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**Senator Says Churches  
Are 'Used' By Promoters**

WASHINGTON (BP)--A caution to churches on getting "caught" by promoters of so-called church-sponsored homes for the aged was voiced in the United States Senate during debate on the Housing and Urban Development Act of 1966.

Sen. John J. Williams (R., Del.) said that many churches become victims of promoters. The churches "think they are providing homes for the elderly" when they actually provide profits for the promoter.

The Senator pointed out several church-sponsored projects which had failed. One such project was the Baptist Golden Age Home in Hot Springs, Ark., sponsored by the Second Baptist Church of Little Rock.

Williams cited promotion materials used to enlist churches in such projects. The materials point out that under provisions of the National Housing Act a church sponsored corporation can obtain 100-per cent financing without any financial obligation.

"Many innocent churches and nonprofit organizations, with the best of intentions and motivations, are getting caught in this operation," Williams said.

Churches think they are providing homes for the elderly, they are told there is no risk to the church, that when the project is paid off it will belong to the church or if it is not paid off the church will not be held responsible for it, Williams continued.

"When they get 100-per cent financing the promoter who takes charge of construction, and so forth, has a gravy train. He can scalp his profit and then leave it in the laps of the sponsoring organizations, and they take responsibility for the failure," he stated.

The Baptist Golden Age Home, Hot Springs, Ark., sponsored by the Second Baptist Church, Little Rock, obtained a 30-year mortgage of \$666,000, issued in 1960 by the Federal Housing Administration to buy and convert an old hotel into a home for the elderly.

The mortgage went into default in 1962 for failure to make payment. The Federal Housing Administration took it over in 1963.

Another example cited by Sen. Williams involved a home for the aged in Houston, Tex., and the First Methodist Church there. Promoters "sold the pastor the idea of writing them a letter that the church would lend its moral support."

On the basis of this letter the promoters got the project approved as being under the sponsorship of the church, Williams charged. The church through its official board repudiated any ties with the project.

In almost every instance such projects are initiated by promoters going to the church seeking to enlist church sponsorship for the projects, the Senator said.

"I am not saying that the sponsoring church organization enters this arrangement with any ulterior motives," he continued.

Williams said the churches become disgusted when they discover they have been "used" but that then it is too late to get out of the project.

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**Senate Hikes College  
Housing Interest Rate**

8/18/66

WASHINGTON (BP)--The interest rate on college housing loans, fixed last year at a ceiling of three per cent, would be lifted to the "going rate" by an amendment adopted in the United States Senate.

The amendment, sponsored by Sen. Jacob Javits (R., N.Y.), sets the interest rate at the "going rate" which the Senator says now is approximately 4 3/4 or 4 5/8 per cent.

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The amendment was a part of the Housing and Urban Development Act of 1966 which passed the Senate. A similar housing bill in the House of Representatives has not come up for action.

The "going rate" of interest is based upon the average rate on all federal indebtedness, plus one-quarter of one per cent.

Some controversy exists over whether church-related schools should accept government loans. A number of Baptist schools have received college housing loans from the Department of Housing and Urban Development.

The interest rate, fixed at the "going rate," is considered by some to be a government subsidy, since it is lower than what is available elsewhere. The three per cent ceiling set last year was viewed as even more positively a subsidy.

The Javits amendment would authorize \$300 million for college housing loans for the current fiscal year and \$300 million for each of the next two fiscal years.

"The reason I am making this effort is that the agency responsible for the administration of funds for college housing...is really out of money," the Senator stated.

He explained that at the high cost of money now the government cannot afford to lend money at the low fixed rate of three per cent. Further, he said the previous authorization for funds was canceled after passage of the Participation Sales Act of 1966 which was viewed as bringing in about \$800 million to the agency.

(Under the Participation Sales Act of 1966 an investor would buy participations, or shares, in "pools" of assets acquired from the various government lending programs. The government would continue to hold title to the property in the "pool" loans. The investor would buy shares in the interest and principal due on the loan, making his profits come from the interest paid on the loans.)

Sen. Javits stated that the anticipated money for college housing from the Participation Sales Act is not coming in, because of the low interest rate, and that money is not available for loans for the current fiscal year.

Since January 31, 1966 the agency has taken no applications for college housing loans, and the pending applications prior to that date total about \$300 million, he said.

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Church Furnishes Seminary  
Apartment for Missionaries

8/18/66

KANSAS CITY, Mo. (BP)--A \$2,000 gift from the First Baptist Church of North Kansas City, Mo., will furnish a new three-bedroom apartment at Midwestern Baptist Theological Seminary here reserved for a furloughing missionary family back for a year's study.

The gift comes from the church's Christian education fund generally used to assist members of the church who are studying for a church-related vocation. "We felt that by helping furloughing missionaries in this way we were really involved in missionary work," said the church's pastor, Roy S. Dinkins.

The first family to occupy the newly-furnished apartment will be the Ray Shelton family, missionaries on leave from Thailand. Mr. and Mrs. Shelton were the first graduates of Midwestern Seminary to be appointed as SBC foreign missionaries. They have four children.

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Hultgren To Speak  
At Seminary Chapels

8/18/66

KANSAS CITY, Mo. (BP)--Warren C. Hultgren, pastor of the First Baptist Church of Tulsa, Okla., is to be the guest speaker for the annual "week of preaching", Sept. 27-30, at Midwestern Baptist Theological Seminary here.

The special chapel services each day at 10:00 a. m. are provided for inspiration and challenge to the students, faculty, and guests who will be attending, said seminary officials.

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Mature Love Is Called  
Life's Toughest Problem

GLORIETA, N. M. (BP)--Learning to love maturely is life's toughest task, an expert in marriage guidance and sex education said at Glorieta Baptist Assembly here.

