

ARKANSAS BAPTIST

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40,000 Arkansas Baptist Tithers for Christ

In the special campaign of Southern Baptists to enlist at least 1,000,000 tithers in 1947, Arkansas has been given a goal of 40,000. The tithers' crusade was endorsed by the Southern Baptist Convention, meeting in St. Louis, when it adopted the following recommendation of the Executive Committee:

1. That we undertake to reach and exceed our goal of \$10,000,000 and 1,000,000 tithers through the promotion of a special tithers enlistment campaign during the months of October, November, and December.
2. That the month of September be used as a period of preparation—that we call upon all state secretaries and their organizations, the executives of all Southwide agencies, and the leaders and workers in every department of our denominational organization—associational, state, and Southwide, to make this campaign the most intensive and thorough of any that Southern Baptists have ever undertaken.
3. That Sunday, October 5, be designated as Tithers Enlistment Day and that so far as possible all the churches be asked to launch the campaign to secure tithers for a 90-day period on that day.
4. That a special tither's card be printed and made available to all the churches through the offices of the state secretaries to be used by the people in making their commitments to tithe during the months of October, November, and December.
5. That this special campaign for tithers be regarded not as a substitution for the program in which we are now engaged looking toward the enlistment of 1,000,000 tithers and \$10,000,000 receipts, but that rather it be promoted as a means of enabling us to reach these goals by the end of 1947.
6. That all receipts from this special 90-day tithing campaign be handled through regular channels including the existing allocation of percentages for both state and Southwide causes.

★ TRENDS AND EVENTS ★

A condensed summary of trends and events taken from publications and original sources each week by Porter Routh, Secretary of the Department of Survey, Statistics and Information of the Baptist Sunday School Board.

Facts Of Interest

There were 2,300,000 marriages and 620,000 divorces in the United States in 1946, according to an estimate by the U. S. Public Health Service. Marriages showed a 42 per cent increase over 1945 and divorces climbed 24 per cent during the year.

There are 23,000,000 Americans disabled by accident, disease, maladjustment, or war, according to Dr. Ray Lyman Wilbur, chairman of the Baruch Committee on Physical Medicine.

There was a record number of 42,000,000 employed in non-farm jobs in May, according to the Department of Labor Statistics. The average work week was 40.4 in May compared with the wartime 47 hour average. Average hourly earnings were \$1.21 compared with \$1.86 in April.

The American people spent almost \$4,000,000,000 for medical services in 1940, according to a Twentieth Century survey.

In 5,070,000 of the 28,800,000 "normal families" in the United States, both husband and wife worked in 1946, according to the Women's Bureau estimate. Of the total 37,900,000 family groups in the U. S. in 1946, 6,600,000 had women heads.

In The World Of Religion

While Baptists are meeting in Copenhagen, the World Conference of Christian Youth will be held in Oslo, Norway, July 22-31.

The International Sunday School convention of the International Council of Religious Education will be held in Des Moines, Iowa, July 23-27.

The World Council of the World's Sunday School Association will hold its meeting in Birmingham, England, August 18-22.

The Religious Radio Workshop of the University of Chicago is sponsoring a national

competition to find the best religious broadcast aired over a local station. Samples of programs between August 1946 and August 1947 should be sent to Ross Snyder, University of Chicago, 5757 University Avenue, Chicago, 37, Ill.

The Continuation Committee of the World Conference on Faith and Order will meet at Clarens, Switzerland, August 28-September 1.

The second annual meeting of religious education directors from churches in the United States and Canada will be held August 15-22 at Lake Forest College, Lake Forest, Ill.

It is estimated that 5,000,000 young people will attend Vacation Bible schools this summer. It is believed that 1,000,000 children will attend nearly 15,000 Bible schools sponsored by Southern Baptists.

Baptist Highlights

Dr. Alfred Carpenter of the Home Mission Board will leave this week to make a 35-day air mission inspecting U. S. forces in the European zone. Dr. Carpenter was invited by Secretary of War Patterson because of his work with chaplains during the war.

Joseph C. Hazen, corresponding secretary of the Northern Baptist Convention, has been elected chairman of the General Commission on Army and Navy Chaplains.

Those going to the Baptist World Alliance may purchase railroad tickets from June 25 to July 15 with any clergy permit they might have, according to the Central Passenger Association.

Dr. M. E. Dodd plans to visit Southern Baptist mission fields in Africa and South America after the meeting of the Baptist World Alliance.

William Souther, First Church, San Antonio, has accepted the call of First Church, Dallas, to serve as an associate to Dr. W. A. Criswell.

The third quarter issue of the Quarterly Review contains a survey of all orphanage work by Southern Baptists, and also a list of all churches with membership of 50 and above.

Southwestern Seminary has received \$25,000 for the purchase of books. William Fleming, Fort Worth, gave \$24,000 of the amount in appreciation of Dr. L. R. Elliott, the librarian.

