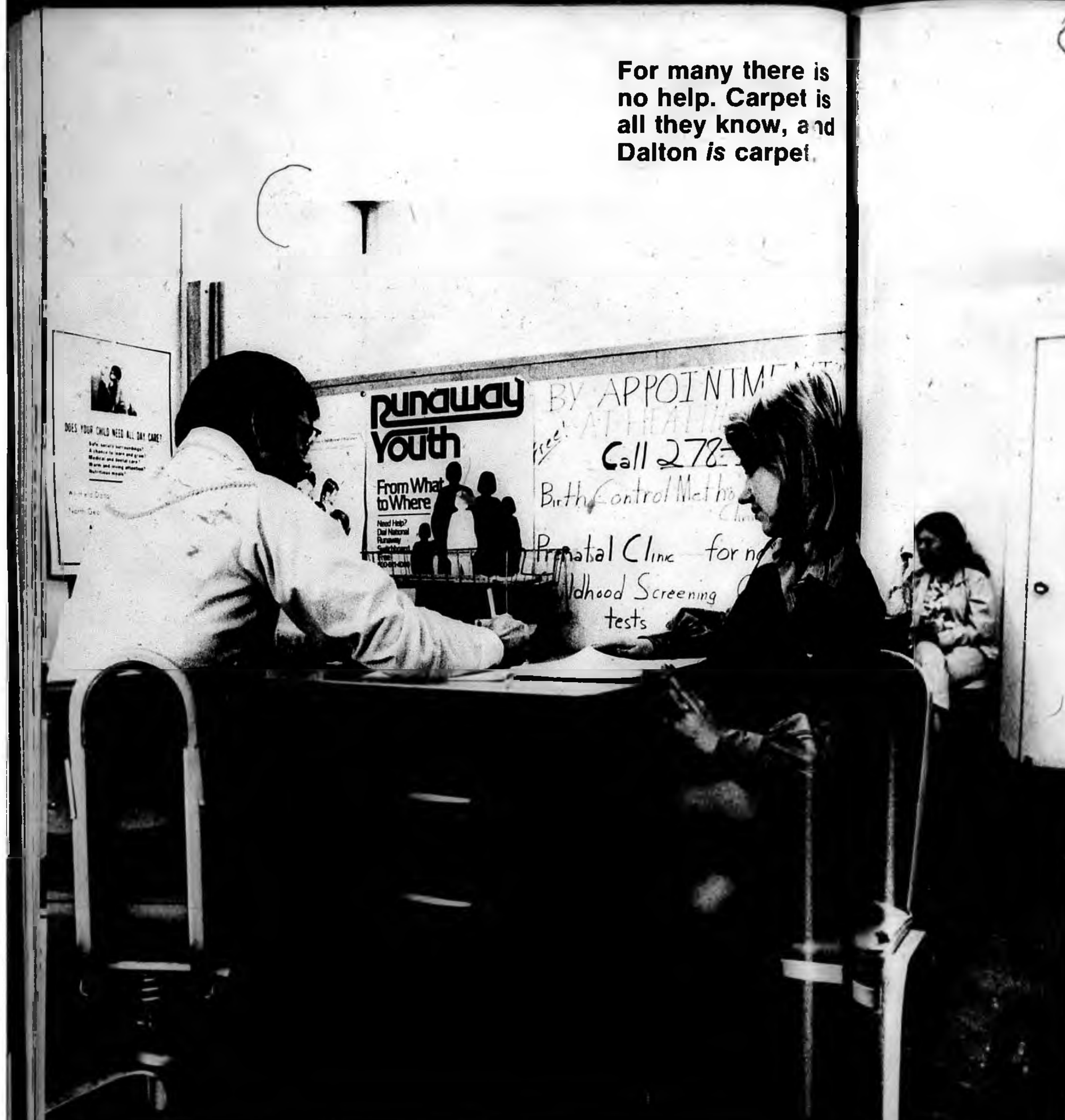
Dalton, tucked away quietly between rising blue-green North Georgia mountains, looks just like any other small city. But with 22,000 persons employed in 208 plants, it has become "carpet capital of the world." ☐ Dalton-Whitefield County has rated fifth in the state in total manufacturing and first in per capita growth. The carpet industry, basic support of the 55,000 residents of the county, originated more than 75 years ago; it grossed $3.5 billion annually. But today, "things are going downhill for us," says Mayor Charles Bramlet. "Carpet is a luxury and when things get tight, people aren't going to spend one dollar on a luxury item." ☐ Carpet production is down by 10 percent. And while the industry is not growing, it is, at least, holding the status quo. "The companies took their first cut from the production people, next they'll get their management," says Bramlet, also executive vice-president and co-founder of a seven-year-old company which produces $55 million worth of carpets. "This has been an unusual and traumatic experience but our people aren't down in the mouth. Opportunities have been right before; they'll be right again."

Continued

Dalton Mayor Charles Bramlet, below and right, says he enjoys his work in the mill more than being mayor. "Trying to be a mayor and executive vice president of Galaxy is a full time job. The business is getting to a size where it runs me; I enjoy it, it's fascinating."



For many there is no help. Carpet is all they know, and Dalton *is* carpet.



The strain of unemployment shows on their nameless faces. Frightened? Maybe a little. Dull, bored eyes, turned upward from downcast heads, dart suspiciously around the room. Crossing and recrossing their legs, they pick up magazine after magazine from the table, aimlessly thumbing through unseen pages. Cigarette after cigarette, they sit or pace nervously around the small, dull room. Waiting to tell their stories to a caseworker: stories of babies whose dirt-stained bodies go without washing because there is no heat at home, no money to pay the bills. No water. No lights. With luck they'll qualify for welfare or food stamps. ☐ These are the most affected, most hurt by the economic strain. But they are no longer alone in their plight. "We've been working with an entirely different group of people than we're used to working with," says Fred Jones, director of Family and Children Services (FCS) in Dalton. "They used to be the chronically poor, but this winter we started working with middle class people—people who've never been in a welfare office before. Some of them break down, they're frustrated. They're used to living paycheck to paycheck, just like me. And when it doesn't come, what do you do?" Many of them turn to CFS. In one year, the case loads in Jones' office increased seven times. "In the summer months of 1974 we averaged about 70 to 80 applications a month," says Jones. The number made a radical jump in November when the office was deluged with 370 applications; by January, the number had catapulted to 540. And as usual, only about 75 percent of the requests were approved—figures at the end of January showed 4,437 people were unemployed in Whitfield County; only 1,084 were receiving welfare. For those fortunate enough to meet all the requirements a General Assistance Fund, financed by the city and county, was established to see them through the waiting period, about six weeks, before they first began to receive welfare Records show the greatest drains from this fund are medical and grocery bills. Another fund, the Emergency Relief Fund, financed through donations, was also established because of the dire need. It helps pay utility and rent for many who cannot. "Many times the Emergency Relief Fund pays these bills for people whose unemployment checks haven't come—unfortunately, this has increased our problems and theirs too. Still others receive no help at all from CFS—the demands too great, the funds too small. Many of these are sent elsewhere, to community-sponsored relief programs, But for many, there is no help available, for carpet is all they know. "Carpet is Dalton," says Jones with a sigh. "Period. That's why Dalton's been hit so hard. Carpet. It's all we've got."

Continued

At left, a caseworker at Dalton's Family and Children Services takes information from an applicant: Above, R. G. Partin, office manager, Georgia Department of Labor, Employment Division, discusses Dalton's spiraling unemployment against a backdrop of applicants for unemployment benefits.

Dalton's church s surprisingly hav not yet felt the economic pi

Early in November 1974, several ministers in Dalton met to express their concern over the economic crisis sweeping over the city. The result of that meeting was a Needy Citizens Fund, established to provide food, clothing and some money to the unemployed. Co-chairman of the fund and pastor of First Presbyterian, John Law says, "we as a community of Christian people needed to do something in a tangible way for the unemployed. We found we had two agencies—The Salvation Army and Family and Children Services—capable of distributing the collected goods. So, we tried to coordinate our efforts to utilize them." Churches, surprisingly, have not felt the economic pinch yet. Earl Davis, pastor of Dalton's First Baptist Church, says that only about one percent of his congregation has been affected. Other SBC pastors echo Davis' comments. With the cooperation of local radio stations, the newspaper and the churches—Baptist, Methodist, Presbyterian and Seventh-day Adventists—the effort was publicized. Response has been exceptional. "By December we had gathered between $13,-14,000. Our hope was to keep the two agencies supplied through the cold, bitter months of winter. Dalton has always been optimistic and there's always been a certain vigor to the community. We've had some lean days, with hands at the mill and executives alike looking for work, but we're all going to pull through. I really do feel the Christian compassion of the com m has been notable—and most en ou ing." □ Because of the commun ie sponse to the crisis, the Salvatio A has had "oodles of work," says M M Ralph Ashby. "These are not the ab beggars who come for everyth ng can get, but people who are vi tim circumstance." Between Decem er February, the Needy Citizen F through the Salvation Army, ass 1,270 people with groceries, transp tion, money for bills and medical penses. "Sometimes I think," says M Ashby, "that people have not been tra to accept the harder things in life when something like this happens, th almost completely at a standstill a

Recipients of Dalton's Needy Citizens' Fund, Mildred Vance and grandchildren talk with Mount Rachel BC pastor, Elmon Edwards. Right, Dalton's First BC pastor, Earl Davis. Far right, First Presbyterian pastor, John Law checks the church's much depleted food closet.

what to do. If it had not been for the Needy Citizens Fund, I don't know what these people would have done—and some of them were literally embarrassed to ask for our help. It makes you want to hang your head and cry with them." Major Ashby shakes her head and a small frown plays with the corners of her mouth. "A lot of these people don't sent their children to Sunday School; they don't go to church. Maybe the good Lord who's blessed America with everything for so many years is trying to teach us something. When we let other things become the most important things in our lives, it takes something like this to show people that they've got to get back to him. Sometimes they forget there's even a God when things are plentiful." Major Ashby smiles slightly and says, "But some things make me feel better, like this fund. It's not just the churches that are concerned; that are willing to help those in need. It's also the people with their gifts—no matter how small—and with their love."

A woman tries on shoes for size at the Seventh-day Adventist clothes closet in Dalton.

Asheville

Text & photography
by Toby Druin

"We catch the people who fall through the cracks," says Robert Wiltshire, executive director of Asheville-Buncombe Community Christian Ministries (ABCCM), an organization of 63 churches—16 of them Southern Baptist—in the Asheville, N.C., area. As area unemployment has climbed from below two percent to more than 10, more and more have been falling through, winding up at 201 Broadway for a sack of groceries, a change of clothes, maybe a piece of furniture, or a bucket of coal. □ Begun in 1969, ABCCM's motto is "Making the Word Flesh." As the economic crunch has deepened, business has doubled and tripled. In February some 300 new families sought assistance. A $25,000 grant from the Buncombe County Commissioners, the governing agency, helped meet their needs. □ Wiltshire directs the operation, but he has help from two other staff members—Warren Bock, pastor of Central United Presbyterian Church, and Mary Lou Hammonds—and dozens of other church members who volunteer their services daily.

Volunteers, like this receptionist, from Asheville churches staff many ABCCM posts. Robert Wiltshire, below, offers directions to a Nebraska couple in his office at ABCCM. Wiltshire looks over assistance application with United Presbyterian pastor Warren Bock, right.

Continued

Secret of the success of ABCCM is in the volunteer help it gets from member churches. The volunteers give the food for the pantry—collected twice a month from each church—and the clothes for the closet and furniture. They also give hours of work to see that people are helped. □ Frances Corbin, wife of the associate minister at Beverly Hills Baptist Church, works there every Monday, often joined by Laura Dotson. Martha Wagoner and Chloe Miller, both members at Hominy Baptist Church, are regulars in the pantry—or anywhere else they're needed. Another woman from Hominy gives a day a week as a receptionist. "Our WMU has promoted it, got people involved," says Hominy Pastor Fred Werhan, who has served as president of ABCCM. "Some of our men came to me after working a day and said they couldn't believe there were people who had no more furniture than a set of box springs. It's changed their lives." □ Werhan was instrumental in getting Wiltshire, a Union Theological Seminary graduate and a Southern Baptist, hired as fulltime director. "We see ourselves as a mission—making the word flesh, through whatever it takes to help them," says Wiltshire.

Continued

Francis Corbin, left, wife of associate minister, Beverly Hills BC, Asheville, sorts clothes in ABCCM's clothes closet. At right, Martha Wagoner and Chloe Miller give regular service at ABCCM. They both attend Hominy BC.

Volunteers bringing their food, clothes and help are key to success at ABCCM.

