

**BAPTIST PRESS**

News Service of the Southern Baptist Convention

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September 25, 1974

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**WASHINGTON** W. Barry Garrett, Chief, 200 Maryland Ave., N.E., Washington, D.C. 20002, Telephone (202) 544-4226**Missionary Work in Ecuador  
Expands to Eastern Jungles**

By Stanley D. Stamps

COCA, Ecuador (BP)--When a cross-country oil pipeline with a new road running beside it advanced into the northeastern jungles of Ecuador, colonizers were on the heels of the construction workers, and Southern Baptist missionary James P. Gilbert was not far behind.

Fifteen years ago Gilbert would have scoffed at the idea of locating in this sparsely-settled jungle. At the time, less than one per cent of the population lived here. There were mostly several tribes and dialects of Indians, but about half of the evangelical missionary force was working with them.

"I felt the Lord wanted me in Quito where more than five million people lived and most of them without Christ," Gilbert reasoned.

Now after 15 years in Ecuador's capital, Gilbert and his wife Dottie have moved to the jungle. The situation has changed.

Eight years ago when petroleum was discovered in the heart of the jungle of Napo Province, an oil boom exploded. Oil wells were put up in the territory of the Cofan Indians, and later the oil field moved across the Napo River into the Auca Indian territory.

To take advantage of the oil production, the government contracted with Texaco to build the pipeline. There were no roads in the region so an access road was built beside the pipeline. Now heavy oil field equipment can be transported by ground instead of air.

Long before the pipeline was finished, thousands from all over the country hurried to grab up the land offered by the government's land reform program.

Colonists now are staking out claims on both sides of the pipeline, developing small communities. Authorities estimate that over 30,000 families have moved into the area, representing 150,000 people. Looking for a new opportunity, James and Dottie Gilbert were lured away from the comfort and security of the city.

Gilbert first visited the area in December 1971. What he saw gripped him and he began to make frequent evangelistic trips here with ministerial students and laymen.

In early 1973, his party stopped at a cooperative, San Pedro de Los Confones, to visit an acquaintance. "We learned that one of the 'colonos' had died and the neighbors were sitting up with the body," Gilbert said. "We decided to spend the night with the people."

This opened the door for witnessing. As he prepared to leave, the local residents asked Gilbert to return that night for a service. Since then, 23 people have been baptized and on Dec. 17, 1973, Palestine Baptist Church was organized. Another congregation was begun at Lago Agrio, then the center of oil field operations.

In September 1973, the Ecuador Mission (organization of Southern Baptist missionaries) named Marvin Ford, Gilbert and Stanley D. Stamps as a special survey committee to tour this area. At its October executive committee meeting, it was recommended that the mission establish a station in Coca and the Gilberts be permitted to locate here after returning from a mini-furlough in the United States.

Returning in April, they set up housekeeping. This is the first evangelic witness to be established among the Spanish-speaking colonists in an area that reaches all the way from the eastern fringe of the Andes Mountains, north to the Colombia border and east and south to

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the border of Peru.

Although the Gilbert home is only 50 minutes flying time from Quito, it's an eight hour drive along a narrow, rocky winding road. But along that road thousands of people travel daily in search of something new in life. While all this happens, the Gilberts will be busy trying to reach as many as possible with the gospel.

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Stanley D. Stamps is a Southern Baptist missionary, stationed in Guayaquil, Ecuador.

(BP) Photo sent to Baptist state paper editors.

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Abandoned Baby Finds Love  
In a Baptist Hospital

9/25/74

MONTGOMERY, Ala. (BP)--"Fella," an abandoned five pound, five ounce, 17-inch baby boy, was found by a janitor on the steps of Normandale United Methodist Church on a recent Sunday morning and taken to Baptist Hospital here.

The baby's age at that time was estimated at eight hours. He was suffering from exposure because of unseasonable cold weather. His body temperature was so low that it didn't even register on a thermometer.

His identity was unknown so nurses at Baptist Hospital tagged him "Fella." His tiny hospital bracelet was labeled "Baby X."

Mrs. Mary J. Halbrooks, head nurse in the newborn nursery and wife of Ralph Halbrooks, Alabama Baptist State Sunday School consultant, said she believes "God was looking out for 'Fella.'"

Not only does he appear to have suffered no long-term damage from the exposure to cold, she explained, but he was clear of mucous which can cause trouble for newborns even under hospital care.

Although the baby was safe in Baptist Hospital, his future was uncertain. Adoption officials said that because he has no medical background, finding a permanent home might prove difficult, but not impossible.

