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HMB To Offer Church Bonds But Fund Campaign Deferred

By Jim Newton

ATLANTA (BP)--Expressing concern for churches caught in today's economy, directors of the Southern Baptist Home Mission Board took actions to help churches issue bonds to help buy property and build new buildings but voted to defer plans for a \$10 million fund-raising campaign to help start new churches "in unusual situations."

Authorization of the H.M.B. Service Corp., a wholly-owned subsidiary of the Home Mission Board, to handle church bonds implements earlier action in March accepting "in principle" the gift of the Broadway Plan of church bonds from the family of the late J. S. Bracewell of Houston, founder of the Broadway Plan.

As soon as possible on a state-by-state basis, the Home Mission Board will offer bonds under the name, "the Broadway Plan of H.M.B. Service Corp.," using the "Broadway Plan" as the registered trade name.

Robert H. Kilgore, HMB Church Loans Division director and president of the H.M.B. Service Corp., called the step "highly significant" as the Home Mission Board seeks to help establish 15,000 new churches by the year 2000 as part of Southern Baptists' Bold Mission Thrust goal of 50,000 SBC churches by the turn of the century.

HMB directors, however, deferred plans for a \$10 million fund-raising campaign as another part of the board's strategy to help finance new church buildings "in unusual situations" where cost of construction is higher than the churches' ability to secure financing.

Acting on the recommendation of its church loans committee, the board cited three reasons for delaying the fund campaign: the recession and business climate which is less than desired for success; a proliferation of fund-raising campaigns totaling \$500 million by other Baptist groups; and the massive staff time involved in a two-year campaign with 22 fund drives in various cities, each lasting 13 weeks.

Pointing out that "deferred" does not mean "cancelled," the committee recommended the board keep all its options open for use at a later date when the climate is more satisfactory, and that the campaign be extended longer than two years.

In a report to the directors, HMB president William G. Tanner said gifts through the Annie Armstrong Easter Offering for Home Missions had reached \$18,072,192 as of Aug. 3, an increase of about \$800,000 or 4.6 percent over gifts for the same period last year. Although he expressed gratitude for the increase, Tanner encouraged continued giving to help meet the \$22 million goal, which requires a 19 percent increase.

Tanner pointed out the offering goal, which finances almost half the HMB's budget, jumped from \$17.2 million last year to \$22 million this year. He observed that economic conditions facing the churches, plus the big increase in the goal, seem to be causing the slower response in meeting the goal.

In other major actions, the directors elected Robert L. Hamblin, professor of evangelism at New Orleans Baptist Theological Seminary, as vice president, evangelism, and named Charles M. Stewart, manager of branch offices for DeKalb Federal Savings and Loan, Conyers, Ga., as director of the board's business services division. The board also created two positions in evangelism and added a position for a fourth regional coordinator.

A native of Hamilton, Ohio, Hamblin, 54, is a graduate of Union University in Jackson, Tenn., and Southwestern Baptist Theological Seminary in Fort Worth, Texas, where he earned both doctor of philosophy and doctor of theology degrees.

Before moving to New Orleans seminary Hamblin was pastor of Harrisburg Baptist Church in Tupelo, Miss., for 22 years. He also has been president of the Mississippi Baptist Convention Board, vice president of the convention's executive committee and trustee of Mississippi Baptist Seminary and Clarke College. Before going to Tupelo in 1958 he was pastor of churches in Garner, Texas and Memphis, Ripley and Covington, Tenn.

Stewart will manage and coordinate business matters for the five services of the board and prepare and control budgeting for the division. A native of Albany, Ga., he attended Abraham Baldwin College in Tifton, Ga., and is a graduate of the University of Georgia-Athens.

Directors also voted to adjust the board's 1982 budget from \$41.6 million to \$42.2 million, an increase of \$444,401, allocating additional funds for renovation of the board's office buildings, relocation expenses for new staff members, and support of missions work and marketing of HMB products.

Most of the discussion centered around the church loans committee's recommendation to implement church bond program plans.

When one board member asked what might happen to the board's reputation if and when a church defaults, Jerry Gilmore, Dallas attorney and chairman of the committee, said the board would have to be very careful in approving requests from churches wanting to issue bonds so churches do not exceed financial abilities to pay off the indebtedness.

Kilgore pointed out the HMB legally will not be liable for the churches' bonds, saying the HMB's role is legally that of "underwriter" rather than "guarantor." An "underwriter" does not guarantee a bond issue, but is similar to a stockbroker who sells stock.

Both Kilgore and Gilmore conceded there "is some risk" but it is a "careful, calculated risk" worth it in light of the need for financially secure church bonds to finance new buildings as part of Bold Mission Thrust.