"We are concerned about what is happening— we demonstrate it."

No one is sure how it happened—Pastor Fred Werhan had preached about it; the deacons had brought it up in their discussions and so had most of the church members as the economy around Candler, N.C., began to slide a bit last winter. But regardless of how it happened, Hominy Baptist Church got concerned about its members who were being laid off or cut back in hours and days. □ In January the deacons formed the Deacon Economic Assistance Committee (DEAC). Werhan, and deacons David Bryson, V.O. Rhodesa and Tommy Orr were ready to assist any church members affected by the economic recession. With local cutbacks and layoffs, it wasn't long before they had some two dozen persons to work with. □ "We keep a list of the people we know have been affected," says Bryson. "Mainly we're just keeping in contact, letting them know we're concerned." □ Werham says, "The whole emphasis of what we're doing is not to develop a benevolent fund to dole out, though it may come to that. We're trying to help the people help themselves. There's a lot of mountain pride here. There aren't many who would rather bum than work." □ Orr, who runs a sawmill and pallet business, says he has had to encourage some of his employees, laid off temporarily, to take food stamps or apply for unemployment. "These people are pretty self-sufficient," he says. □ The Hominy deacons have tried to keep themselves informed about various services available to persons in need. "Eventually, we may have to provide jobs ourselves," Werhan says. "We could let the people who have been laid off or cut back do the work around the church. We have $3,000 in our maintenance fund and we may let our people do the work instead of contracting it out as we have done in the past. At least we are demonstrating we are concerned about what is happening." •

A meeting of the DEAC of Hominy BC with pastor Fred Werhan, left; Tommy Orr, seated; and David Bryson.

A Need For A New Style of Life?

Inflation/recession affects everyone, including members of churches. But how is the institutional church itself affected? Is it, as the collective body of believers, hurt by the economy in the same way its members are hurt? And what about church responsibility in a time of monetary uncertainty? Should it continue with a "business-as-usual" philosophy, or should it use the situation to re-examine its role and its influence in the community? Those are some of the questions HM wanted to explore; to find answers, HM turned to members of the Home Mission Board staff, a local pastor, and a local church member. The resulting interviews begin on this page. In addition to those comments, the HMB's executive secretary, Arthur B. Rutledge, devotes his column to a discussion of ways the Home Board is responding to current economic conditions. For his remarks, *see page 57.*

One area of the HMB especially sensitive to fluctuations in the economy is the Christian social ministries department. Because its work covers many aspects of helping, from individual counseling to giving food or clothes to people in need, the CSM Department is often among the first to feel "the pulse of people who are hurting," says a CSM Staffer. Because CSM people see the problems quickly, HM asked four department members to discuss the ways the economy can affect—and many already have affected in some areas—local churches and their pastors. The four interviewed are Paul Adkins, department secretary; Beverly Hammack, CSM consultant for churches in the eastern U.S.; Clovis Brantley, consultant for east-central states; and Charles McCullin, consultant for west-central states.

HOME MISSIONS: You first suggested an issue of HM on the economy and how it was affecting Southern Baptist churches. Why did you want that?

PAUL ADKINS: My thought was that we have a growing number of people who have the same problems now that poor people have always had, but the new crop of poor have never been poor before. A guy who had a good job, suddenly he's laid off—he's faced with losing everything. How is the church going to help him?

BEVERLY HAMMACK: This guy runs head-on into crisis problems, because when a father comes home without work, tension, distrust, depression, all become strong factors that can destroy stable families.

ADKINS: The problem is that in our society, our image is of the husband as the head of the family; that's tied to economic status. If he loses his job, his economic control, it's a threat to him, almost a sense of losing his manhood. The husband wants to ride it out, and often does so by blaming everybody for his misfortunes. He's not really facing up to the problem. He needs help through counseling.

CLOVIS BRANTLEY: I remember hearing a story at Christmas about a father who was unemployed, who told his daughter that she hadn't been good so Santa Claus wouldn't bring her a present this year—all because the father didn't want her to know he couldn't afford to buy gifts for the family. Now this is wrong; can you imagine what sort of guilt it gives that little girl?

HM: An HMB missionary, in being interviewed for this issue, said if you traced them back to root causes, most of the problems of people he counsels relate to finances. They might surface as child discipline or divorce problems, but eventually they would develop economic overtones.

Charles McCullin (left) and Clovis Brantley

Paul Adkins

Bev Hammack

HAMMACK: Yes. It's working with budgets, working with young couples struggling with marriage, working with elderly people on fixed income, helping them understand finances—our churches have not done enough of this.

ADKINS: Another thing. In church life, and I say this out of my own background as pastor, when income drops a pastor gets really concerned. He feels concerned and vulnerable. I know I had a great deal of anxiety. I started looking for reasons for the decline—was it my fault, or outside my control? I was never sure if I was being honest and admitting my mistakes, or if I was more concerned about keeping the machinery going in the church than helping individuals. That caused a lot of tension.

HM: Are we talking about a dual reason for exploring churches and economics, then? One is to help pastors understand the problems they are going to encounter, their own feelings of insecurity that may arise, and the second is to help pastors help their people in their congregations understand?

ALL: Yes.

HM: Okay, how can we help the pastor understand what's happening to him and his congregation?

HAMMACK: Pastors have to admit they don't have all the answers, but within the congregation, they may have people who can supply enough of the answers to satisfy every need. They have to see themselves as coordinators and equippers.

For instance many churches have lawyers who can help people with legal problems related to finances; salesmen who can give consumer advice; accountants who can show people how to budget or figure income taxes.

CHARLES McCULLIN: The pastor can help his people see it's not a sin to be poor. We've been so affluent, we don't know how to handle poverty. God's not punishing a man because he's lost his job. This needs to be said loud and clear.

BRANTLEY: He can use this time to discover resources in the community—who are the welfare agencies, what are their rules and regulations, who is eligible for what benefits? He can ask these government officials to speak at small group meetings, at prayer meetings.

McCULLIN: People need to understand it's not sinful to receive from welfare, too. Pastors' sermons can be geared to helping church members learn to accept graciously, as well as to give. After all, we are the government; these are our programs; we've paid for them. People in need have a right to them.

BRANTLEY: And there shouldn't be any guilt attached to asking for help.

ADKINS: We need to encourage the pastor to be honest with himself—that may mean he needs to discuss his situation with someone else, friends in the church, a pastoral counselor, a chaplain, or someone from his ministerial group.

McMULLIN: Economics may be a barometer of congregational satisfaction. Or merely reflection of the times. But money is one area where the pastor is vulnerable. If he doesn't have money to pay bills, then, you know, it's "What's wrong pastor?" Blaming the pastor is easier than admitting it's economic conditions, or the changing community, or these kinds of things.

HAMMACK: I've seen pastors lately who are facing real frustrations because the church, when income is reduced, tried to cut back on neighborhood ministries. The pastor fights it, and the church retaliates by reducing his salary.

HM: How can the pastor distinguish between a budget cut for legitimate reasons and one that's merely a slap at him?

ADKINS: I'd say in the average church, the pastor's salary would be one of the last things cut. If it's first, he might be wise to take stock . . .

BRANTLEY: When that happens, they're trying to say something to him.

McCULLIN: Certainly, either way, if he's hit by a salary cut, the pastor is going to have anxiety. He's based his standard of living on that level income; take it away and it's going to affect him in many ways, including the ways he ministers.

ADKINS: I think there is a principle in the biological family that applies to the church family.

The husband is seen as the breadwinner; if his income is threatened, it creates anxieties. He takes it out on himself, or his wife and children, usually inappropriately. That hurts the whole family.

Now the same thing happens in the church family. If funds are not coming in, the pastor/breadwinner is hurt. Certainly he needs, instead, to get with the leadership of the church and discuss the problems, openly and honestly.

Like the husband, the pastor sometimes thinks "his children" aren't old enough to understand, but they are. And he should realize it.

HM: The point seems to be that the church should be sensitive to the reasons that cause loss of income?

BRANTLEY: Yes. And they could begin, even before any drops in income, to explore their budgets and see if they are spending their money wisely in the light of our economic problems

HAMMACK: Economically, we're an affluent denomination. But maybe it's time we asked ourselves, "Where do we go from here? How do we spend our wealth?"

McCULLIN: For example, the Home Mission Board has made contingency plans whereby it could cut back if funds were reduced by 10 percent. A lot of pastors would be threatened with that concept, because they say that once you start talking in those terms, people will start thinking in those terms . . . sort of a self-fulfilling prophecy. But they need to think about budget reductions before the fact not afterwards.

ADKINS: I think all of us wanted some positive things to come out of this issue, and that's one of them.

McCULLIN: Another positive aspect is the way churches are cooperating with social agencies—and each other. It's as good as I've ever seen it. Part of it is education, but part of it is necessity. Whatever the cause, it's a good sign.

And pastors are becoming part of the community; they're recognizing their servant role in a grand way.

HAMMACK: I know in one area where I worked, the Baptist churches wouldn't accept any government funds to do some ministries. So we stood with empty buildings, while churches that would use the funds had lunch programs, senior citizens' meals programs, things like that. Today, even if the Baptist churches don't want to use any government funds, they can funnel people into programs run by others, and maybe Baptist churches can provide services that don't violate their understanding of church-state separation, like transportation or day care.

This is an opportunity for churches to explore new ways of working together to minister to people's needs.

BRANTLEY: Churches can do other things, too. One church I heard of has had the local Home Demonstration Agent come and hold classes on how to prepare the cheaper cuts of beef, so that they'll be nutritious; things like that. And they didn't just invite members, but the whole community.

ADKINS: I think everyone hopes there will be a turnaround in our economy in the next few months, especially before unemployment insurance runs out. But the churches should not count on that. They should be aware and prophetic enough to say, 'Let's provide experiences for people, so that if there is no turnaround, they will have something to hold to—they won't have the bottom fall out all of a sudden.

McCULLIN: How much responsibility does the church have to get people to cut back on their use of credit, for instance? Hundreds of advertisements bombard us with demands to buy, buy, buy—we've got credit cards right up to our noses. I think the church ought to examine its responsibility in helping people be less materialistically oriented.

ADKINS: It may be cyclic. The church is made up of people, most of whom live on extended credit; it's very easy for the church, therefore, to carry over this personal philosophy of spending to collective budgeting. Maybe both churches and individuals need to practice living within their incomes for a while.

Of course, there's another side to it, too. The government has been trying to get us to spend more, on the theory that reduced sales make the recession worse.

HM: It almost seems we're damned if we do, damned if we don't spend.

HAMMACK: I don't think anyone has all the answers, but some churches are using this as a time to re-examine their priorities—in terms of dollars and cents—and just see what is most important.

I think that's something every church should do; and they don't need to feel guilty about it. The economy provides the best excuse they'll ever have.

I think it's time we faced the possibility that our churches' incomes may not always climb—just like our families' incomes don't always keep rising. It's a crisis situation for both families and churches, but it's a fact of life we've tried to avoid too long.

ADKINS: If churches could see this as a time to reexamine their budget priorities and a time to explore their attitudes toward spending, I think some real value could come from the economic situation.

HM: Maybe it becomes a question of the church's image of herself: is she more a consumer of goods, or a dispenser of services? Most churches spend four or five times as much on maintaining the institution as they do on ministry and outreach; perhaps that's necessary. But many critics point to Christ's example of poverty versus the wealth of today's churches. We wonder how many churches have examined those percentages in their own budgets?

ADKINS: I think some churches are asking those questions—some are being forced to, others are doing it voluntarily. But they're saying, "Are carpets over the whole sanctuary really necessary, or would it be enough to have them just down the aisles? Is that tall a steeple really important, or could we do with a shorter one? Are cushions really necessary for the pews, or could we do without them?"

At my own church; we had to decide if we were going to buy the new Baptist hymnal that's just come out. We decided we didn't need it; it sort of went against our image as a successful church, but we decided other things were more important.

I know of another church that had planned a $2 million building campaign. Its income is still as high as it was when the church first voted to build; but today, they've reexamined their needs and found other things they want to do more than build a new building.

McCULLIN: I've heard of a couple of churches that have cut some purchases they'd planned so they could increase—I hate to use this term—their "welfare services." You know, food and clothes and things of this kind.

HAMMACK: Right. A lot are faced with the choice of a new piano or day care for mothers who can't afford to pay—and many of them are seeing the day care as a ministry and choosing it over the piano.

HM: You feel there is no reason, then, for a church not to reexamine its budget and its priorities no matter what condition it is in, no matter what building program or outreach program it is committed to. It's never too late to make changes, is that right?