During the B. S. U. week at Ridgecrest, with 3,000 students attending, there were 298 volunteers for full-time Christian service. During the week the students gave more than \$2,000 for world student relief.

Rev. and Mrs. Jay W. C. Moore, Muskogee, Okla., assisted Bailey Hills Church, Fort Smith, in its first Vacation Bible School. Mrs. Moore directed the school in which 162 were enrolled and Mr. Moore brought evangelistic messages each night. There were 28 professions of faith and 18 additions by baptism. The Moores have worked with nearly 6,000 children in 70 Vacation Bible Schools. Mr. Moore is in his eighth year as superintendent of missions in Muskogee Association.

A SEARCHING QUESTION

A Devotion by the Editor

"Lovest thou me more than these?"

This is a comparative question which may well be asked of every disciple of Jesus: Which do you love more, your business and your private personal affairs or your Lord?

What is our love for Jesus compared with our love for "these" things? It is the rankest denial of our Lord to love the things of the world more than we love Him.

This is a corrective question, intended to correct a defect in the apostle's life and love. He had sinned and then he had grown cold and lost his enthusiasm. On the night of the betrayal Peter had warmed himself by the enemy's fire, and in doing so he had grown cold spiritually.

To all those who grow chilly and cold in their spiritual experience Jesus addresses this question: "Do you love me?" He is seeking a confession. He continues to probe: "Lovest thou me?" He must have a full and complete confession before He can cure the infection of the heart.

This is a contemplative question: "Feed my sheep." There is a service to be rendered—a service rendered in the name of Jesus and to meet the needs of others.

There are those who are spiritually hungry. It is the obligation of the disciples of Jesus to see that they are provided with spiritual nourishment. There are those who need spiritual guidance and protection. As the shepherd watches over the sheep, so must the disciples of Jesus strive to guide the souls of men into the protecting care of the Saviour.

"So when they had dined, Jesus saith to Simon Peter, Simon, son of Jonas, lovest thou me more than these? He saith unto him, Yea, Lord; thou knowest that I love thee. He saith unto him, Feed my lambs" (John 21:15).

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Second Church, Clarksville, Tenn., E. C. Brewer, pastor, had 22 additions, 15 for baptism, in evangelistic services with Dr. Roy Beaman, who taught Bible at Central College, Conway, last year, as evangelist and Pastor James Foster, of Robertson County, Tennessee, as song director. Messages for the evening services were taken from the gospel of John. Dr. Beaman will teach in New Orleans Baptist Theological Seminary next year. Mr. Foster is a volunteer missionary for the Foreign Mission Board.

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Across the Editor's Desk

God of Orderliness Provided a Financial Plan for Carrying on His Kingdom Work

God is the author of system and orderliness. He is not the author of confusion. After providing the most exact system for physical nature, we would not expect God to leave the spiritual life and needs of man to mere chance.

God has provided a system by which the spiritual life may function orderly. There are three broad phases of the spiritual system which God has ordained: prayer or spiritual communion, the exercise of our spiritual powers in service activities, and the employment of our material possessions for spiritual purposes.

The financial system which God ordained that His people should observe is designated as "tithes and offerings." It is commonly agreed that there are three tithes named in the Old Testament. Studying these tithes in reverse order we discover that the third tithe was required only every third year. It seems that this tithe was used as a charity fund for the poor and the stranger in order that the tithe designated for the support of the worship system should not be diverted to other purposes (Deut. 14:28,29).

The second tithe seems to have provided for the religious feasts and other functions outside of the regular worship system. The people themselves were to share in the use of this tithe (Deut. 14:22). The significance of the second and third tithes is that they safeguarded and protected the first tithe from being misappropriated for purposes other than maintaining the ministry of God's word and worship.

The first tithe is the basis of the entire system and is held inviolate, sacred, and holy to God (Lev. 27:30-33). God's demand for the tithe is the assertion of His ownership and it is our commission as His stewards. As stewards under God we have no moral right to the tithe which He requires. The Bible uses very strong language to describe those who appropriate God's tithe for personal use. God has a use for the tithe which He requires.

Each tribe of Israel, except the priestly tribe of Levi, was given a survey of land in Palestine as a permanent possession. God required the tithe from the other tribes. Then He said to Levi: "I am thine inheritance," and He gave the tithe from the other tribes to the Levites in lieu of an inheritance of land. This provision made it possible for the Levites, who were responsible for the ministry of God's word and worship, to give all their time, thought, and energy to spiritual ministrations without the necessity of working in secular employment to earn a living. The Levites also were to give a tenth of the tithe to the priests.

In addition to the tithes, offerings were

called for on frequent occasions. They had a large place in the sacrifices of the temple worship. When the tabernacle was being built, the appeal was made for offerings. The people responded with more than was needed. Ezra urged the people to bring their offerings for the re-building and refurnishing of the temple when he returned from Babylon.