When the baby is finally discharged, he will become a ward of the court and his future will be decided by the Montgomery County Department of Pensions and Security.

Whatever the outcome of "Fella's" life, his first few hours of harshness have become days of love and warmth because of Baptist Hospital personnel.

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Interest Rates, Financing  
Double Church Loan Seekers

9/25/74

By Toby Druin

ATLANTA (BP)--High interest rates and increasing inability to obtain local financing for new buildings have doubled the number of church loan inquiries received by the Southern Baptist Home Mission Board (HMB) here.

The HMB annually makes loans totaling some \$10 million to about 250 churches and receives inquiries from another 1,000 churches, most of which in the past have eventually obtained their loans from local sources such as banks or savings and loan agencies.

But more and more congregations are finding there is no money available locally for loans or they cannot afford the interest rate and are calling on the HMB for help.

"In the last six months the number of loan inquiries has doubled," said Robert H. Kilgore, director of the division of church loans. "We are getting calls now from churches that ordinarily would be getting local financing for new buildings or remodeling--churches in the

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Old South."

He added that for the first time in 10 years the loans division, in light of the flood of inquiries, is being forced to consider how to set priorities and how to restrict loans.

Howard McAdams, architect for the church architecture department of the Baptist Sunday School Board, said there has been a substantial increase this year (1974) in the number of architectural plans processed for approval by the department and forwarded to the HMB's church loans division.

Churches are required to send three copies of their detailed plans to the architecture department before loans can be approved, McAdams said.

The HMB's church loans committee, a panel of the board of directors, will consider those restrictions and priorities as well as an increase in the interest rate charged for HMB loans at their meeting here in October.

In spite of spiraling interest charges around the nation, HMB loans have been held to an interest rate of 8.5 per cent. The board borrows from such sources as insurance companies, foundations, pension funds and trusts, and loans the money to churches.

Because of commitments made more than a year ago, Kilgore said, the HMB has been able to get loans at a rate which has kept the interest rate to churches at the 8.5 per cent level. But those commitments have been exhausted and the next borrowing will cost 11.5 per cent, thus prompting considerations of raising the HMB rate to churches or subsidizing the loans.

Kilgore said the spiraling cost of construction is prompting as many as one-third of the churches to whom loan commitments already have been made to come back with requests for additional financing.

"It wasn't long ago when we could figure on about \$15 to \$18 a square foot for church construction," he said. "Recently one church got an estimate at \$45 and another at \$65."

The increasing, unpredictable rise in building costs has made it difficult for some churches to get construction bonds--insurance that guarantees the church will get the building constructed for the cost agreed upon.

"We're finding many churches, or contractors, can't get a construction bond because the companies issuing the bonds don't have any idea about the final cost," Kilgore said. "They are reluctant to issue a contract with inflation what it is unless there is a good margin for error."

Many churches are also having difficulty getting construction loans. Kilgore said that in the past most churches have been able to take a HMB loan commitment letter to a local bank and obtain construction financing--money to pay the building cost as the building goes up.

"Now the banks just don't have the money to loan," Kilgore said. "One Midwest bank from which many of our churches have gotten construction loans, has said it just can't make them anymore."

"Another Las Vegas bank which has made two or three loans to churches on the strength of our commitment letters recently turned down a construction loan for one of our churches and then even refused to administer the money if we would deposit it there for the church. They said they had already turned down loan requests for many of their best customers and just couldn't afford to handle our money for the church."

Such difficulties coupled with high interest where loans are available, Kilgore said, are prompting many churches to consider bond programs which enable them to borrow from individuals instead of a financial institution.

"In some cases this might be the best route," he said. "However, a church bond won't necessarily save the church money if interest rates are the only consideration. The interest rate on the bond is what the investor receives, not what the church pays."

"In most instances the increased spread is about two per cent over the face of the bond--a church issuing 8 1/2 per cent bonds usually is paying about 10 1/2 per cent interest on its money when all the fees and other costs are considered."

Kilgore offered advice for any church going into a building program: "Build only what is absolutely necessary and make the building for multiple uses--the economics of the situation are that most churches today simply cannot afford to have the tremendous investment in a building used only an hour or two a week.

"Be sure to get a bonded contractor and make sure you have detailed plans before ground is broken. Many cost overruns come from changes in the plans made during construction.

"All costs have gone up but churches compound the problem with changes in plans after a building is begun," Kilgore said.