ADKINS: Yes. Perhaps this is the most positive thing that can come out of the economic crisis, if the church redefines its role in the world. The church should see its budgeting reflects its priorities and its commitments. It should not lock itself in, but be willing to consider budgeting as an on-going process that is continually to be studied. And that outlook doesn't hinge on the economic situation. Even if the economy is reversed, the church should act as a responsible steward of its gifts and live more as a giver than a getter—that's the example of Christ. •

For More Than A Season

Robert Kilgore, director of the HMB's Division of Church Loans, served in several churches before entering the commercial banking field. In 1957, he joined the staff of the Baptist Foundation of Texas, where he worked until coming to the HMB in 1965. He is author of How Much a Debtor, *a guide for churches needing to borrow money to build or expand.*

HM: Has the current economic situation affected the Home Mission Board, especially the Church Loans Division?

BOB KILGORE: First, you have to understand that our economy is not in another 1930s style depression. The rules we learned then don't apply now. This is a whole new ball game. And it is taking its toll in church loans.

Since September 1974, things have been moving so fast and prices escalating so rapidly, we've just had to shut down business. We declared a moratorium on taking new applications for church loans; we were trying to process the ones we had received before then. It was late spring before we were able to lift the moratorium.

Money has been hard for us to borrow. In fact, new money's almost impossible to get. The price rate is going up—the price of money, the interest rate.

It seems we're going to have another round of inflation, too. A repeat of 1974 will be even worse than 1974. For example, in 1974 we reached the point where we borrowed $2 million at 11 percent interest, and loaned it to churches at nine percent.

Now that sort of condition cannot continue.

But I've talked to some leading economists who believe building funds will be even tighter—some projections are that interest rates will hit 12-16 percent this year, equaling or excelling the peak of '74. That is especially likely if Congress and the President continue to build the federal deficit 1975-76 toward $80-$100 billion.

Where do we get the money to pay off that kind of debt? One way is taxes, but the tax rebate bill cuts tax revenue, rather than increasing it.

The other two sources of government income are borrowing and printing new money. Ultimately it comes down, in this case, to going to the presses and printing more money, thereby increasing the supply but also cheapening the dollar.

Cheap dollars lead to rampant inflation. In this situation, churches will be unable to build without having such a price escalation during the process of building that they can't live with it. There will be no way to get any kind of reasonable projection of the final cost of a building.

HM: Doesn't this make your work in church loans even more difficult?

KILGORE: Of course. Tight money and high interest rates play havoc with us.

HM: But don't you have a growth factor in your loans, which provides additional money to loan? Even if you couldn't borrow more money, you'd still be able to make loans; wouldn't you?

KILGORE: Yes, our loans have a growth factor. But if we had to depend solely on that, we'd be badly hurt. We would have to reduce our business by 50 percent, at least.

Last year our growth rate on church loans was about five percent, but inflation was up 10 percent or more. So we actually lost, in purchasing power, about $1½ to $1¾ million. We didn't lose that many dollars, but we're able to buy that much less with the dollars we do have.

We have no way to grow our fund as rapidly as inflation, so we'll continue to be eaten up, our net will become smaller and smaller while our fund will be getting larger and larger; therefore we are able to help fewer and fewer churches.

HM: You paint a pretty dismal picture. Isn't there any good economic news in Church Loans?

KILGORE: There is one bright spot. Because of inflation and the way things are going up, in volume of dollars, this is going to be a favorable time for churches to borrow money on long-term notes at fixed interest rates.

It will be a bad time for the lender, however, whether a savings and loan association, a foundation, a bank, or the Home Mission Board.

That's why more and more is being said about variable interest rates. Up until now, Congress has stopped any attempt on the part of savings and loans, the Federal Housing Authority, the Veterans Administration to create a variable interest rate, which fluctuates with the economy. But a recent article predicted that by the end of 1975, all FHA and VA loans will carry variable interest rates that are tied to the economic index.

HM: You seem to hold out the carrot with one hand and take it away with the other. Does this bleak economic picture mean fewer church buildings are being constructed?

KILGORE: I'd say the volume of building was down about 40 percent. That's just a wild estimate, but it's a working figure. We've continued to make about as many loans as in the past, but local financing has been harder to get. I know we're getting an avalanche of requests—far more than we can fill.

HM: What about church growth, has it been slowed too?

KILGORE: If you mean numerically or economically, I'd say we haven't seen much change. But I think ultimately we will. Churches will have to put more into multiple use of buildings; we can't afford the luxury of an expensive building that is used 30 minutes or an hour a week.

Churches may have to become smaller as a whole, with fewer buildings; more money put into programs and the pastorate than in construction.

HM: In this time of economic instability, are there any other implications for the church?

KILGORE: Well, for a season, our people are going to be frustrated and confused, until they realize and adjust to the fact that national economic habits of 50 years cannot be broken overnight.

Churches will have to adjust their expenditures to the possibilities of a heavy inflation cycle; while the incomes of members will be increasing, the purchasing power of the money will decline more rapidly than church income will rise. Thus real income will decrease.

An insecure economy may also produce wide fluctuations of church income, so churches need to be slow to create large debt and other long-term fixed obligations.

I do feel the future is challenging but there's no place in it for "business as usual" attitudes. The economic facts of life force churchmen to examine new styles of doing their work. They have to be able to withstand the rigors of their local settings not for a season only but for more than a season. •

Setting Priorities

Harmon Born, owner of Beaudry Ford, a large Atlanta automobile dealership, is active in community affairs. Past president of the Home Mission Board, Born has been director of the Atlanta Chamber of Commerce and president of the Clayton County Chamber of Commerce. A member of the Rock Baptist, Rex, Ga., an Atlanta suburb, Born has worked with the Red Cross, the United Way and the Boy Scouts of America.

HOME MISSIONS: What can an individual do now to set a style of life, a tone of conduct for spending his money that might carry over into the church?

HARMON BORN: I think all of life is geared around an individual setting priorities. For instance, if a person decides that he wants to save a little money, then he first gets his money set aside and then takes what's left and makes it go around. I think the same thing is true in a person's Christian life. You must decide on priorities.

If an individual sets priorities in life he can then go through good or bad times and he's not going to be drastically affected.

If a person has the right commitment to stewardship, it doesn't matter if the times are good or bad. A person might say, "Well, I only make $50 a week now, and I can't tithe; but if the Lord will just let me make $200 a week, I will tithe." That person who cannot tithe when he gets a little, cannot tithe when he gets a lot, because he hasn't set his priorities.

And there ought to be a regular review—individually, in business, in the church—a time of looking at the basics and making sure that whatever you're doing is indeed what it ought to be. Too often we sit down with a list of priorities and try to figure out on our own what we ought to be doing and we don't let the Lord direct as tightly and as closely as we ought.

Maybe the number one step, what every individual and every church should be committed to, is putting themselves back in neutral, and listening to what the Lord wants you to do.

A person's prayer list too often gets to be his want list. He decides the program and how to work it out, and all he wants is the power to go ahead.

When we go on that basis, we go with the wrong motive and we get the wrong results. If, on the other hand, we go with a blank sheet of paper, the Lord will lead us. And that doesn't mean by any stretch of the imagination that we should not do the best planning we can.

My main concern is that Christians not have those ups and downs, of good times and bad times. We ought to regulate ourselves to be able to cope with whatever the situation is. And the way you cope with it is to follow the Lord's leadership—and good times or bad he will give us more than we deserve. And he will lead us, I think, in the direction we ought to go. Economics ought not to have anything to do with dedication of service.

If we establish in our Christian life the real priorities we are trying to achieve and put them first, God will help us to find enough time and money to do all the other things we want to do.

But back to the idea of saving money. If all you plan to save is what you have left over after you do your spending, you won't have anything left. If all the time you give to God is what you have over after you've done everything else, you won't find any time to give to him. And you won't ever find any money to give.

So set the right priorities. Live by them in good and bad times.

HM: Some say we ought to have another depression to cut down our standard of living. We're not advocating another depression, but are we as a society beginning to think too much about material things?

BORN: I'm not one who believes that we ought to look back and say it would be good for everybody to go through hard times. I don't believe that we have to go through that to really understand it.

Our families follow along in our footsteps and if we live an extravagant life, they probably will. If we don't do for our church and our Christian life what we ought to, they won't either. But, if we set standards, then like night follows day, they'll follow in our footsteps.

HM: How do you set your own standards, how do you determine your priorities?

BORN: There are so many things that command attention, so many segments of society, business and church that pull for time. I simply try to commit my life as totally as I can to the Lord's will for me. Then I allow him to lead me in choosing priorities.

The first priority is to surrender to him; and second, to be willing to put your life in neutral and say "Lord, you shift the gears in whatever direction you want me to go." That's not the easiest thing to do but it is, in the final analysis, the most productive and the most satisfying.

HM: One economic cutback many people make is to reduce time and money given to the church. How do you react to that?

BORN: That might be a tendency. However, probably a greater tendency is, in tough times, to look back at the most basic, most important things in life. In times of austerity there comes the notion that a fellow ought to get back closer to God and his church.

When a person does not have excess money for recreational purposes, he stays at home. As his family gets closer together, his relationship with the church improves. You'll find that where a person's heart is, there's where his money will go. There might even be more tendency to give a little bit more to the church.

HM: Can you tell us a little about the economy, especially as it relates to automobiles, and as it relates to your life and your work?

BORN: For almost 30 years, my vocation has been the automobile business. It's a way of life for me.

I would be remiss if I told you the economics of the automobile business haven't been bad lately.

We talk about how the automobile business affects the economy of the nation, and obviously it has a pretty strong effect on it. The economy is built pretty strongly around the automobile and its related industries.

About one out of every six or seven workers is in an automobile-related business. But by the same token, about one out of every six or seven works for the government or the construction business. Now, who's going to decide, who's going to work where? People are entitled to the freedom of mobility.

The fact that people are not buying cars is not based on the fact that cars are too high or they get less gas mileage. It is based on the fact that individuals are not certain about what is going to happen in the future.

When the energy crunch hit, we had a number of people that came in with middle-sized and large cars. They wanted to trade for a little bitty car because they thought they were not going to be able to get gasoline. So, we traded with a vast number of people.

Six months later the energy situation turned around, then those people were back saying, look, I don't want this little car.

There will always be at least half the people that will want a comfortable car to ride in regardless of what it costs, if gasoline is available.

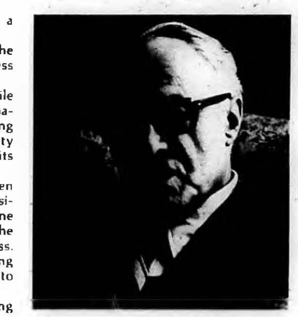
America is built on the freedom of doing what you want to. The automobile has gone from a luxury item to a necessity in just about everyone's life.

It's not going to be less of a necessity just because of economic adversity.

But I believe things will get better, and perhaps we will have learned something from this recession. We don't know how to appreciate the sunshine sometimes till the storms come. The slogan for today should be to "get back to basics"—whether at home or with the family, in church, in the Convention, or in business.

The basics are simply to commit one's life to Christ and to look to him for leadership.

Christ wants Christian people to be the most successful people in the world, if they'll just simply use what success brings to his glory and apply Christian principles throughout the world. •



Enough's Enough

Elmer West, pastor of Ginter Park Baptist Church in Richmond, Va., has spent the past year trying to practice a discipline he's labeled "the theology of enough." His struggle to come to grips with affluence dates back to his service on the Southern Baptist Christian Life Commission, where he first became concerned about America's spending habits.

HOME MISSIONS: You have spoken out about the "theology of enough" and the "gospel of enough." What do you mean by that?

ELMER WEST: As I see it, our economic decisions influence everything we do, because the decision to purchase a house, or a car, or a washing machine has to affect the decision we make concerning the way we support the Lord's work and share what we have with other people in other parts of our community.

For me, the gospel of enough asks some questions most of us have never thought of asking:

How much is enough for me?

How much is enough for my family?

How does my "more-than-enough," which I've gradually come to take for granted, affect people who have less than enough?

If I lower my standard of living, even in some small ways, does it mean I'll be helping someone else?

At church one night last week, a woman said to me, "You know, there's nothing I can do as one individual." My response was "Well, I know it seems that way."

If we miss a meal each week on a systematic basis, we'll probably end up asking ourselves, "What's this doing for the millions who are starving?" But if enough people start missing the meal, and if what they conserve can be channeled in the right direction, a lot can be done to change conditions in the world.

HM: But it's still a complex situation. For example, if we cut back on our spending, people who produce the things we've been buying are suddenly going to find themselves out of work. That will lead to a depressed economy; perhaps a recession like the one we're in now; perhaps something worse. Is it Christian to call for an ethic of spending that would result in the loss of jobs or the economy dropping?