Jesus and His disciples recognized the teaching concerning tithes and offerings as obligatory upon Christians. When Jesus sent out the twelve, and again when He sent out the seventy, He insisted that the people to whom they ministered should provide for their material needs. Jesus definitely declares that the people ought to tithe, though He warns against substituting tithing for "justice, mercy," and the like.

Paul declares that those who are responsible for the ministry of the word of God have a right to material support for themselves and families by those to whom they minister. He invokes the law to prove his claim. Only one law could fit the case—the law of tithes and offerings.

Offerings were taken for benevolent purposes. In II Corinthians 9:7 there is a call for offerings similar in spirit and in language to the call for offerings in Exodus 25:1-9. "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

It is to be noted that nowhere in the Bible is the bringing of the tithe left to the discretion of the people. Only when offerings are called for is the appeal addressed to the willing heartedness of the people.

God declares that the tithe belongs to Him. He warns that a person brings down upon himself an inescapable blight if he appropriates what belongs to God for personal ends or even for charitable purposes. He promises great spiritual blessings if we observe His laws with sincere and honest purpose.

God is not indifferent to our needs. Jesus declared that our heavenly Father knows what things we need. He is anxious to provide our needs. In accepting His provision He wants us to recognize Him by obedience in this matter of tithes and offerings as well as in other matters.

People say they can't afford to tithe. Is not that saying that they put more confidence in one-tenth of their income than in the promise of God? Can we afford not to tithe? Can we afford to put more confidence in material things than in God?

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of

Baptists Must Be Alert

Francis Cardinal Spellman, Archbishop of New York, charges that "Protestants are waging a crusade of bigotry" by their efforts to prevent public tax funds being used for the benefit of Catholic schools. These protests by Protestants throughout the nation are branded by the Archbishop as "un-American and un-Christian."

According to Catholic reasoning, therefore, it is "bigotry," "un-American," and "un-Christian," for Baptists, Methodists, Presbyterians, and others to object to paying for Catholic education.

Further, to oppose the special advantages which the Roman Catholic Church is seeking from the government is to wage an anti-Catholic fight. The Archbishop reasons that Catholics should have anything they want from the government, and that Protestant denominations should share equally with Catholics in paying the bills for the special favors granted Catholics.

It cannot be reiterated too often that the principle of separation of church and state was written into the Constitution of the United States to correct that very thing and to make it forever impossible for any one religious group to claim any special advantages or favors from the government.

The founding fathers fought long and hard to establish the American principle of complete separation of church and state. Since its establishment, the principle has never been challenged as it is being challenged by the Catholics today.

Baptists and other Christian bodies must be alert; they must act with promptness in voicing their protests and in letting their senators and representatives know their reactions to the situation; they must have the courage to meet this challenge of the Catholics without wavering in their determination to maintain inviolate the principle of separation of church and state.

hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Malachi 3:10).

The Tithe

Ah, when I look up at the cross
Where God's great steward suffered loss
Of life, and shed His blood for me,
A trifling thing it seems to be,
To pay a tithe, dear Lord, to Thee,
Of time or talent, wealth or store—
Full well I know I owe Thee more!
But that is just the reason why
I lift my heart to God on high
And pledge Thee by this portion small
My life, my love, my all in all.
This holy token at Thy cross
I know as gold, must seem but dross,
But in my heart, Lord, Thou dost see
How it has pledged my all to Thee,
That I a steward true may be.

—Ralph S. Cushman.

NOTES OF ADVANCE

Geyer Springs Church, Pulaski County Association, received 11 additions, eight for baptism, in evangelistic services with Pastor W. Dawson King, Hebron Church, as evangelist. E. D. Estes is the new pastor.

C. E. Welch, 76, died at the home of a daughter in Alice, Tex., June 14 after having served 49 years as a minister. He filled Arkansas pastorates at Osceola and West Memphis.

Plainview Church, Little Rock, had 20 conversions in a combination revival and Vacation Bible School May 26 to June 8. Charles Riley was evangelist and Harold Elmore singer. Both are Ouachita College students. Cecil Abbott is pastor.

A \$100,000 building fund launched in October, 1944, by First Church, Blytheville, has practically materialized with \$79,480.79 in cash and approximately \$8,000 in pledges. Construction will begin soon. E. C. Brown is pastor.

Viola Church has had 16 additions, 10 by baptism, since J. M. Langston became pastor April 1. The church voted recently to send \$25 to the Cooperative Program.

Dr. Will H. Houghton, president of Moody Bible Institute, Chicago, since 1934, died June 14 as a result of a sudden heart attack. Dr. William Culbertson, vice-president and dean, has been appointed acting president.

