

In one of our previous newsletters we mentioned our "cow library," whereby a needy family could check out a fresh cow, return her when she went dry and check out another. This set off a chain reaction of phone calls, letters and visits between Koinonia and Heifer Project, Inc. Heifer Project, sparked largely by the Church of the Brethren, was set up after the war to help supply stricken countries with high quality livestock. While the work has been primarily overseas, Mr. Thurl Metzger, head of Heifer Project, felt that there was real need here at home. He was impressed with the "cow library" idea, and offered to send a shipment of bred dairy heifers to Georgia if we would see to their distribution and care, and supervise them after they had been placed with the recipients.

All details were finally worked out, and on Sept. 10 a semi-trailer loaded with 12 fine heifers arrived. One of the cows had given birth to a calf just before leaving, and another calf was delivered enroute. (Since then four more have arrived.) Georgia law requires that all cattle shipped into the state be quarantined for 30 days, then tested by a veterinarian for T.B. and brucellosis. We kept them quarantined as required, then called the local vet to test them. He said it was up to the Federal men to do this. The USDA men said they weren't allowed to do it, that it must be done "by a licensed veterinarian at the owner's expense," and they suggested we contact a vet in another county. This we did, and he said he would be right up, but when he found out it was Koinonia, he suddenly became so booked up that he couldn't come within the foreseeable future. We've now put the problem in the hands of the State Department of Agriculture.

Meanwhile the cows remain in quarantine, and families needing milk will have to wait. We hope it will not be long until the problem will be solved and the cows can be placed. Instead of being loaned, they will be given to the family with the condition that they give back the first heifer calf for distribution to someone else. Koinonia will maintain general oversight of the cows to see that they are taken care of. (Late note: The State Dept. of Agriculture just sent a vet and the cows were tested, results yet unknown.)

At a recent community meeting the matter of our attitude toward the boycott against us was brought up for re-examination. It has been our policy in the past that when a business or professional man notified us that he would no longer serve us, we would call upon him, explain our position clearly, seek to challenge him from the standpoint of his Christian commitment, and then more or less assure him of our cooperation in his boycott of us. We did not always live up to this latter part, for sometimes when we desperately needed something in a hurry and there were guests here who were unknown to the merchants, we would send the guests in for the needed supplies. There was some feeling in the group that this was not strictly honest, and in trying to come to "the mind of Christ" on this, we began to question whether or not it was right and loving to cooperate with someone in doing an evil act, regardless of whether or not that act was directed toward you. In other words, did we believe in passive resistance, or passive acquiescence?

Actually the boycott is now of little economic significance to us, for we have pretty well succeeded in establishing other sources of supplies and other outlets for our products. But we are deeply concerned about its moral and spiritual implications both for us, for those who oppose us, and for society in general. So it was a time of soul-searching for us, and we humbly trust that our action was directed by the Spirit of God.

We decided to again contact the people involved in the boycott and assure them of our continued good will, but that from now on we intend to act as normal people in a normal society. If they have any goods or services which are offered to the general public and which we need, we shall feel free to purchase them in a quiet and orderly way. If refused, we shall make no scene or argument, or put on any demonstration, but leave peacefully and cheerfully. However, we shall give him no promise that we won't return as often as we might have need, but always with the same attitude of good will.

In other words, the boycott must be a day by day, item by item, person by person affair, rather than a general, blanket affair. In this way, it is a decision which the person must repeatedly make (and, we hope, as often re-examine), instead of being a condition which prevails without being challenged. We sincerely pray that we may so conduct ourselves that there will not be the slightest hint of defiance or stubbornness, but a genuine desire for the redemption and reconciliation of all concerned, including, of course, ourselves.

Some years ago when State Farm Mutual Insurance Company cancelled the insurance on all our vehicles, a number of you wrote to the company and protested, and were told that the cancellation was due to Koinonia's unusual number of accidents by under-age drivers. We feel that the real truth has finally come out in a recent exchange of letters between Don DeVault and Edward B. Rust, president of State Farm. Dr. DeVault is an associate professor at the College of the Pacific. While on leave of absence, he decided to come to Koinonia for an extended visit. During his visit, his insurance with State Farm expired, and because he was not using his car at the time, he did not renew his policy. Later, when he wanted to take a trip with his family and needed insurance, he found that even though he was not a member of Koinonia, he was considered by State Farm to be too poor a risk to qualify. Here are some excerpts from Don's letter to Mr. Rust: "I joined State Farm Mutual and took out my first policy in 1940. Since then I have insured with your company exclusively. Fortunately, I have never had to file a claim in all of this time....When my wife and I with our two children planned a trip....we sought to reinstate our insurance through your local agent. He refused, explaining that residents of Koinonia would be subject to prejudice against them in Southern courts because of Koinonia's stand against racial segregation and that this makes them a 'poor risk' for an insurance company....We contacted our Californian agent where my wife and I still have our bank accounts, our property, and my Associate Professorship at the College of the Pacific....He graciously took our application....It was shocking for us, in the middle of our trip, to receive a letter from your Jacksonville, Fla., office, cancelling the application and giving us about one week to 'obtain insurance elsewhere.' He gave no reasons for his actions, but we have no doubt that the reasons are those given us by your Americus agent. We were in N. C. when the deadline passed, and finished our trip without insurance.

"I wish to question the policy that persons having ideas which are unpopular in some section of the country should be considered 'poor risks.' Do you refuse insurance to Jehovah's Witnesses who are sometimes unpopular? To socialists? To Negroes? The fundamental ideal of insurance--that of people coming together and sharing risks--is sublimely ethical. But if these people then begin to exclude each other from the group--this one because the shape of his nose makes him a little riskier, that one because red hair is unpopular and an untrustworthy court might be so prejudiced as to rule against him--what claim has the group to be doing an ethical business?It seems to me that there is a difference between refusing insurance to a person who does not drive carefully and one against whom some local people may simply have a prejudice."