Gilmore said some church bond programs have not been financially reliable, but the Broadway Plan is one of the finest quality church bond programs, with an excellent reputation.

Broadway will cease to offer bonds in the future, but will continue to service Broadway bonds already in existence, under the name, First University Service Corp., of Houston.

The Home Mission Board will contract with First University Service Corp. to be the service agent for HMB Broadway bonds and will contract with C&S Bank of Atlanta as the paying agent to invest sinking funds from the churches in a common investment account to earn the maximum return to benefit the churches.

Kilgore pointed out the H.M.B. Service Corp. will operate on a non-profit, cost-recovery basis in an effort to provide the best possible, most financially-secure church bonds available for Southern Baptist churches. Unlike Broadway bonds, the bonds will be available only to Southern Baptist churches.

Searcy Bracewell, Houston attorney and son of the late J. S. Bracewell who founded Broadway in 1936, said the family is pleased with the action of the Home Mission Board to take over Broadway Plan, saying this was a dream of his father for years.

Bracewell estimated Broadway has helped more than 5,000 churches issue 6,550 bond programs totaling more than \$325 million. Broadway bonds have been issued in 45 states and two foreign countries, he said.

BSSB Trustees Authorize
Record Budget, Promotions

By Linda Lawson

NASHVILLE, Tenn. (BP)--Charles H. Johnson was named secretary of National Student Ministries by the trustees of the Baptist Sunday School Board during their semi-annual meeting.

Johnson, 48, has been director of the student ministries department of the Missouri Baptist Convention since 1974. He succeeds Charles Roselle who retired this year.

In other action a record 1982-83 budget of \$138.9 million was adopted, funds were authorized to build a Nashville uplink station for the board's satellite telecommunications network and an increase in 1983 conference center rates was approved.

Also, Robert Mendenhall was named manager of the southeastern region of Baptist Book Stores. Mendenhall, 50, a 25-year employee of the board, has been manager of the western region since 1975.

In recommending Johnson to head the National Student Ministries, Howard Foshee, director of the board's Christian development division, cited Johnson's experience both in campus student work and local churches.

A native of Nashville, Tenn., Johnson was student director and professor of Bible at Southwest Missouri State University, Springfield, for nine years before assuming his present position. Earlier he served churches in Arkansas and Texas as associate pastor and minister of education and youth.

"Charles Johnson has always implemented the concept that student ministry is the church at work on the campus reaching students for Christ, providing opportunities for Christian development and relating students to Baptist churches," Foshee said.

During questioning from trustees before his unanimous election, Johnson said, "Student ministry is a ministry of Southern Baptists in two locations--to and through the local campus and local churches. It is not one or the other; it is both. I think churches are hurting in how to minister to university students. I will take that as part of my responsibility."

Affirming his belief in the Bible as the inspired word of God, Johnson said, "I have studied, taught and preached this throughout my ministry." He added that evangelism must be a priority in student work. "A commitment to evangelism is my anchor," he noted.

The 1982-83 budget of \$138.9 million represents a 13 percent increase over the 1981-82 projection of \$122.9 million. In his report to the trustees, board president Grady Cothen said the board is beginning to feel the effects of the nationwide recession.

Sales for 1981-82 are projected to be approximately 10 percent above last year but four percent below budget.

The Nashville uplink station for Baptist TelNet will transmit signals to the satellite which will then transmit back to all 50 states. The satellite telecommunications network to churches, associations and state conventions is expected to be operational early in 1984.

The increase in 1983 conference center rates will average approximately 5.6 percent and includes a hike in the conference services fee for persons in the seventh grade and older from \$27.50 to \$30 per week.

Cothen said the board is mandated by the convention to operate the conference centers on a breakeven basis but this has occurred only three times since the board assumed responsibility for Ridgecrest in 1928. The operation is projected to show a loss for 1981-82.

A change in summer conference schedules was approved to reduce free time between conference weeks. The change, effective in 1984, will allow the addition of two conferences.

Also approved were:

--Braille and tape editions of Bible Book Study for Adults to be offered free to blind persons beginning October 1982;

--Effective October 1982 through October 1985, a 16-page insert, Helps for Outreach and Witness, will be included in Adult Bible Study, Young Adult Bible Study and Senior Adult Bible Study in the Life and Work series. The insert also will be sold separately to aid Sunday School members in evangelism and will support the SBC effort to increase the Sunday School enrollment to 8.5 million by 1985.