Central Church, near Lake Village, was organized four months ago from a Sunday School started last September. There were 16 charter members and one has joined for baptism since the organization. The Sunday School has a membership of 64. J. M. Moore, Ruston, La., has been called to the pastorate. The Arkansas Baptist has been placed in every home, and a building fund has been started.

Claud D. Hughes, new pastor at Parkdale, is encouraged by progress of his church. Recent activities include a complete religious census, a special Father's Day service with 116 in Sunday School and 140 in the preaching service, Vacation Bible School, enlargement campaign, and plans for building and furnishing a modern parsonage on a large lot adjoining the church. The church operates two buses to bring the rural people in.

Horace G. Grigson, Jr., has open dates for revivals July through August 16. His address is 1025 Barber Street, Little Rock.

PASTORAL CHANGES

S. M. Cooper from Independence County Association as missionary to Joiner Church.

D. C. McAtee from Haileyville, Okla., to Second Church, Pine Bluff.

Douglassville Church, Pulaski County Association, had 35 conversions, 27 additions by baptism, and five additions by letter in evangelistic services with Pastor Irwin Moshier, Wilmot, preaching. Allen McCurry is pastor.

Dr. William Potter, Southern Baptist evangelist and former pastor of First Church, Carthage, Miss., is author of a gospel tract, "Let Not Your Heart Be Troubled." Small quantities are available, without charge, to readers of the Arkansas Baptist. His address is P. O. Box 191, Siloam Springs, Ark.

Dr. S. R. Woodson has accepted a call to the pastorate of First Church, Columbus, Miss., to succeed Dr. J. D. Franks, pastor of the church for 26 years, who recently resigned to enter the Church World Service organization. Dr. Woodson has been pastor of First Church, Humboldt, Tenn., for 12 years.

First Southern Baptist Church, Waterford, Calif., will be organized July 13. General Missionary Charles C. Bowen, of Modesto, made a survey of the town and called the first meeting June 19. Sixteen people were present. A Vacation Bible School and revival began June 29.

Twelve churches were represented in the 123 attendance at a Training Union rally of Bartholomew Association held at First Church, Monticello, June 6. Miss Maxine Neely, associational director, says: "The interest in Training Union work in the association seems to be increasing and churches without Training Unions are considering the organization of one. Union Hill Church, R. R. Shreve, pastor, plans to organize its Training Union in July. For two weeks in August the association will have the privilege of working with the summer field workers of the Religious Education Department. We are hoping that several churches will organize Training Unions as a result of the work of these young people."

Pastor and Mrs. James H. Fitzgerald, Walnut Street Church, Jonesboro, were honored at a reception June 16. A program analyzed the past, present, and future of the church. Pastor Fitzgerald reports: "The people of this church have really shown themselves to be some of the Lord's choice spirits. They have demonstrated faith, loyalty and a willing spirit in their work since their building burned about a year and a half ago. They have enlarged all their work and have pushed almost to completion of the first unit in their new building. We hope to be in the new auditorium by the last of August. A pastor's home has been purchased. The church has a glorious past, is living nobly in a difficult present, and is facing victoriously a most challenging future."

WHEN IN DALLAS

Worship with Ross Avenue Baptist Church
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HOMER B. REYNOLDS, Pastor

E. M. Charton, Sunday School superintendent at First Church, Perryville, sends an interesting report. He says: "Perryville Church has had a spiritual awakening since Pastor G. H. Ussery accepted the pastorate and moved on the field in December, 1946. Sunday School attendance has increased from about 80 to 130, with a record attendance of 153. Offerings have increased from an average of \$40 to \$90 per week. There have been professions of faith and rededications almost every service with between 50 and 60 additions to the church since Pastor Ussery came on the field. Where we used to have three or four in mid-week prayer services, we now have 80 or 90."

Epsaba Church, Greene County Association, lost its building in a tornado May 1. The church is pastorless.

Bethel, New Hope, and Eudora Churches, Delta Association, met at Eudora for a joint ordination service on June 25. W. L. Wilbourne and Tom McNeelan were ordained by Bethel Church, D. L. Hall and N. L. McDuffie by Eudora, and Owen Haley by New Hope. Rev. J. P. Riley, Eudora, led the questioning. A men's quartet sang "May the Lord Depend on You." Pastor Lloyd A. Sparkman, Southside Church, Pine Bluff, preached the ordination sermon. L. J. Ready is pastor of New Hope and Bethel Churches and C. H. Cutrell is pastor of the Eudora Church.

Dr. J. B. Rounds, superintendent of Indian work, Home Mission Board, writes: "I have a fine young lady doing mission work among the Indians for the summer. She is a graduate from Junior College and must spend the next year working to go back to school and finish her senior college and her seminary work. She uses the typewriter and has studied shorthand. She is energetic and spiritual. I recommend her to anyone in need of a helper in a church or in a religious office. If interested write Dr. J. B. Rounds, 605 West Main St., Oklahoma City, Okla."