WEST: Yes if certain things happen to offset the loss.

It could be a helpful thing if it permeated society and economists and sociologists began to find creative ways in which industry could share with many places in the world. We need to change the concept, to look at it as a world economy rather than only the U.S. economy.

We might have to lower our expectation of profits, but there's no reason to believe the nation would go down the drain because of this. It's important to realize there is an awful lot about Christianity which doesn't fit into the free enterprise, capitalistic system. We might have to find new ways people could be gainfully employed to the benefit of society.

We surely would have to come to the realization that we don't need as much profit on every item manufactured or service sold. For instance, a lawyer settles an estate He sets his fee at seven percent. He may even tell you, "I know that sounds a little steep, but it's the agreed upon figure."

Well, why can't the agreed upon figure be four percent? Or three percent?

It's not just lawyers, either. People who were happy to get a six percent return on their investments a few years ago, now expect 10 percent

Maybe the most important thing for us is to couple our suggestion about a simplified lifestyle with other questions: Is it Christian to allow things to continue to go on as they are? How long can we keep going the way we are?

I know it seems to have more questions than answers. In fact, a man came out of our services a few weeks ago, and I heard him say to his wife, "I don't need the preacher to tell me there are a lot of hungry people in the world; I know that. What I want him to tell me is what I should do about it."

But I deliberately don't do that. This is something we all need to struggle with. Alternatives I come up with might not be ones you come up with.

If I started telling people how to act, I'd be making judgments for other people; that would be inviting this old legalism all over again; it would result in a pietistic "I'm-sacrificing-more-than-you" attitude.

If you really go all out for a new lifestyle of sacrifice, you might find it hard to understand why all other people can't do the same thing you do. There's a temptation to condemn everyone else for caring less than you do.

I bought a new car recently, and I'm sure some of the folks at church said, "What's the preacher doing talking about us sacrificing when he's buying a new car?"

My answer is the old one had 167,000 miles on it and this is the first *new* one I've bought in 10 years. But even so, I had to rationalize it out, to weigh the purchase against a lot of other things. I ended up buying a small, compact car that would get good gas mileage and last, I hope, another 10 years.

So I'm not advocating Christians have nothing. You can become too proud of your sacrifices, even to becoming materialistic from the standpoint of always dwelling on the things you've given up.

HM: A lot of people, who have nice homes and cars and many material things, say they do it not for themselves, but for their families.

WEST: Everyone wants the best things out of life, but what are the best things? Are they symbolized by material goods, or the quality of life.

Perhaps a parent could do more for the family by helping everyone—especially the children—come to terms with the very subtle pressures of affluence that are generated by our society.

I understand how a lot of fathers, who grew up in the depression, want to give their kids the things they didn't have. But I'm not sure they don't do their children a disfavor by giving them too much, allowing them to become too used to things.

There's such a thing as people who have more than enough being impoverished.

HM: Even if individuals become convinced they can lower their standard of living, do they still ask why "these people" who have less are worth sacrificing for?

WEST: This gets us back to many things Jesus talked about. The Good Samaritan story is classic, of course. Jesus said the Samaritan was a good neighbor, which shocked a lot of people—Samaritans weren't usually heroes to the Jews.

But the important thing is the Samaritan helped the beaten and robbed man at his own risk and own expense. And there's no indication, anywhere, that he asked the question, "Is this man worthy of my help?"

For us to predicate what we do on the recipient's worthiness is very natural, but it isn't very Christian.

HM: So you believe individual Christians should re-examine their standards of living and, perhaps, live in slightly less luxury. Can the church as an institution, a body of believers, lower its standards of living, too, to set an example for its community?

WEST: That would be a very healthy thing, particularly to look at the budget from the standpoint of building programs.

If you analyze church expenditures over a period of years you find that decisions made about the size and type of building, they lock the church in on a particular economic pathway for a long time to come.

Certainly, in many cases, they limit a church's ministries.

We need to get away from the idea that we have to have all this space, when most of it is used only once or twice a week. One of the sins we will answer for one day is the poor stewardship we've had in putting millions and millions of dollars into buildings.

I suppose it started by fine people wanting to have the best place possible, since that's where they worship God. But down through the years, it's become a status symbol in the community. What the church buildings say about us to the community is very important to an awful lot of folks. ●

—Larry Jerden

Like everyone else, Baptist families are muddling through a question-mark economy—with mixed results.

Compiled by the HMB staff

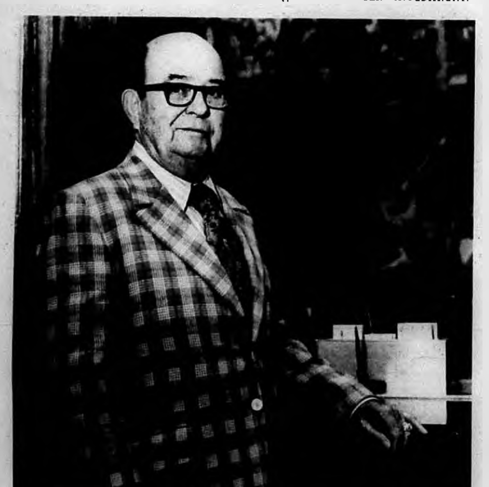
Beans Cornbread and Again?

HENRY SANCHEZ FAMILY
Albuquerque, N.M.

A glazier for the public schools, Sanchez hasn't felt the economic pinch as much as others, he thinks, because he walks to work and church services at Baptist Neighborhood Center, owns his own home and doesn't have payments left to make on his car. But wife Elsie does work part-time to help family finances, which she handles. "I know how much we have to buy," she says. "I sort of budget in my head. I try to stay away from the grocery store as much as I can. It depresses you every time you see prices go up. And the utilities are terrible; they are so high now." Although Elsie watches for bargains, the family doesn't eat as much steak as it used to, movies are entertainment of the past and last summer's planned vacation became a time for Henry to work around the house, doing "needed remodeling." But Sanchez doesn't think his family is hurting. "Everything's gone up," he says, "but we still live pretty good."

PAUL CATES FAMILY
Lubbock, Tex.

"Banking interests are doing pretty well," admits Cates. And as a member of the Lubbock National Bank's board of directors for almost a quarter century, Cates and his family—a wife and two daughters—haven't felt many economic setbacks lately—except for decreased spending power. But Cates, who's also on the SBC Stewardship Commission, believes many problems exist. He deplores moves by Congress to take away the oil depletion allowance, says that high interest rates and the inflated economy are hurting land and farming investments—"farmers don't get enough to cope with the rates"— and that taxes take away everything from those who are making money. "Today," he sighed, "there is no such thing as a cureall investment."



Joe Don Buckner photo

FLORENCE GOLDEN FAMILY
Hayward, Calif.

For a single mother with two daughters, an inflated economy can be devastating. But Mrs. Golden's learned to cope with low income by taking advantage of state and federal programs, from food stamps to aid for dependent children. Yet despite that aid and her part-time job, she still lives on a tight budget with "no frills." Unexpected expenses, like recent car trouble, hurt, as do constant food price increases. But she's able to get credit now—impossible when she first returned home after her divorce—and this eases the squeeze when money is short. She's proud to have no major debts, however, even if it's meant "living on a week-to-week, almost day-to-day, basis. I don't know what I'd do without my folks," she adds, "and our church, Elmhurst Baptist. We do more because we've found friends and fellowship there."

"With money as scarce as it is, we all have to help in repairs."

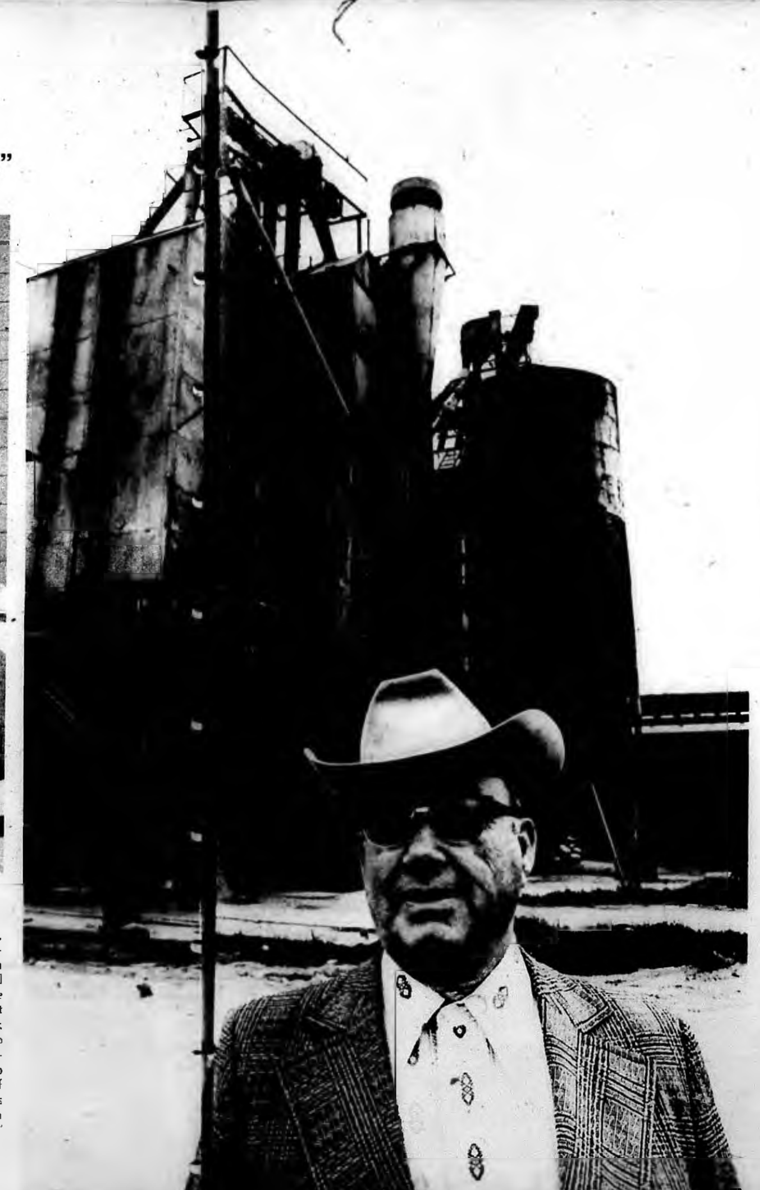
VERNON TEEMS FAMILY
Ringgold, Ga. *Left*

"Money-wise, we're probably as affected as anyone," says Vernon Teems, owner of 14-year-old Teems Electric. Since December his work load has been cut by three-fourths, forcing him to lay off three electricians and his secretary. Too many days "with nothing to do" at the office have caused family cutbacks as well. For children Miles, 18, and Valerie, 19, it means no money for college. Both are working to earn their own college expenses. For Mark, 16, it means selling handmade leather bracelets for spending money. At home, parts of their ranch-style house have been shut off, along with electrical heat. A wood-burning stove in the basement supplies heat now. "The girls started making their own clothes, and Mother has cut out her beauty appointments," says Teems. They've continued to tithe at Mt. Pisgah Baptist Church. With a garden and meat from Mark's cow, they've cut food costs, but still, "for the first time since we've been married," adds Mrs. Teems, "we're counting the money before putting food in the grocery basket." Teems hopes things will pick up soon, but, he says, shaking his head, "when the phone doesn't ring, you know you're not busy."

"They're trying to freeze us out, but there's always a way to keep living."

TYNIE GRIFFIN FAMILY
Phoenix, Ariz.

A widow, Mrs. Griffin lives with her daughter, Gloria Steele, and Mrs. Steele's four children. Mrs. Steele's salary as a bookkeeper provides the family income. Mrs. Griffin—"Grandma Tynie" to neighborhood kids—is 55, "not old enough for social security, not young enough to work. Who'd hire me?" she asks. "What a woman does until she gets old enough, I don't know." What Mrs. Griffin does is keep house, babysit, cook for her daughter and grandkids. Yet her help isn't enough to stretch Mrs. Steele's paycheck very far. Sometimes the grocery list becomes a casualty: "If something's too high, we do without it; if not, we buy it," says Mrs. Griffin, a member of Pleasant View Baptist Church. "They're trying to freeze us out, but there's always a way to keep on living. We lived on beans and rice and cornbread before. We can do it again."