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(BP) photo to be mailed to state Baptist newspapers by the Baptist Sunday School Board

Watson Spells Out Answers
To Hunger In The Philippines

By Leland Webb

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KINUSKUSAN, Mindanao, Philippines (BP)--In the hills of central Mindanao Harold Watson is spelling out some answers to hunger that may have worldwide implications.

By training young people in better farming methods and devising simple, cheap methods for hillside farming, Watson is waging war on hunger, farmer by farmer.

"It's not God's will that anyone suffer and go hungry," according to the Southern Baptist missionary. "Christ came that we have abundant life. We're here to try somehow to help people have abundant life, physically and spiritually."

Watson, 48, a native of Hattiesburg, Miss., is an agricultural evangelist. He and those who work with him on the large southern island in the Philippines plant both crops and churches. "Everyone on the staff is involved in church planting," Watson said.

In his work at the Mindanao Baptist Rural Life Center since 1968 Watson has arrived at several principles:

--Offer what works. "We test it first and then we teach it."

--Keep things simple and low-cost. "We've tried to come up with a system that minimizes technological changes. This is one of the tests we try to give each of our projects: Can people duplicate it? Can a large number of them duplicate it? I want nothing that requires hard-to-find or expensive instruments."

--Encourage farmers to accept whatever they can manage. "Our whole theory is that you can do something with what you've got."

--Prove by example. At the center's demonstration goat program, for instance, "We're trying to work from the viewpoint of 'look what it's doing,' not 'look what it's going to do.'"

Because of response the center is not what Watson envisioned. "I planned to go out (to the people) much more but the people started coming here, he says.

"We attribute the success of people coming to us to the fact we have a lot of things set up for them to see. It is simple. We don't have a big tractor or modern equipment. We try to keep a very low profile in all projects, using local material and many local varieties."

Keeping things simple includes tagging them with easy-to-recall acronyms such as SALT, BOOST and FAITH.

SALT--Sloping Agricultural Land Technology--carries implications for wide use because it improves farming on steep hillsides. About two-thirds of the world is hilly and mountainous terrain, Watson explained.

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"We estimate there are about 5 million farmers living on upland soil" just in Mindanao and the Visayas group of islands to the north, Watson said. Ordinary terracing does not work on many slopes in Mindanao because of torrential rainfall and uneven slopes.

SALT is contour farming with a difference, including use of double rows of the ipilipil tree. Recently "rediscovered" by agriculturists the ipilipil (*leucaena leucocephala* or *leucaena* for short)--grows rapidly and has many uses. Watson lists under F: firewood, fertilizer, fence, flood control and feed. The tree grows rapidly, its foliage is rich in nitrogen, it creates a natural barrier and helps hold the soil, and its foliage makes good feed for some animals.

In SALT, farmers learn to use a simple, inexpensive A-frame device to locate contour lines on hillsides. They are shown how to control flooding with the ipilipil and how to plant a variety of crops for continual food production and salable produce.

The center's staff devised BOOST--Baptist Out Of School Training--to aid some of the many Baptist young people who, no longer able to go to school, were limited to surviving on what few crops they could produce.

Up to 20 trainees at a time live in small groups at the BOOST center for four months. They learn better farming methods such as FAITH--Food Always In The Home--gardens. They also study goat production, fish farming, Bible, health and sanitation, social ethics, and customs and values.

Missionary Calvin Fox, who helps trainees in church development when they return home, has seen older farmers in home villages wait to see results. They will not "trust this new technology unless they have seen it work," says Fox. "Family men are unwilling to alter anything because the slightest possibility of failure can result in hunger for their family." After they see new methods produce they copy.

The BOOST program has been so successful a second one has opened at Bislig, in north-eastern Mindanao. Both programs this year have been opened to older Baptists and to some non-Baptist young people.

Joyce Watson, who claims New Boston, Texas, as home, assists her husband by overseeing the center's bookkeeping and acting as hostess to the many visitors.

Watson has assembled a topnotch staff including Warlito A. Lakiqunon, assistant director, who was named one of the seven most outstanding young Filipino men of 1981. Lakiqunon produces the center's weekly radio program and edits the quarterly bulletin.

Linda Dillworth, a missionary nurse, joined the staff in 1981. After her current furlough she expects to develop a program of rural health in Mindanao, majoring on preventive medicine through health teaching.

Watson says he used to view the Christian faith as an "I-God" relationship limited to a life that said, "I love you, God." Later, "I came to understand it is an I-God-People relationship. The more I love God the more I will relate to people, reach out to help people."

Adapted from the June-July issue of The Commission magazine, publication of the Foreign Mission Board.

(BP) photos to be mailed to state Baptist newspapers by Richmond bureau of Baptist Press.