First Church, Rogers, had 20 additions and a number of rededications and reconsecrations in evangelistic services. Pastor Rel Gray did the preaching and Rev. Norman E. Ferguson, First Church, Fort Smith, directed the music.

Kansas farmers, grain dealers and churchmen, meeting in Wichita, agreed upon a goal of two million bushels of wheat from the 1947 harvest for overseas relief. The wheat will be distributed by Church World Service, interdenominational Protestant relief agency.

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Arkansas Churches Enter Enthusiastically Into "Prove Me" Campaign

Immanuel, Little Rock, Plans Intensive Drive

Every organization of Immanuel Church, Little Rock, will focus attention on the "Prove Me" Campaign of Southern Baptists during the entire month of September so there will be three uninterrupted months of tithing by those who accept the challenge for October, November and December. Here are the plans as outlined by Pastor W. O. Vaught, Jr.:

The Southern Baptist plan for tithing for three months will be fully outlined and presented in all Sunday School classes and Training Union groups on September 7. The sermon subject for that morning will be "Every Southern Baptist a Tither."

Information showing how many tithers Immanuel now has, how many tithers each of the seven missions now have, and how many members are yet to be reached in the tithing campaign, will be distributed in all Sunday School classes and Training Union groups on September 14. Graphs showing how progress has been made during the last eight years will be made.

"Why Southern Baptists Need to Tithe" will be the theme of all presentations on September 21. In all Sunday School classes and Training Union groups and from the pulpit information will be given to show why tithing is needed in the building of our Southwide institutions and in the promotion of the world-wide mission program. Tithers' pledge cards will be mailed to every member of the church before that day. The weekly church paper will magnify the tithing campaign and tithing literature will be placed in the hands of every member.

The tithing campaign will be launched on September 28. Tithing testimonies will be made in every Sunday School class and in every Training Union group, and an attempt will be made to secure tithers' pledges from every person attending the services. Those who are already tithing will be asked to reassert their faith in tithing by signing a card. Those who have not tithed will be given an opportunity to sign the tither's pledge on the basis of tithing for three months.

State's Baby Church Is 100 Per Cent

Arkansas' newest Baptist church, Riverside, located in a remote section of Woodruff County Association, is the first to report 100 per cent tithers. The church, organized in April at the Negro Methodist Church, has 15 members. Four of these are women who became charter members. The other 11 were received for baptism at the first services of the new church.

Delmus Garner, one of the 11 new converts, visited the offices of the Arkansas Baptist last week along with Pastor J. M. Hitt, Pleasant Grove Church, Wiville. Mr. Garner, his two brothers, and his nephew are the only men in the church membership. They began tithing their income when they were converted last February. After caring for the local expenses and paying Pastor Calvin H. Garner, student in Ouachita College, \$30 per

month for his two trips to the community, the church now has \$275 in its building fund.

Mr. Garner said: "I believe in tithing. Even before becoming a Christian I did not doubt but that the tithe was the least any Christian could afford to give. But it is not enough to tithe, I believe we should go beyond that."

Knoxville Deacons Recommend God's Plan

Every deacon of First Church, Knoxville, rallied to Pastor Virgil Logan's invitation to a meeting to "adopt the Bible plan of church finance — the storehouse plan." After one hour and 15 minutes of Bible study on the tithe, sincere prayer, and discussion, the deacons adopted the plan and agreed to recommend to the church "that an extensive and intensive campaign be put on to reach and enlist every member to accept and practice the tithe of their eggs, chickens, butter, milk, stock, and all the increase of the land as it is taught in the Bible."

Pastor Logan preached on "God's Plan of Church Finance," June 28, and on "The Fundamentals of Church Finance," July 6. He says: "I know that the Lord has always blessed His people when they get right on the money question and practice it. The Lord has laid this tithing campaign on my heart and I just had to do something about it."

Mission Has Already Proven God's Promise

The Capitol Hill Mission of Immanuel Church, Little Rock, has increased its tithers from a half dozen a year ago, when W. C. Rowe became its pastor, to all but six or seven of its membership. Shortly after moving on the field Pastor Rowe placed tithing literature in the hands of the people, preached three sermons on tithing, and climaxed the effort with a talk on stewardship by Claude Durrett, one of Immanuel's tithing laymen.

Pastor Rowe says the "membership has steadily increased, the Sunday School has doubled, the mission has and is paying its expenses and applying several hundred dollars quarterly on its building fund, and the members individually have been blessed spiritually and mentally" as a result of their stewardship.

He reports that only one of those who began tithing has quit and that one of those who refused to tithe at first lost his position and promised God that if He would give him work, he would tithe. He got a job and is now an enthusiastic tither.

A young man and his wife handed the clerk of Immanuel Church, El Dorado, an offering envelope as they presented themselves for membership in the church Sunday morning, June 22. The envelope contained \$246 in back tithes, saved while the couple was deciding which El Dorado church to join.