FRED MOORE FAMILY
Morton, Miss. *Left*

"Sometimes you wonder what the ultimate outcome might be . . . can you pay your debts and stay in business?" says Moore, an "integrated broiler producer"—chicken farmer—whose industry has been hard hit. Contaminated feed reduced his stock and inflated feed prices hiked costs. Unusually severe market changes cause additional concerns. "We've had as much as 10 cents per pound fluctuation in plant dock prices," Moore explains. "A one cent change represents $6,000 a week to us." Supply has exceeded demand, Moore says, and even though he's reduced production, "we haven't been able to make a profit at current prices." During its peak, Moore's company sold 240,000 chickens a week and had 300 employees. Both figures are lower now. And the Moores have tightened their belts. "We've not had the habit of luxury," says Moore, whose three daughters are married, "but my wife and I drive our autos longer and we wear older clothes now. Most disturbing to us is that we've not been able to do as much for the church (First Baptist of Morton) as in previous years. It's been frustrating." But Moore's philosophical: "I guess the whole thing is just part of this monster we call inflation. Everybody seems to be caught up in it."

Haynie was lucky; he just got cut back to a four-day working week.

JOHN HAYNIE FAMILY
Candler, N.C.

When a local corporation laid off more than 1900 employees, John Haynie was lucky—he just got cut back to a four-day week. Mrs. Haynie wasn't so fortunate: she was one of the first laid off, and just as her unemployment checks began coming—after a six-week delay—she broke her back. Unable to work, she was also ineligible for unemployment compensation. With the help of Hominy Baptist Church deacon David Bryson, John got an extra job as a security guard. Donna, 16, began working in the school library; Randy, 14, earned spending money picking up soft drink bottles. The church also stocked the Haynies' home with groceries. But the Haynies, for whom being on food stamps for a brief time "was horrible," work hard to help themselves. John has taken several odd jobs to supplement their income. "They have a lot of pride," says Hominy pastor and friend Fred Werhan.
Right

ALBERT DENNIS FAMILY
Newport News, Va.

Dennis has been a truck driver for a building supply for 17 years. Half the crew is laid off now, but with his seniority, he'll be among the last to go. But Dennis has other problems. Last year his wife died, leaving him alone with their 16 children, plus his eldest daughter's baby. Several of the children had been regulars at Friendship House and when the mother died, all got clothing for the funeral. "I've had to borrow and borrow," says Dennis whose brood lives in a two-story house. A young woman is staying with the younger kids, but she's pregnant and leaving soon. "I don't know what I'll do when she leaves," he says. Eating meals is a major production. "We feed the small ones first, then the larger ones. Keeping all these kids together," he says, shaking his head, "sometimes it surprises me that we've done it."
Left

BELTRAN FAMILY
uerque, N.M.

he husband died a year ago, Mrs. Bel- ad never handled the family finances. st learning. "It's very hard," she's "t do it on just my social security." Her xp se is food; as soon as her check ar- M Beltran goes for food stamps. Buy- em akes all afternoon. Because of an ill- she annot work to support her six chil- Ol st son, Lawrence, 16, quit school to e mily income; Baptist Neighborhood , here she attends church, has helped, in lothes for the kids and emergency or tion. "She couldn't make it without ss ance," says a friend of the family.
Right

"We pay our bills and live on what's left until the end of month comes."

JOEL KIRKPATRICK FAMILY
San Antonio, Tex.

"When I was laid off," says Kirkpatrick, who worked as an apprentice architect for a firm hurt by cutbacks in the building industry, "I didn't really worry. There was a peace, an assurance, that it would all work out. I'm a strong believer in the fact that the Lord will take care of me and my wife. My mother was more shook up about it than I was." Knowing Kirkpatrick had nothing to do, recreation minister Jinx White of First Baptist, where the Kirkpatricks attend church, asked Joel if he'd like to work in the church's rec program. Now Kirkpatrick earns $32 a week—$2 an hour—helping several nights a week and on Saturdays. Despite his problems, Kirkpatrick feels "the Lord has been good to me. He's helped me save some money and learn how to manage it. My wife works at Sears and we've been able to get by on what little I earn at church and what she makes. We don't emphasize material things." *Right*

JOHN LIVINGSTON FAMILY
Dallas, Tex. *Left*

In one year, the Livingstons decided to buy a house and have a child. Those two expenses meant a new way of life for them. "When we didn't have Neal," says Lynda, "we could go anywhere whenever we wanted. We've had to make some adjustments." First Lynda quit work and, under pressure of reduced income, figured a strict budget. John's business—he works for an auto air-conditioner wholesaler—felt some recession tremors, but his salary was unaffected. Lynda worked out a weekly budget "so we know every bill that's coming in and when it's due and exactly what we'll spend and what will be left over." Rising prices still "make us sick" says John, but the Livingstons—active members of Cliff Temple Baptist Church—are seldom surprised by "unexpected expenses." Lynda's budget, which carries a hidden balance, even has a cushion for Christmas gifts and other "emergencies."

RUTH PERRY FAMILY
Newport News, Va.

Ruth Perry is only paying $10 a month on a stereo set. Cash, it would have been $199.00. She bought it on time; total cost: $275.00. But Ruth thinks the money is worth the entertainment value, since it's all she has. Her monthly income for herself, age 17, and her one-year-old son Robert is $176 in welfare. Rent for her little apartment is $76 a month. She lived at home until some uncles "came to live with mother, who had three children living at home besides me," she says, "so I moved out to help her." Ruth pays $32 for $84 in food stamps. Light and gas bills range from $10 to $67, but she doesn't question the bills. If she can't pay them, "I'll go to my caseworker," she says. She participates in activities at Baptist Friendship House, including sewing class; she made fluff dolls for children at the hospital. But still she's frustrated. "I'd like to have a job to keep me busy," she says. *Right*

BRUCE FOREE FAMILY
Sun City, Ariz.

With his retirement income and social security, Bruce Foree, a former grain elevator operator in Wichita, Kan., moved away from snow and cold. His fixed income looked sufficient at the time, but it seems less so today. In past months he's dipped into savings, a move he doesn't like, and he and wife Mickie have altered their lifestyles, eating out less, foregoing those leisurely Sunday afternoon drives after services at Sun City Baptist Church. "It just isn't being done in the best of families," Foree says. "A person on fixed income has to cut down, because everything has gone up." The armload of groceries Mickie used to buy for $18-20 now costs $28-30, she says, and supplies Bruce buys for his lapidary hobby have gone up one-third in six months. Recreation fees, utilities, taxes, other Sun City living expenses are all up. "We don't budget," admits Foree. "If we don't have it, we don't spend it. We pay bills and make do on what's left until the end of the month comes." *Left*

FRANK JENKINS FAMILY
Albuquerque, N.M. *Left*

When Parkview Baptist Church members Frank and Maxine Jenkins plunged their life savings into a new hardware store a few years back, they didn't expect today's economy. "It's hurt us," says Mrs. Jenkins. "The building industry's way off. Last year, the two of us, working 60-hour weeks cleared only $8,000." Sales volume dropped more than $4,000 from January '73 to January '75. "A lot of our customers aren't doing any building, or even preventive maintenance, unless they're forced to." The Jenkins have cut every corner they know how, taken on outside work, but still have to "dig into our savings." That plus some rental property are all "that keep our heads above water," says Mrs. Jenkins. "I get down in the dumps, discouraged, and wonder why we're doing all this. I've been ready to throw up my hands and give up many times. But Frank never gives up. He keeps the faith. In times like these, you really have to have faith in all things—and belief in the future."

"In times like these, you really have to keep the faith in all things."

WALT PADGET FAMILY
San Francisco, Calif.

As students at a community college, Walt and Michele have learned to stretch his GI Bill payments and her part-time job salary to their maximum. Bills, from apartment rent to school tuition, come first in the budget; "If any money's left over, we spend for what we need," says Walt, "but we don't let a bill carry over to another month." That has meant giving up Christmas and birthday presents, staying home instead of vacationing, watching TV for entertainment rather than going out to eat or to a movie. But they eat well, "because it's important to our health." The Padgets, members of Balboa Baptist Church, thought they'd saved adequately for school and living expenses while Walt was in the Coast Guard, but "we're tapping our savings more and more," says Michele. "It's hysterical. When we planned it five years ago, we had enough. But that was five years ago. We just didn't expect this sort of inflation."

The End

Don Rutledge photo

Center workers stand by to aid as the recession whacks the poor.

Is Friendship Enough?

by Tim Nicholas

This past winter business was so bad, one oysterman in Newport News, Va., couldn't sell his catch. So he had no income. He couldn't pay rent, so he was evicted and started living in an old car. When he went to get food stamps, he was refused. So he could hardly eat, cooking beans in a cinder-block stove.

His story isn't finished, but it's had a pleasant interlude, because the oysterman found an advocate—a friend—in Dan Anderson.

The 33-year-old Anderson had been helping Friendship House, the Baptist center in Newport News, during a time of especially heavy food requests from the community. When he heard about the oysterman's plight, Anderson visited the food stamp office and found the problem was simply that the clerk was following a federal guideline which states the recipient must have a permanent address. Anderson then went to a woman in the community; at his request she allowed the oysterman to use her address. She had already been letting him sleep in her hallway on the cold nights.

But Anderson still found it would take four to six weeks to process the food stamps paperwork. "I dressed up," says Anderson, "and went down there with the oysterman and asked to see the head man." He laughs. "They asked me if I was a city employee, but I never said."

Anderson explained the situation, and the oysterman was qualified that afternoon. "I'm not saying I had anything to do with it, but they hired two more processors the next week," says Anderson. "Now the longest anyone has to wait is four days."

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Top, Dan Anderson of Friendship House counsels a woman.

Don [illegible]tledge [illegible]

Real "soap-opera" dramas

Inflation and the recession are hitting the poor in solid whacks. Poverty programs are being cut back and regulations are tightening. The job market for the poor and uneducated, which has been sparse, is drying up. Bare living expenses are increasingly coupling with minimal fixed incomes to make for soap-opera dramas in home after home.

Perhaps no Southern Baptists are as keenly aware, or as deeply involved in these human dramas as are those people who work at Baptist centers across the United States.

Because of the location of most Baptist centers—in pockets of human need—center workers, including many HMB missionaries in Christian social ministries, are acutely touched by changes in the pulsebeat of poverty.

The nation's almost 50 Southern Baptist centers, like Friendship House in Newport News, offer a traditional blend of Bible study, education, recreation and charity programs. Under one center roof, sewing and nutrition classes, plus recreation—essentially aimed at women and children—coexist with crisis intervention, counseling, food and clothing distribution.

Varied programs

Centers operate their benevolence programs in [illegible] variety [illegible] ways. Mildred McWhorter, who directs two cente[illegible] in Hou[illegible] ton, Tex., has a work program for people in the [illegible] who do maintenance and cleaning work for the ce[illegible] ers in [illegible] turn for what they need most, "like school suppli[illegible] and [illegible] jeans, but not money," says Miss McWhorter.

"Two weeks ago we sent out 12 boys for a Saturd[illegible] to w[illegible] on a farm owned by a Baptist doctor. For their wo[illegible] we g[illegible] them shoes and clothes."

Much of the work program "salary"—which pay[illegible] bout [illegible] people in each of the two centers—comes from [illegible] jor [illegible] panies in the area. "I happened to meet a manage[illegible] of a [illegible] store who's a Baptist: His company gives us 200 to [illegible] 0 pairs [illegible] sandals," says Miss McWhorter. "Now it's summ[illegible] and [illegible] people are wearing their sandals."

"I understand that aside from the constructio[illegible] and [illegible] estate businesses, Houston is one of the cities least [illegible] rt by t[illegible] recession because of the oil industry here," she sa[illegible]

"But I have noticed that Baptist people haven't [illegible] ought [illegible] many refreshments to our programs," she says. [illegible] it start[illegible]

Servi[illegible]e demands have [illegible]ncreased, but r[illegible]sources deve[illegible]op slowly.

Knolan Benfield photo

[illegible]ft, Debbie Myers of Friendship House teaches a sewing class [illegible] neighborhood people can save money. In Oakland, Calif., Ken Schmidt, director of Telegraph Center (above, and at right, picking up an elderly woman for the center's senior citizens' meal program) says unemployment causes many family problems.

about a month or so after the sugar shortage. But we've made some new contacts with doughnut companies and grocery stores where we get day-old supplies such as bread, cookies and lots of cinnamon rolls."

Scarce foodstuffs

Larry G[illegible]rdner, director of Cincinnati Baptist Center in Ohio, repo[illegible]ts a cut in churches' gifts to the center's food pantry. "But [illegible]hey are saving us the discount coupons for items they have no use for," adds Gardner. "This does help.