David R. Mace, executive director of the American Association of Marriage Counselors, led more than 300 church leaders in a depth study of sex and its relationship to love, marriage, sin and society.

The occasion was a nation-wide Southern Baptist conference on "A Christian View of Sex," sponsored by the SBC Christian Life Commission. It was the first time that a nation-wide conference had been held on the subject by a Southern Baptist agency.

"If we do not grow in our love," he said, "we fail to become mature persons, and learning to love maturely is life's toughest task."

Mace described sex as a function of the love relationship but warned against harmful sex domination.

"When it is the expression of love," he said, "it is beautiful."

The Quaker laymen told a mixed audience of adults and youth that sex behavior reveals the individual's total attitude toward others.

"Acting sexually reveals and involves the whole of yourself," he said. "If you want to know what kind of person you are at your deepest level, watch how you act."

"Today couples are completely free in their love play," said Mace, a native of Scotland who lives now in Madison, N.J. "Nothing is taboo."

"If parents are deprived of sexual fulfillment they will set up conflicts between themselves which prevent them from being good parents."

In any true love relationship, he said, three aspects of love will be present:

Eros love is desire which reaches out to grasp and possess. Philia love is the nonsexual basis of all friendships centering in common purposes and interests. Thirdly, agape love is a continuing love that recognizes the absolute worth of the loved one despite human failures.

"It is hopeless to expect romance (eros) to last in marriages," Mace said. "Philia and agape must take over to replace romance. But our capacity for romantic love remains."

"We always have the capacity to become involved in another romance. Because of this, Christian love is based on fidelity."

Referring to opposition of birth control on religious grounds, Mace advocated manipulation of nature if the result is good.

"If the ends are good then the manipulation of nature is good," he said. "That is the power God gave us over nature. Is it wrong for me to shave off the beard that protects my skin? Is it wrong for me to wear false teeth that I might have a better chance of eating toast?"

Mace has lived and worked in 74 countries of the world, studying marriage and founding marriage guidance services. He is considered a foremost authority on family life and sex, and is the author of eight books.

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House Unit Favorably  
Reports Education Bill

8/18/66

WASHINGTON (BP)--The Committee on Education and Labor of the House of Representatives is recommending to Congress a two-year extension of the Elementary and Secondary Education Act of 1965.

The committee in its report on Elementary and Secondary Education Amendments of 1966 has reiterated the intent of Congress last year concerning the policy of no aid to parochial schools.

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The Baptist Joint Committee on Public Affairs earlier this year asked for only one year extension and for a close examination of the administrative regulations of the act as it affects pupils in nonpublic schools. The Johnson Administration had asked for a four-year extension. The original act would have expired June 30, 1966.

The report states that the U. S. Office of Education has given the committee assurance that the regulations of the Elementary and Secondary Education Act of 1965 will be reviewed to implement the intentions of Congress to safeguard the church-state principles of the First Amendment.

No time has been scheduled in the House of Representatives for debate on the Elementary and Secondary Education Amendments of 1966. No action has been taken by the Senate.

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Midwestern Prof Awarded  
Post Doctoral Fellowship

8/18/66

KANSAS CITY, Mo. (BP)--Everett V. Reneer, professor of pastoral care at Midwestern Baptist Theological Seminary here, has received a post doctoral fellowship from the University of Minnesota in Minneapolis to study marital counseling training with the Family Study Center at the University.

Reneer has been granted a leave of absence by the seminary for the academic year of 1966-67 to accept the fellowship, one of six offered by the university to individuals who have completed the highest terminal degree in their field.

He is a graduate of Mississippi College (Baptist), Clinton, Miss., and Southern Baptist Theological Seminary, Louisville, Ky., and earned the master of arts degree from the University of Southern Mississippi, Hattiesburg, and the doctor of philosophy degree from the University of St. Andrews, in St. Andrews, Scotland. He is a native of Centertown, Ky.

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Industrial Chaplaincy  
Efforts Strengthened

8/18/66

RIDGECREST, N.C. (BP)--The Southern Baptist Home Mission Board has expanded the division of chaplaincy staff to strengthen a program aimed at establishing chaplaincy ministries in industrial settings.

Lowell F. Sodeman of Winston-Salem, N.C., was appointed to direct the new emphasis on industrial chaplaincy, which previously was combined with institutional work under the leadership of T. E. Carter.

Carter will now devote full time to institutional chaplaincy, directing his efforts at prisons, schools and other institutions.

The organizational changes were announced at the mid-year board of directors meeting of the Home Mission Board, which met at Ridgecrest Baptist Assembly.

Sodeman, previously chaplain to students at North Carolina Baptist Hospital, will work to interest industrial executives in the establishment of volunteer or paid chaplaincy programs.

He is a graduate of Wake Forest College (Baptist) in Winston-Salem and he attended Duke University's Divinity School in Durham, N.C., and Southern Baptist Theological Seminary in Louisville. He also studied on the undergraduate level at William Jewell College in Liberty Mo., and Chowan College in Murfreesboro, N.C. Both are Baptist schools.

Sodeman entered the U. S. Army Chaplains Corps in April 1945 and attained the rank of captain. In October 1946 he left active service to be pastor of the First Baptist Church in Clinton, N.C.

Other pastorates include: Mars Hill College in Mars Hill, N.C.; Porter Memorial Baptist Church in Lexington, Ky.; and most recently, First Baptist Church in Rocky Mount, N.C.

Sodeman began work at the Baptist Hospital in 1964, where he completed his clinical pastoral training and a one year internship before he became chaplain to students at Bowman Gray School of Medicine, Baptist Hospital School of Nursing, and all paramedical schools, all of which are a part of the Baptist hospital.

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