Tithing Expresses Life Dedication

Tithing is a part of a three-fold dedication program at Second Church, Little Rock. The movement began with Pastor M. Ray McKay's sermon on Romans 12:1-2, "I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect will, of God."

In this sermon Dr. McKay declared, "Paul urges Christians to a full dedication of the complete self to Christ. A real disciple will offer himself as a sacrifice, living, dedicated, acceptable to God in order that he may demonstrate that the will of God is good, perfect, glorious for man. This is real worship. Hear Dr. Truett say again, 'The will of God will be best for you and yours, today and tomorrow and forever.'"

The pastor, deacons, and other leaders of the Second Baptist Church felt that such life dedication could find suitable expression in the three-fold emphasis of Southern Baptists: daily Bible reading, daily prayer for the lost and for a world revival, and tithing. Such an agreement in the form of a Loyalty Legion Pledge was offered to the congregation at a morning worship service and is being continued through the Sunday School and Training Union and will be completed by personal contacts through the Deacons' Enlistment Committee.

The tithing program in this church is already bringing a great increase in money and in spiritual concern.

Tithing Works at Immanuel, El Dorado

Pastor R. C. Brinkley, Immanuel Church, El Dorado, writes: "Our church has a large number of tithers, and the records reveal how much the church has advanced in its financial program because of givers who follow the Bible plan. Immanuel Church, five years old on June 17, has a marvelous plant costing \$110,000 which was built under the leadership of Clyde Hart, now pastor of Central Church, Hot Springs. When I came to the pastorate in May, 1945, the church owed a total of \$66,800 on the building. In two years we reduced the indebtedness to \$48,825 and carried on an aggressive program at the same time. Consecrated people who tithe are behind the work."

A man of First Church, Rogers, believes in tithing. Since he began a short time ago, four of his children have been converted and five have been baptized into the fellowship of the Rogers Church. Following the baptism of his youngest son Sunday evening, June 22, the father, who was only recently baptized himself, came to Pastor Rel Gray with this testimony: "I was convinced that if I would make things right with the Lord and begin tithing I would see my boys converted."



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The Question of Tithing

By R. C. CAMPBELL

First Church, Little Rock

For centuries the question of church finances has been battled with, thought about, talked about, talked and written upon and worried over. It has been a prominent topic for the pulpit, board meetings, conventions, synods, conferences and association meetings. Pastors have worried themselves sick over the question and laymen have put much time, thought and labor into finding a solution to this timeless, inescapable, knotty problem. The question of financing the church has been approached from almost every angle, save one—God's angle.

God's plan is the one and only solution of this problem. We have been like the Sunday School superintendent who said he did not know how to get his prospects into Sunday school, that he had tried every plan he knew to try, save one. When asked what that one was, he answered, "We have not visited and invited them to come."

We have tried every way, it seems, but one, to solve our church financial problems. If Southern Baptists will turn away from man's ways and accept God's plan, this knotty question will be settled once and for all.

What Is This Question of Tithing?

Tithing is bringing into God's storehouse one-tenth of one's income. This plan was in vogue before the Mosaic law; it was practiced during the period of the Levitical law; it was practiced and approved by Jesus in New Testament days. Therefore, the question of legalism seems to be out of place when we earnestly and sincerely face this question. But granting for the sake of argument (and only for the sake of argument do we grant it) that tithing was a Mosaic law and a Mosaic law only, can honest Christians saved by grace and delegated with the responsibility of making Christ known to the ends of the earth give less under the dispensation of grace than the Jews gave under law?

Dr. J. B. Gambrel said, "Whether tithing is a matter of law need not be discussed. I will dismiss all that with the statement that it is unthinkable from the standpoint of the cross that anyone would give less under grace than the Jew gave under the law."

Dr. B. H. Carroll, one of America's great Bible scholars, said, "Law or no law, a Christian ought to put as much into the Lord's treasury as was required of the Jew."

Says Dr. David M. Gardner, editor of The Baptist Standard, "The cry which is growing fainter and fainter among Bible students that the Christian is under grace and not under law is a poor smoke screen, as is evidenced by the fact that nearly everyone with the hardihood to speak or write against tithing as a minimum standard for Christian giving, tells us that he gives a tithe or more of his income to Kingdom interests. Personally, I had rather undertake to prove on a basis of Bible teaching that every person, saint or sinner, is under obligation to tithe, because of the fact that he is a creature of God and preserved by His good providence and permitted to use that which belongs to God here on earth, than to undertake to justify a Christian in failing or refusing to tithe."

This, too, should be remembered. The tithe is the place to begin our giving, but not the place to stop. Everyone should give the tithe as a minimum. Many should give far more than the tithe.

How May I Know What The Tithe Is?