Cincin[illegible]ti's welfare agency has no general assistance funds and [illegible]n only issue one emergency check a year to a family," says [illegible]rdner. "There's a lot of referring back and forth among g[illegible]ernment and private helping agencies around here, and [illegible] can call a church in an emergency to get money for peopl[illegible]

Gardne[illegible] says this is bad enough, but to make matters worse, "p[illegible]se-snatching is more evident in our community now—wh[illegible] already has the highest crime rate in the city.

What [illegible]lly frustrates me is when I hear Baptists in middle-incom[illegible] brackets talking about the poor, saying, 'They're not used [illegible] what we're used to.' But everybody has to eat!" [illegible]ys Gard[illegible]er.

[illegible]ters [illegible]epending on volunteers from Baptist churches to carry on [illegible]ny of their programs, are getting varied responses toward t[illegible] pleas for help. Cincinnati has had no problems. But volun[illegible]ers to Cass Park Baptist Center in Detroit, Mich., directed [illegible] Floyd Emmerling, are afraid to come into the inner-city [illegible] work.

And Ke[illegible] Schmidt of Telegraph Community Center in Oakland, Calif., says, "When I ask people to volunteer, sometimes they think [illegible]m crazy. They say, 'As poor as I am, you expect me to do som[illegible]hing?'"

Knolan Benfield photo

"The demands on our services have increased, but help hasn't increased in proportion," says Schmidt. "A year ago when I first came to Telegraph Center, we were running approximately 25 families a week, with about four or five in a family. Now we're averaging 35 to 50 families requesting help each week.

"But the majority of cases don't come in more than once or twice and we only give out three days' worth of food at the time."

High price of food?

Schmidt's life was threatened over a sack of food. "The man had ordered food two weeks before and came in demanding his food," recalls Schmidt. "We get requests and if a person doesn't pick up his groceries in the next day or two, we figure he didn't need it, and give it to someone else," says Schmidt, who had given away this man's food. "When he started threat-

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ening to kill me if I didn't give him food, I just picked up the phone and told him I was calling the police. He left."

But people come to Telegraph Center for more than food.

"Just about every counseling session I'm involved in deals with the economy," says Schmidt. "When a person doesn't have work, he has a low opinion of himself and may depress, think of suicide. This complicates relationships in family life. A man gets sensitive. The wife may be understanding, but with both husband and wife being home during the day, it just adds to the conflict."

More "rip-offs"

Schmidt also says he's had more contacts with people who've been ripped off in his community.

And Frank Thomas, who directs the Baptist Neighborhood Center in Albuquerque, N.M., has been trying to deal with burglaries to his center by promising not to prosecute the teenagers involved if they'll back off. "One girl was brazenly telling me about shoplifting and how to look like you know what you're doing," he says.

Thomas believes inflation hurts his neighborhood's people more than the recession. "We see people picking up more clothes than they need to take to the flea market to sell. And we don't mind.

"When we go into the supermarket in a low-income area—there's usually only one, and it's crowded—we see real pathetic things, like people searching through the sandwich meat section for a long time trying to decide what to get, and finally not getting anything.

"You consider that the Spanish people put most of their money into beans and consider how much beans have gone up in the last year—from 25¢ to about 90¢ a bag," says Thomas. "Nowadays, many of the women we work with eat no meat at all."

Utility bills are among the poor's major complaints. "Our gas company is extremely unsympathetic," says Thomas. "I know of a family with two small children whose gas was cut off when the temperature was zero."

Poor man's hell

Harry Woodall, who directs a Baptist center in Hot Springs, Ark., a town which, he says, is "a rich man's playground and a poor man's hell," gets requests for financial help from people with \$60-\$70 electric bills. Many people pay only what they can on this month's bill, so even more is due the next month, explains Woodall.

"Now our butane people work and deliver on a cash basis only, so those who can't pay just get cold," says Woodall, whose benevolent ministries expenditures alone nearly exceeded the center's receipts for the 1973-74 year.

"Our food spending has steadily risen," says Woodall, "73-74 doubled what we spent in 72-73."

Food situations are bad, but so is housing. "You'll pay \$35-\$40 a week in this town for a house to rent I wouldn't put a dog in," Woodall says.

"A man who'd been a chef came in here from Alabama. He'd had to hock his kid's hi-fi. I paid for a night's lodging and made an appeal to three radio stations to get a house for him to rent," he says.

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Right, the price for a night's stay at New Orleans' Baptist Mission has gone up from \$1.50 to \$1.60—a victim of inflation.

"Nowadays, many of the women we work with eat no meat at all."

Knolan Benfield photo

Albuquerque's Frank Thomas sees people picking up more clothing than they need. And he doesn't mind their reselling it.

Woodall, whose phone rings with requests about every five minutes, gets some criticism from people who think he's not evangelistic enough. "We don't try to squeeze a decision out of them," he says, "and we get a lot of static out of people because of this. Some think we should give the plan of salvation along with the food."

Woodall's work saw 41 professions of faith last year. "The name of my game is rehabilitation, hopefully with a rebirth experience. We have people with requests fill out comprehensive forms and then we deal with the immediate problem," he says.

"There was one family we'd worked with for years whose child was severely burned. Our church people sat up for months with the kid. Now the family are church members and the father drives our church bus."

Giving help regularly

Dan Anderson in Newport News says he interviews every person who comes in, "not because I have time to, but to see that they get help regularly."

Anderson, his own business hurt by the economy, pitched in at Thanksgiving to help with the center's food distribution. He's been there ever since, while Friendship House has become more and more like a "relief center."

"I've never seen anything like this," says Mrs. Antoinette Anderson, Dan's mother and a regular CSM missionary as the center's director.

"We never thought we'd be in this type of ministry. January a year ago we had 17 people ask for food—this January we gave food to 126 and referred 75 more to other agencies.

"Christmas we got 447 pounds of food from the Air Force, toys and food from the Army, plus a high school and the International Garment Workers gave us food," says Mrs. Anderson. "Food, clothing and volunteers continue to come in from the black and white churches as they see the great need here. We gave out one ton of food in three weeks—1,200 pounds the week before Christmas."

Nonetheless, many needy people have no real idea where their help originates. "Many think we're a government

"You can help a person with a physical need; it's not enough."

agency," says Debbie Myers, associate director of Friendship House in Newport News. "Many think we're, quo... 'the ... tin' place.' The regulars know the score, but are ... nfused ... the other direction, thinking we're a church."

Several teenage girls, who made professions of faith at ... Billy Graham crusade, wrote on the followup cards under "Pastor," Debbie Myers.

Along with food and clothes, which are sold once a week ... the Friendship House basement at bargain prices, goes ... scripture portion and the statement that the giving is done ... Jesus' name.

Earning her fair share

Beatrice Moseley lives a couple of houses down from FH and works in the clothing closet. She's not interested in going to church, but wants to do her share in the community. Her pay is in food.

"They mistreat me Christmas," she says. "Debbie promised me food and I didn't get it." A ticket for a free turkey was mailed to her, but apparently was stolen from her mailbox. "It was a mistake, but for the holidays we (she and her seven children) ate beans and neckbones. After that, things broke for me and they asked me if I'd work here.

"I don't know what's going to happen this next year," she goes on. "Tell me it's going to get worse. I pray every night," she says. "I believe God's there, but a whole lot of people don't believe he's there or that he'll do anything. But he will."

Others swear by Friendship House, saying that without it they'd really be bad off.

Frances Jackson, for instance, says, "If it weren't for this place, my kids couldn't even go to school." Her 10 children got all their school clothes from FH.

Situation typical

Mrs. Jackson's situation is typical of the inflation crunch being felt by hundreds who come by Baptist centers.

He net income is $329 per month in welfare. Rent for her three bedroom house is $105 per month. Her electric bill was $52 in January ("That's because I couldn't pay it ... ll in December"). And every three months she pays $25 each for water and for sanitation service.

Each month she pays $144 for $310 worth of food stamps. But food stamps aren't allowed to be used for non-food items such as washing powders, bandaids or toothpaste. All that comes last, if there's any money left over. Then there's the clothes and shoes and anything else that costs money—cash on the barrelhead—that just isn't there.

"Local stores are a whole lot higher than going out to the A&P. But if you don't have transportation, you have to buy here," says Mrs. Jackson.

Friendship House's Mrs. Anderson says the economic situation is causing many problems like those of Mrs. Jackson. "Families can't get help from the welfare if there's a man in the family." This encourages unemployed fathers to leave and helps reinforce the matriarchal society.

"One man, a white man, and his family came over here from Williamsburg to get help with food and clothing," she says. "He'd just been saved in the Billy Graham crusade and was being forced to leave his family so they could qualify for welfare. He was just about in tears."

At ... A.M. four men stand "catching corners." For almost four hours, they have shuffled and grumbled on that street corner in Newport News, Va. By 10, they have reached the limits of hope: they know there is little chance of getting a job that day. And only the few diehards remain; their numbers are whittled by disgust. "Nobody didn't get nothing this morning," says one.

But for these men, waiting and hoping, the corner is the city's version of the country general store with its pot-bellied stove. And though they realize the contractors and other employers looking for men for short-term work won't be coming this morning, they huddle together on the corner ... for fellowship, and for comfort.

They want their story told, so people will understand what it means to be jobless in the city.

"Do you mind having your picture taken?" we ask after a few minutes' talk. HOME MISSIONS photographer Don Rutledge and I have come to this corner, near Newport News' Baptist center, to interview these men who daily come to wait for jobs.

Only one doesn't want his picture taken. "I'm not catching," he says. "I'm on welfare. I'm disabled. Just down here with my friends." But, he explains, if the wrong person sees his photograph "catching corners" he might lose his welfare check. He adds, slightly embarrassed, "I can't afford to seem like I'm working; it's a long time to wait to draw a little check and when you get it you still gotta pay rent and food and everything."

Jobs stopped

Two of the men have worked as laborers in a government project, but rain and mud have stopped that job until spring.

The other man quit his previous job.

Knolan Benfield photo

"The money wasn't right," he says, bitterly, "and the work I was doing, I wouldn't work for that."

He had discovered that as a laborer, he was getting paid $3.50 an hour, while the contractor who hired him was collecting $4.25 an hour for his services. The contractor was pocketing the difference, and the laborer didn't "feel it's right we're not getting what belongs to us. We told him we're not going to work. He told us, 'You speaking as a group?' I said, 'No,' but everybody, they said, 'Yeah.' So he said, 'Well, you're fired.' The rest of the men said, 'Well, if he's fired, we're all fired.'

"The contractor said, 'When you all going back to work?' I said, 'When we get $4.25.' He said, 'Well, y'all go back home and take a week off.' So sure enough we all went back home and he started calling us up telling us to come back to work, getting $4.25. But that job played out until spring. I mean there's certain things you've got to do, you've got to put your foot down."

That doesn't mean that, for a lot of months, he and "a whole lotta people gonna be hungry." Especially, the men say, during the winter. It's caused many men to turn to crime, says one man.

Crime going up

"You take a man, he got four, five children, house note to pay, telephone, light and gas, and he ain't got no work. He gotta do something—gotta look out for his family. That's what makes crime going on like it is—ain't nobody gonna stay out here and starve."

A chorus of yeahs.

"You don't want to do it, you wouldn't go for that yourself. A man got to try to get something one way or another."

The men know about the Baptist center and the Catholic (Social Action) center, but don't equate them with religion. They just know the people at those places will help them with busfare and canned food. "Lotta guys go there and get food and sell it just to get a drink of wine," one says. "Now that's the lowest thing a man can do."

"It goes to show you there's more people out here that's for you than is against you, black or white," another says. "I might walk the street and pass you by, you don't say nothing to me and I don't say nothing to you. You might be for me, I don't know, unless we get together and talk it over."

—*Tim Nicholas*

... one reason you see all these women with no man in the house. We referred him to a Williamsburg church, to which I ... sure he's going since he's a new Christian."

Drastic measures

Dan Anderson believes people in welfare will stay in that condition unless something drastic takes place. "You can help a person with a physical need, but that's not enough. You must impress on him that until he invites Jesus into his heart, his life ... very rarely going to be changed.

"This is where the majority of government programs, welfare for one, don't offer anything of an uplifting nature. That monthly check makes them more numb, like it's owed to them."

Uncaring churches?

But while it's easy for church people to criticize welfare, people in welfare work have their own ideas about the church. In El Paso, Tex., where home missionary Willie Mae Giles operates El Paso Baptist Mission Center, Manny De la Rosa,

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former director of an urban coalition which was to bring together the community, business and agencies, argues that the church doesn't care about the poor.

"With the curtailment of funds to poverty programs and people in crisis and economic disaster, it becomes increasingly important to start developing the resources within the communities. Yet the church continues to be isolated from people in the barrio and when it does something it just makes a minimal effort," says De la Rosa, who is currently unemployed.