Some excerpts from Mr. Rust's reply: "In order to approach the underlying principles involved in our attitude toward insuring Koinonia Farm and those connected with it, it is first necessary to examine the basic philosophy of State Farm since it was organized. Stated simply, this philosophy was and is to attempt to insure the average driver with normal exposure to the hazards covered by our policies. Clear-cut examples of the application of this policy are our refusal to engage in the business of insuring such vehicles as long haul truck and taxicabs....Not so clear cut, because a greater element of judgment is involved, are those cases where the hazard involves, not driving conditions or habits, but rather an unusual prejudice which could unfavorably affect fair determination of liability or extent of damages in the event such becomes necessary.

"In our considered opinion, the situation with respect to Koinonia Farm is such that their exposure is not normal or average. We do not in any way attempt to pass on the social or ethical aspects which create this situation. Right or wrong, it exists, and its existence is the basis for our determination that the risk is not normal by our standards....Our members have engaged us to provide automobile insurance, not to provide, with their money, subsidies of special causes, however meritorious."

Obviously both sides have a point. And here is the eternal conflict between "business" and religion, economics and morality. Where would you stand on this question? It would be extremely interesting to get your reactions, although due to lack of time we would be unable to acknowledge them. In case any of you wish to communicate directly with Mr. Rust, his address is Mr. Edward B. Rust, State Farm Insurance Co., Bloomington, Ill.

After much hard work, Jim Jordan, 17, finally passed his examinations and became Koinonia's first radio "ham" operator. His call letters are K4QPL. He built his own short-wave receiving set, but does not yet have a transmitter. He's hoping to find a good second-hand one somewhere and get on the air when he comes home for Christmas from Cambridge, Md. where he's finishing his last year of high school. If any of you are "hams," he would enjoy getting in touch with you. We especially hope that other intentional communities such as Koinonia will also establish short-wave stations. This would provide constant contact with each other and help to remove some of the present sense of isolation in such communities.

Koinonia has been greatly strengthened by the recent arrival of two new families. Cliff and Peggy Campbell, with their two children, Carol, 9, and Mike, 6, came to us from Toronto, Ontario. Cliff was an active layman in the United Church of Canada, and an executive in a shipping firm. They came out of a deep devotion to Jesus Christ and a desire to give their lives completely to Him.

Hershel and Mamie Vick, with their five daughters, came to Koinonia through a rather unusual experience. They were visiting relatives in Kentucky at the time, and Hershel says that while he was praying he received a very strong leading to go to some people in south Georgia who were trying to live as did the early church described in Acts 2 and 4. He had never heard of either Koinonia or Americus, nor were these names given to him at the time. The leading was so strong and so persistent, however, that he packed his family in the car and set out to look for these people. As he came into Georgia, he began to inquire here and there if anybody knew of such a group, the name of which he did not know, nor the place where they were located. Little by little he was led nearer, until he finally arrived at our driveway, where he found things exactly as he had previously described them to his wife and children. Not yet sure that this was where God wanted him to settle down, he pushed on into Florida. Once again the leading brought him back to Koinonia, with the feeling this time that this was home.

Now just a few words about pecans. When we began selling nuts a few years ago we set up our prices so as to allow a narrow but fair margin of profit. Since that time the price of pecans has steadily climbed, and new postal rates increased postage almost 25 per cent. Still we did not advance our prices. But now the costs have just about caught up with us until we are barely breaking even. So, we are increasing our prices slightly according to the enclosed order blank.

Perhaps you wonder why the price of shelled pecans is relatively high. There are four reasons: (1) There is as yet no mechanical way of harvesting them. Each nut, when it falls from the tree, must be picked up by hand. (2) It takes approximately three pounds of pecans in the shell to make one pound of shelled nuts. This means, for example, that if the price of top quality in-shell pecans is 40¢ lb., the cost of the nut meats would be \$1.20 lb. (3) The cost of shelling is rather high, due to the large amount of hand work necessary in picking, grading and selecting. (4) Because

of the distance of Americus from the northern cities, postage runs high, averaging close to 20¢ per lb. Packaging--sacks, boxes, labels, weighing and sealing--costs another 10¢ lb.

About four or five years ago we set out a four-acre vineyard of Muscadine and Scuppernon grapes for sale at our roadside market. Since then our market was destroyed, the vineyard has come into production, and we found ourselves this year with grape-juice running out of our ears. We made some of it into a grape-cider concentrate (one cup makes more than a quart of beverage), and some we made into a thick syrup, added chopped pecan meats and found that it makes an excellent topping for ice cream, pancakes, etc. The plain juice, though not highly colored, has a distinctive flavor and aroma. In addition to the grape products, which are packed in pint mason jars, we put up several hundred #2 cans of boiled green peanuts (in the shell). For as long as the supply lasts, we would like to share these items with you. They are put up in a variety box of 4 one-pint containers. The price of the box is \$4.00 post-paid (\$4.40 west of Denver). This box would make an unusual Christmas gift, but the supply is very limited.

All of us here never cease to be grateful for your sustaining friendship, for your prayers and for your concern for our welfare. And always we stand in awe and humility before the grace and love of God, which manifest themselves in countless ways. With His strength He has covered our weakness; with His steadfastness He has rebuked our faithlessness; and with His love He has chastened our pride and selfishness. It is our earnest prayer that His will and His purposes may be accomplished both in our hearts and in the hearts of men everywhere.

--From all of us at Koinonia

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