Do you not believe that the individual who honestly wants to tithe will find an honest way to arrive at what the tithe is? Certainly, the tithe is not one-tenth of the net income. It is one-tenth of the gross income, with certain conditions.

Listen, "And all the tithe of the land, whether of the seed of the land or the fruit of the tree is the Lord's: it is holy unto the Lord." "Honor the Lord with thy substance, and with the first fruits of all thine increase" (Prov. 3:9). "The silver is mine, and the gold is mine, sayeth the Lord of hosts" (Hag. 2:8).

The emphasis of the Bible is on the "first fruits" for the Lord, not a tenth of what is left when living expenses have been deducted.

Ill fares the land, to hastening ills a prey,

Where wealth accumulates, and men decay.

—Goldsmith.

For instance, if one is on a salary, one-tenth of the salary before anything is counted out is the tithe. If such one has other income rather than the salary, a tenth of that goes to the Lord.

If one is a farmer and hires no help, his tithe would be one-tenth of his gross income. Of course, the expense of fertilizer could be deducted from the gross income.

Suppose you are a business man. What is your tithe? Your tithe is obviously your gross income after you deduct rent for building, drayage expenses, clerks and such overhead expenses.

Taxes are not to be deducted before the tithe is taken out. The wife who has an allowance should tithe that. The children who are given spending money and who earn other money should tithe that.

Does one say, with all the ins and outs of farming, running a business, how is one to keep up with one's tithe? How can one know what the tithe is? One of the fine things about tithing is the fact that it leads us to keep books. One who keeps books knows what comes in and what goes out. The farmer can keep books; the business man can keep books. Everyone should do it.

Bookkeeping will work marvels. It is said that the vast majority of business men who go broke in business are surprised when it occurs. This shows that they do not keep up with their business. Tithing, with bookkeeping, systematizes one's business, whatever its nature may be. For the farmer to say, "Of course, I cannot tithe because I do not know what the tithe is," is no more reason than it would be for the tenant farmer to say to the landlord, "I cannot pay you a half, a third or a fourth of my crop because I just don't what it is."

John D. Rockefeller tithed his first salary as a boy. The amount of that salary was \$1.50 for a week's work. He later said: "From that week until this day, I have tithed every dollar God has entrusted to me." Mr. Rockefeller's tithe went into the millions. He knew how to arrive at the tithe. Doubtless his bookkeeping for the Lord, which enabled him to know his exact income, was one of the causes for his outstanding business success.

Let us reason further. This is a day of income taxes. Everyone, from the small income to the largest, must give accurate and complete information as to his income. To a penny the government must have the amount of your income. If we can know the amount to pay the government, can we not know what the tithe is for the Lord? Take another angle. If someone should say to you, "When a certain period of time ends, I will give you \$1 for every \$10 you have made," do you suppose you would have much difficulty at the end of that period in telling such one how much money you had made?

Blessings Of Tithing

The blessings of tithing are many. We mention but three. Tithing is a blessing to the individual who tithes. A young couple in North Carolina, farmers, pledged a tithe of the income to the Lord. The first year their tithe was \$80. The next year is was \$200. Neither of them before beginning tithing was doing anything in the church. After they began tithing, they took the study courses; both began teaching in the Sunday School. In a few years she was president of the Missionary Society and he was superintendent of the Sunday School. The lady is today one of the best known and most useful women in that state.

Tithing is a blessing to the church. The writer was pastor of First Church, Lubbock, Tex., during the depression. The average offerings had dropped to an average of \$300 per week. We put on the tithing plan and the first Sunday under that plan our offerings amounted to \$967. Soon thereafter the offering went up to \$1,154. Up to that time we were having a hard time paying the interest on our debt.

When we began tithing, we began paying \$500 per week on the principal of our debt. Our attendance increased; the spirit was electric with spirituality; young people surrendered to preach; we baptized more converts than we had in any like period. Other churches caught an impetus from this one and literally a new day dawned for Texas Baptists.

Tithing is a blessing to all denominational work. If Southern Baptists would tithe, they would give in one year on the basis of the average per capita income in America (Roger Babson says the Christians of America have far more per capita than non-Christians have) \$700,000,000. This would be \$600,000,000 more than Southern Baptists are now giving. Think of the needs which could be met!

If the Baptists of Arkansas would tithe, just tithe, they would give \$18,000,000 in one year. With this all debts could be paid, every church could be set forward, every institution could be enlarged and endowed and solidified, the salary of every pastor and every worker could be raised, every nook and corner of the state could be evangelized, and we could join the Southern Baptists in sending missionaries to the ends of the earth. The world could soon be evangelized. Then the fear of atomic power would cease and we would live in the glow of Almighty power.