"There's a very conspicuous absence, lack of visibility by the Baptist church, except for Willie Mae. They don't give her any money to run a program. Scrounging is an art, but if you're not careful, you spend 90 percent of your time scrounging. I wonder how many know how much power to do good is in her hands."

Vaughn Manning, El Paso Baptist Association's missions director, says the association, which has 37 churches and only 15,000 Baptists (it runs the center, an encampment, a Baptist Student Union, 18 mission congregations, and a large portion of the Texas river ministry), is committed to continue ministry to South El Paso in the Mexican-American neighborhood.

But he admits the association has no money to add staff to the 19,000 square-foot mission center. Besides Willie Mae, the center employs only two pre-school teachers.

Manning says the center is a touchy subject among Baptists in El Paso. "It would take eight people to operate it properly. We don't have eight people or the money to pay for them," he says.

"The Texas Baptist Convention actually owns the center and we've approached it with a proposal to sell the building and build four or five mini-centers in South El Paso."

But no sales are planned with the real estate situation in such flux. Meanwhile, Willie Mae Giles depends on volunteers to continue club-type programs with different age groups. A mission church meets at the center on Sundays, pastored by Joe Poe, director of the book department at the Foreign Mission Board's Spanish Baptist Publishing House in El Paso.

Clinics and clothes

Saturdays, his wife, Eleanor Poe, R.N., directs a medical clinic operated by volunteer Baptist doctors. "We can fill prescriptions on the spot," says Mrs. Poe, "and we only charge a quarter."

"We have a used clothing room and a food pantry which I have to limit to this community," says Miss Giles. "But I do make exceptions."

"One woman from Juarez literally was starving and I gave her some food. She told me she'd send her husband back to do some work for me. But I never thought she would.

"Three weeks later a man showed up at the center with a letter from her. He had come to do maintenance work and has returned several times since," she says.

"One Mexican takes clothes into the interior of Mexico and sells them" says Miss Giles. "That's okay with us because he buys food with the money."

"People haven't been bringing in as much to our food pantry lately and many are bringing in less and cheaper foods—something they bought but decided they didn't want," says Miss Giles. "These people don't want it either."

The El Paso Baptist Mission Center received the Acteens' "Christmas in August" materials last fall and still have much of it left.

"We try to do for the man what he needs to have done."

"The statistics will show you that for the last five or six months the need of the poor has increased," says De la Rosa, "so has the crisis of being poor in El Paso—as the rolls increase, the amount of money provided for relief remains the same. And if middle-income people are having a budget squeeze, even more so for people living on poverty incomes."

Prices have gone up for the man on the skids, too. Baptist Men's Mission in New Orleans, which ministers to down-and-outs on skid row, this year raised prices for a night's lodging, supper and breakfast (including shower) from $1.50 to $1.__. "I'd rather not raise the charge again," says Director Ed Lilly. "But the mission itself has felt the pinch of inflation. Our utilities bill has jumped 40-50 percent since last June."

"A year ago dried beans were 24¢ a pound, now they're more than twice that. We average 191 men per night and our number of free nights for men who can't even afford the $1.__ has only increased about five percent."

The mission employs about 30 men in its rehabilitation program and pays incidental salaries to those who work in maintenance, food service and other areas of the operation.

"We try to do for the man what he needs to have done," says Lilly. "This is what we're here for; to get a man off alcohol, help him find the Lord and give him a belly full of food."

Subtle guidance

It's a system that directs men into rehabilitation, yet doesn't force the issue. For those who want to try kicking the bottle there's a contract, which is expected to be kept intact. It's one way out of the cycle of despair.

But inflation and the recession are speeding up the cycle for the poor.

Dan Anderson took a woman to social services in Newport News to get her signed up for food stamps. The woman had had her electricity and gas cut off because she couldn't pay her bills. She told the official she'd been cooking the food Friendship House had been giving her on a neighbor's stove.

She was told she couldn't get stamps because she couldn't prove she was cooking only for herself.

Anderson stepped up to the window, having heard the dialogue, and asked what she needed to do to get into the program.

"When the clerk saw we weren't going to take no for an answer, he explained that when the woman came in the next week, she should say that she'd been cooking at her home on sterno, the canned heat."

"The idea of all our programs, government and church, should be to find ways to include, not exclude people," says Anderson.

Poverty situations are getting more extreme as prices go up and the recession increases. People are measurably worse off than they were last year. Government and church programs funds are getting tighter, but there seem to be fewer advocates for expanding services to those most drastically affected—those on the bottom of the U.S.'s economic ladder.

Dan Anderson is an advocate, as are the staffs and volunteers who man other Baptist centers across the country. But as Anderson asks, "How many advocates are there?"

Can we afford no more? •

EXECUTIVE'S WORD by Arthur B. Rutledge

The HMB economic picture

A careful reading of the 130-year history of the Home Mission Board underscores the fact that the work of the Board has risen and fallen as the economy has advanced or declined. Even so, especially during recent years, Southern Baptists have generally supported their missions causes at a level well above that of the economy.

This is a reflection of deep commitment to missions on the part of pastors and people. For this all of us surely thank God.

A persistent problem during the past few years has been inflation, recently compounded by recession. During these years Southern Baptists have provided increased amounts through the Board's basic channels of support, the Cooperative Program and the Annie Armstrong Easter Offering. These gains have been absorbed largely in the rising costs of practically everything the Board does, from paying printing and utility bills to providing cost of living increases for missionaries and staff and office personnel. In these circumstances the Board has not been able to increase the size of its missionary force for several years.

This does not mean that we have been unable to enter new fields. About 100 mission churches per year, including both Anglo and ethnic, have reached self-support. The release of funds used to help them, coupled with funds realized by the shifting of other funds, has enabled the Board to help begin a sizeable number of new congregations and ministries each year.

The expansion has been slower than desired, however, and many calls have gone unanswered, for a time if not permanently.

The additional problem of recession, with attendant unemployment, has caused the Board's administration to watch current finances carefully. This includes both income and expenditures.

At March 31, the mid-point of the Convention's fiscal year, the Cooperative Program showed an increase of more than eight percent over the previous year. This is an extremely encouraging response, especially since it is on top of a still larger gain in Cooperative Program giving during 1973-74.

As this is written in mid-April, it is too early to know how this year's Annie Armstrong Easter Offering is doing. We hear many positive reports from churches. On the other hand, we are aware that some churches, especially in areas hard hit by the problems of the economy, are having a difficult time economically.

The administration has developed plans for quick reduction of expenses in case there should be a sharp decline in support. Fortunately this has not yet appeared and seems less likely as the national economy begins to show some signs of an upward turn.

The Board's staff is exercising unusual care in keeping expenditures within the various items of the current budget. Special attention is being given to keeping travel costs under control. Requests for new personnel—whether staff, technical, professional or clerical—are being evaluated carefully, and approved only when urgent and when feasible financially. The employment of part-time extra help is being held to a minimum. In some cases volunteer workers from local churches are assisting in certain office routines.

For the past several years the Board has been giving added emphasis to the use of volunteer workers. The Christian Service Corps enlisted 169 men and women who worked alongside home missionaries for periods of two weeks to several months, at their own expense, last year. The service of challenging lay volunteers and bringing them into contact with missionaries needing short-term help is led by one who is himself a volunteer, a deacon/businessman who serves half-time as a volunteer HMB staff member.

Additional opportunities for valuable volunteer service are provided through such channels as Campers-on-Mission, literacy workers, weekday ministries workers, youth mission groups, lay evangelism school directors, "Reach Out" associates (youth), renewal associates and language missions workers.

Then there is the ten-weeks summer missions effort, which involved over 1,100 students last summer. This was increased by semester missionaries, who did the same type work at free periods during the school year.

In July the full 69-member board will consider its 1976 budget. The Administrative Committee, assisted by the administrative staff, are already at work on the budget. The uncertainty of the economy makes future financial planning more difficult than it has been for several years. Nevertheless the generosity of Southern Baptists up to this point, together with the strong emphasis being given to the Cooperative Program in 1975-76, and the larger dreams being dreamed by WMU leaders regarding the Annie Armstrong Easter Offering, provide a bright outlook.

There are many services which the Home Mission Board cannot provide without money. There are new opportunities opening to us week by week which we cannot take advantage of without increased funds. The number of lost people in this country enlarges every year, calling for accelerated evangelistic and mission thrusts from within the churches and through the ministries of the Home Mission Board.

But there are many ministries that can be provided and even accelerated through the use of consecrated men and women who serve as volunteers. In fact, one of the trends among types of mission work needed during recent years has been the trend toward assigning missionaries to challenging areas where they can multiply their ministering hands and hearts by finding local lay workers and training them.

At a time of unsettled economic conditions we remember our commission. Our Christian task has not changed. Today, as in every other day, we are to bear faithful witness "in (our) Jerusalem, (our) Judea, (our) Samaria and unto the uttermost parts of the earth."

God will supply his servants with the resources needed to do his work today and in the days ahead. •

COMMENT by Walker L. Knight

Putting first things first

Someone said recently that the two institutions to flourish during economic recessions or depressions are the churches and the liquor stores. I cannot verify this, but its truth might lie in the fact that both offer solace to man, though at the opposite ends of the spectrum. Also each can be an escape from the present difficulty, a temptation the churches face to be only future oriented.

Reacting properly to economic crisis constitutes a serious problem. Most churches extend themselves to the limit of their budgets ordinarily, and any radical adjustment necessitates a reordering of priorities. Most churches provide some assistance within their ministries to those in need, and when demands multiply they are usually unable to react quickly. Some groups have had to set priority on the persons they would help and turn others toward alternative means of assistance.

In this issue of HOME MISSIONS we have explored both the depth of the economic crisis and its impact upon Baptist work and churches. In addition, the work being done in two areas to meet the economic needs of their areas is reported.

Another way of reacting comes from the Manhattan Baptist Church in New York City in the form of an open letter to the President of the United States and to other government officers. This letter, adopted by a church vote, is appropriate for all of us to consider, in that the call is for a reordering of priorities, the elimination of waste, the need for long-range planning, and the mobilization of the people for the effort.

This congregation appears willing to sacrifice to help others:

"Dear Mr. President:

"We write to you as a church congregation, not as economic experts. What draws us together is belief in God and in his concern for people.

"However, the quality of life today is so strongly affected by economics, we must be concerned. For so many people in our country and throughout the world, the economic actions and policies of government play the major role in shaping the quality of their lives.

"So as a congregation we encourage you to put human priorities first: to give urgent emphasis to economic' concerns, stressing real human needs. Particularly, to be concerned for the poor, the politically weak and others who are unequipped to shape their own lives.

"We don't presume to have economic answers. We're asking you to give urgent attention to finding real answers. Of the many studies and suggestions which have been made, certain emphases seem to stand out:

"1. That we not continue forever on the theory that a healthy U.S. economy must inevitably be based on the manufacture of war materials, the production of automobiles or whatever other conditions have previously been operating. Eventually we are glutted with goods, and have enough cars to satisfy all reasonable needs. It's short-sighted to base economic health on everyone's buying more cars. This particularly applies when thousands of people are without adequate food, housing, education, transportation which the poor can afford, and other obvious necessities. Let us 'escalate' industries and services which answer these desperate needs.

"2. The point has often been made that if we give the same intelligence and urgency to converting our vast technology and resources to improving life which we give to converting industry to war efforts, for example, results must be seen.

"The *New York Times* editorial of Febr- ary 14, 1975, suggested: 'Only when wa- needs forced a total suspension of civ- ian auto manufacture was it acknow- edged—and demonstrated—that automo- tive facilities could readily be retooled f- almost any type of heavy manufacture. Accepting George Meany's estimate th- measures to combat mass unemployme- and industrial stagnation ought to be vigorous as those employed to fight war, would it not make sense to conve- a substantial part of the unused auto fa- cilities to production of mass-tran- equipment, such as subway cars a- buses?

"3. Right now you're working hard o- emergency measures for the Americ- economy. We urge you not to relax whe- that is completed, but immediately to s- about long-range considerations. Estab- lish whatever committees and commis- sions are needed to consolidate know- edge we already have, to experiment o- proposals however radical, to examin- how to spend our national wealth, inte- ligence and energy on meeting the tru- needs of all our people.

"4. With so much to be accomplishe- we urge you to see unemployment a- national and worldwide waste as well a- individual calamities.

"5. We urge you to use you- leadersh- position to mobilize the Ame- can peop- into recognizing the benefi- to all o- meeting the needs of all.

"6. As for ourselves, we - omise - willingness to make sacrifices wh- will lead to helping others, and attain- vital, human goals.

"We believe the final strength of - economy, and indeed our nation, - pends on the very priorities we have be- discussing, rather than on externals. A- we are confident of your own interest a- concern in these priorities."

Bapt st Aid to Refugees by Toby Druin

EDITOR'S NOTE: The Vietnamese refugee influx and Southern Baptists' growing response in ministry and resettlement began to unfold just as HOME MISSIONS went to press in early May. The following account covers initial HMB efforts to help the incoming refugees. But as the larger story began to develop, HOME MISSIONS reporters and photographers were assigned to visit the three refugee camps. A full, in-depth report of what they find—from community response to refugee needs—will appear in the next issue of HM.

Entering Home Mission Board staff members and missionaries got Southern Baptists in on the ground floor in both ministering to Vietnamese refugees in the resettlement camps and helping them find new homes in America. And the word from the HMB directors was "sic 'em" in continuing the efforts in the drama that sees new developments every day.

Even before the fall of Saigon, a group of home missionaries anticipating the opportunity to help the refugees, had met in Washington, D.C., and began to plan for the eventuality. Harry Hearne, Consultant in Christian social ministries for the District of Columbia Baptist Convention; Allen Oliver, pastor of Hillandale Baptist Church, Adelphi, Md.; and Ector Hamrick, director of Christian social ministries for Mount Vernon Baptist Association, Alexandria, Va., visited the State Department, offering the services of Southern Baptists in ministering to the refugees.

Ambassador L.D. Brown, in charge of the State Department's Southeast Asian desk directing the refugee effort, wired each of the three resettlement camps at Camp Pendleton, Calif., Camp Chaffee, Ark., and Eglin, AFB, Fla., notifying them of the Baptist offer to help.

The telegram was signed "Kissinger." Doors at the camps were wide open to Hearne, Hamrick and Oliver when they arrived.

All the camps have been besieged with offers from voluntary groups, the trio said, but Hamrick said one man at Camp Chaffee at Fort Smith, Ark., indicated the Baptists were the first of almost a dozen agencies who had contacted him who had volunteered to minister to the refugees at the camp. The rest were interested only in helping after the refugees had been relocated.

Southern Baptist home missionaries are active both inside and outside the camps, working with Foreign Missionaries who have been assigned to the camps and with coordinators named by the California, Arkansas and Florida state conventions.

Hearne, Hamrick and Oliver initially drafted a list of support services which Baptists could perform inside the camps—a program of Americanization, including courses in basic English, U.S. geography, family life, customs, government; orientation to camp life and sponsorship procedures; information and counseling services; assistance and support for other services such as the Red Cross and Church World Service; and providing a coordinator for the voluntary services to avoid duplication.

They also drafted a curriculum for the Americanization program at Camp Pendleton which already has been put into action and is being adapted for the other two camps.

Paul Adkins, director of the Department of Christian Social Ministries, said CSM missionaries would be assigned to each camp and would work with foreign missionaries and the state coordinators—

James Roamer, director of Coronado Baptist Center in California; Trueman Moore, pastor of East Side Baptist Church, Fort Smith, in Arkansas; and James Monroe, pastor of First Baptist Church, Fort Walton Beach at Eglin AFB.

Oscar Romo, director of the Department of Language Missions, said his office will be involved outside the camps in resettlement efforts for the refugees. Irvin Dawson, associate director of the department and director of Immigration and Refugee Service, is coordinating the effort with Church World Service, an interdenominational organization with which the HMB has worked in previous refugee resettlement efforts with Hungarians, Cubans and Ugandans.

Church World Service, one of a half-dozen or more religious agencies with whom the federal government works in refugee resettlement, has agreed to place 10,000 Vietnamese and 250 Cambodians. Southern Baptists are being asked to help relocate 400 families — around 2,000-2,500 of the total Dawson said.

He said churches interested in sponsoring a family or families should first vote to do so, prepare to provide temporary housing, foodstuffs and other essentials and assist the wage-earner in securing a job and then notify their state missions director or Dawson's office at the Home Mission Board in Atlanta.

"We will provide a dossier about the family, their religious affiliation and occupational background," Dawson said. Many churches already have made inquiries about sponsorship.

Romo said the HMB had arranged with the American Bible Society for a supply of Vietnamese scriptures for distribution to the refugees in the camps and after they have been resettled.

"We also are compiling a list of people who want to help—churches and people with varied expertise," Romo said. "One thing that we hadn't anticipated is that about 20 percent of these people speak Chinese so we plan to pull in Chinese workers to assist."

Romo cautioned that more is involved in sponsoring a refugee family than just providing food, housing and money. "It will be a continuing responsibility of witnessing and concern," he said.

M. Wendell Belew, director of the Division of Missions Ministries, praised the staff and missionaries for moving swiftly in the matter. "We wanted to get to these people (the Vietnamese) to tell them we love them," he said.

Russell H. Dilday, Jr., pastor of Second-Ponce de Leon Baptist Church, Atlanta, and president of the HMB directors, also praised the action and said he was impressed with two things—the evidence that the Board could move swiftly in situations that required prompt action—"I'm proud of that"—and the cooperation of the HMB and FMB in the effort.

Dilday asked for a motion nd got unanimous vote from the exec tive committee of the directors at their ay meeting in Atlanta to encourage th staff and missionaries to "sic 'em" in re gee ministry effort.

Adkins and Romo have con lted with Eugene Grubbs, the FMB's d aster response coordinator, and all ar working together in meeting the need. T e Foreign Mission Board immediately assigned two missionaries who had be n serving in Vietnam to the camps at rt Smith and Elgin AFB and were expe ed to assign at least two more.

The story took on another imension when it was learned a group f 85 children and 15 workers from a aptist-assisted orphanage at Camh Kanh Ba, South Vietnam, had made their way small boats and then ship to Singapore. Efforts are under way to cut away the international diplomatic red tape and bring them to the United States.

Many people had indicated their willingness to help. Adkins told the HMB directors at the May meeting that 85 families in the Washington, D.C., area already had said they would take any of the children—ages three months to 14 years—who were adoptable. The Baptist Children's Homes of North Carolina, he said, would take the others. •

READERS' REACTIONS

Don't use church for race mixing

• I would like to express my appreciation for the HOME MISSIONS Magazine. When the magazine arrives each month in the mail I spend an afternoon curled up on our couch reading. It always broadens my horizons.

I feel that the March of 1975 issue deserves special mention. The well-researched pages involving interfaith witness are a valuable resource material which I will add to my file. The accumulation of information provided in this single copy of HM would have taken an individual like myself a great length of time to research and analyze. I know I will refer again and again to these articles, especially since my work within the Bible club I teach deals with students from many faiths and denominations.

Also, I am particularly glad to see a unit covering the occult. As a young person, I realize the extent of curiosity the young people today are showing in this area. I think it wise for Christians to be in the know about occult practices and to acknowledge it for the threat it presents.

All in all, I wish to commend the staff for their output of an excellent magazine which seeks to glorify Christ

Cheryl Bradley
Alameda, N.M.

• I thank our Lord for March of HOME MISSIONS. Thanks for all the effort put into researching, compiling, and producing it. It is informative and practical. I anticipate using this edition for many years to come.

Ellis Leagans
Livingston, Texas

• It was without a doubt the best, most valuable, most keepable HOME MISSIONS I've ever seen. Thanks.

James M. Dunn
Dallas, Tex.

Ethnic's mosaic?

In HM, the United States was likened to a mosaic rather than a melting pot. I suggest that the population may be more aptly compared to a rich beef stew—a blending with enough distinctives retained to be interesting.

The mosaic idea perpetuates differences—division—which is not helpful in these days of disunity in our nation.

Glad to have the good issue on Interfaith Witness.

Sarah W. Pierce
Wilburton, Okla.

• This is just a note, to congratulate you for the tremendous job on January HM. The issue is one of the most valuable documents I could imagine on the matter of church growth in a pluralistic society and contains some of the finest missionary writing I have seen in recent times.

C. Peter Wagner
Pasadena, Calif.

• February HM is one of the best ever: It is attractive, readable and informative. It has been a genuine pleasure to share my copy with non-Baptist friends as a means of showing them who we are and what we are doing.

I count it a privilege to be a part of the outreach effort of Southern Baptists.

Robert A. Hutcherson
Fort Dix, N.J.

Interfaith response

Each issue of HM is relevant, with issues clearly presented. March is so timely that I plan to schedule 12 sessions in Church Training using the material. Thank you for a superb publication.

Mrs. Bee Seiferth
Carbondale, Ill.

Thanks for ethnic coverages

I am writing on behalf of the membership of the Social Issues Committee of the Metropolitan New York Baptist Association. We wish to take this opportunity to express to you and the editorial staff of HOME MISSIONS our appreciation for the coverage you have given to ethnic variety among Southern Baptists.

As perhaps the most ethnically diversified association in Southern Baptist life, we especially feel the need for education concerning the growing racial pluralism among Southern Baptists. We commend you.

Daniel Aleshire
Waldwick, New Jersey

February "Report"

Thank you, thank you, for the past two issues of HOME MISSIONS. They are the type magazines I will keep in my library. With materials like this, I have no fear of the future of "Annie Armstrong" offerings. I believe that results speak louder than promotional materials. You and your staff are to be commended for excellent results.

Ray Scroggins
Houston, Texas

"Racist" writing?

I am writing this letter to protest some of the literature we are being furnished for use in our work with GA's. In particular, I refer you to "Rosita" (the 1975 HMB mission study book) by Elaine Selcraig Furlow.

At the present time, my husband and I are spending considerable sums of money to provide private education for our children. This is for no other reason than to avoid contact with members of the black race, and all of the various problems involved with them, too numerous to discuss.

I resent the Home Mission Board's publishing literature in support of racial integration and definitely oppose your making young children the target of your opinions on social reform.

As a GA leader, I used your book, but have omitted any reference to "Tommy" as being a Negro. I will continue this practice, as I do not believe in using the church to promote race mixing.

Mrs. Joe Grady
Jackson, Miss.

Overwhelmed

I want to express my sincere appreciation for the magazine coverage your magazine gave to evangelism in the April issue. Not only am I personally overwhelmed, but I speak for all full-time evangelists in expressing our appreciation for this type of exposure. We want to be a vital part of what our denomination is trying to do.

Sam T. Cathey
Owasso, Okla.

"B.O.O.K."

• Thank you for the last issue that explains the beliefs of many denominations. It is a copy for saving.

Mrs. Garvin R. Williams
Maryville, Mo.

• March HM is an issue to keep for many years to come. I'm enjoying with interest the articles which will do much to help an understanding of other beliefs.

Frances Horton
Dublin, Ga.

• Absolutely delighted.

This however was tempered with the unhappy fact that my issue arrived looking as though dogs had attacked it. I presume it was bundled with wire and no protective cardboard covering . . . I am sure this issue will be one I will want to keep for many years to come. My husband and I hope we won't have to miss any pages of your magazine. Frankly it is our favorite and we feel privileged to receive it.

Mrs. Dean Durbin
Santa Rosa, Calif.

EDITOR'S NOTE: *We have received several letters about magazines damaged in the mails; we've complained to everybody in sight, but have had little evidence the problem has been solved. Both the post office and the printers indicate they are as careful as possible. But any remedy they suggest to insure undamaged magazines adds shipping cost that our budget can't handle. If you get a damaged copy, therefore, we're sorry; we'll replace it and try to see that it doesn't happen again. Thanks.*

May I commend you for your March issue. Although I just received our copy today and have not yet had time to peruse every article carefully, I am excited about such in-depth research and reporting by one of our Convention Boards. We desperately need this kind of material at our fingertips in our local churches as we strive to keep our people informed and up to date on all of the current movements and ideologies in our midst today.

The Special Issue was chock full of accurate and documented information about a large number of these groups, and this "bonus" issue of 128 pages was tremendous in size, but I missed any mention of the "charismatic groups." Perhaps this has already been treated and I missed it or it will be in a future issue.

Ray W. Benfield
Greensboro, N.C.

FORECAST

Refugee report

With the sudden collapse of South Vietnam in late April, hundreds of Vietnamese refugees began coming to the United States, primarily into three reception centers—one in California, one in Arkansas and one in Florida. Aware of the immediate needs of these people, Southern Baptists joined other concerned groups to begin programs to orient and resettle the Vietnamese newcomers. Home Mission Board missionaries were among the first to be approved by the U.S. State Department to work in the resettlement camps. In early May, HOME MISSIONS reporters and photographers visited the centers as Americanization and resettlement efforts began. A special, in-depth report on the refugees and Southern Baptists' response will appear in August HM. Meanwhile, for more information on Vietnamese resettlement programs, check your state Baptist paper or the June issue of *World Mission Journal*. ●