CHRISTIAN HORIZONS

*"Blessed is the man whose skylight is undimmed
by the dust of doubt or sin of disobedience."*

Race: Phil Conley says in the Cincinnati Enquirer: "A Chinese schoolgirl and a classmate sat behind me in a bus. The classmate remarked that the other girl did not look like a Chinese. She replied: 'I'm not responsible for my parents; I was not consulted before I was born; but I am proud that I belong to a great race of people.' The conversation emphasized the fundamental truth that it is not important who your ancestors were, but it is important who you are. Brains, wisdom, and knowledge have no race, creed, or color."

Philosophy: After listening to a long philosophical conversation between two learned men, an old scrubwoman scratched her head and said. "I can't understand what those words mean, but all you said is, it's dangerous to live and it ain't safe to die."

Parent Responsibility: Homes and families must shoulder the responsibility for the future supply of ministers, the Danish Evangelical Lutheran Church was told by its president, Rev. Alfred Jensen. Discussing the acute shortage of clergy in his annual message to the church, he urged that "each father and mother, each home assume part of the responsibility for the failure" to meet the demand for pastors. He called upon parents "to live the faith-life and prayer-life with our children that bring them into company with God's purpose, will, and ways." "Maybe the need and demand to live and die as true Christians is so weak among us," he said, "that our young people do not feel any call to become consecrated to the ministry."

Religious Assemblies: The Progressive Farmer carried these words: "We didn't have the money to spare, but we sent our son and daughter for a week to Ridgecrest Baptist Assembly, anyway. Upon returning their conversation was not only of their trip; they told of the inspiring messages carefully gleaned from God's Word and the fellowship of fine personalities. Still, after almost six months, they beam. They have glimpsed a vision of service at home and abroad in Christian humility."

Cause for Alarm: "The gradual breakdown of the American home is beginning to be reflected in the national behavior pattern," commented J. Edgar Hoover, FBI chief, in announcing that crime increased 7.6 per cent in 1946 for a 10-year high.

Okinawa for Christ: A handful of native Christians on battle-scarred Okinawa have launched a program of "religious infiltration" that may eventually result in the conversion to Christianity of most of the island's 580,000 individuals, Rev. Garland E. Hopkins told a meeting of the Okinawa Committee of the Foreign Missions Conference of North America after returning from a four-month trip through the Far East. Dr. Hopkins described the Okinawa enterprise as a "pattern of Christian advance which may well be an example for all post-war missionary endeavor."

Shortly after V-J Day, Toyama Seiken, lay leader of Okinawa's little pre-war Christian community, and several repatriates organized the Okinawa Christian Association. Only six ordained ministers were available, but Toyama was undaunted. He called together several outstanding lay workers, commissioned them as "acting pastors" and sent them out to organize cells of activity in strategic centers all over the island. The few hundred believers of pre-war days have been followed by thousands eager to learn about Christianity.

Delinquent Parents: "Ninety days in jail—or to school and learn how to be a decent parent," is a sentence imposed on parents brought into his court by Judge George T. Martin at Dearborn, Mich., for neglect of their children. This School for Delinquent Parents, opened in Judge Martin's court room, is for those who tour the beer taverns and dance halls while their children go uncared for. No parent who has completed the course has ever been brought back into court on a similar charge.

A Stitch in Time: Churches should spend more of their financial resources to prevent the world's disorders and less on remedial relief, says Dr. O. Frederick Nolde, associate director of the Commission of the Churches on International Affairs. "We can stop another war by united Christian action," he said.

Everyday Clothes Day: Warren Harding, director of Center Groton Chapel, Groton, Conn., has inaugurated what he calls "everyday clothes day" in an effort to bring more people to services Sunday mornings. He is of the opinion that some people would be more at ease in church if they weren't dressed up in their "Sunday best."

Wisdom: You have acquired much wisdom when you have learned how to enjoy life without having to spend money for your fun.

Song of the Month. . .

"Bring Ye All the Tithes Into the Storehouse"

By RUTH NININGER

Since Arkansas Baptists are entering the tithing campaign, it would be quite fitting to adopt the stirring gospel song, "Bring Ye All the Tithes into the Storehouse," as the Song of the Month for July.

Words and music were written by Lida Shivers Leech who presents convincing argument in each of the three stanzas for God's people to be true to Him with all the wealth He has put within their grasp—money, talent, time, and service.

In singing this lively song a word of caution is necessary that we do not become "carried away with the sound thereof" but "tend strictly to the sense of the message."

New Sunday School Curriculum: A graded textbook course of Sunday School lessons to replace the traditional quarterlies and lesson leaflets was approved by the General Assembly of the Presbyterian Church in the U. S. A. in its 159th annual session in Grand Rapids, Mich., recently. The new Sunday School curriculum, recommended by the standing committee on Christian education, will comprise a series of 32 graded textbooks, systematizing instruction which under present conditions is often fragmentary, according to the committee, which recommended the new program.

A new Sunday School magazine will provide supplemental instruction integrated with the textbooks. An expenditure of about \$2,000,000 will be required to put the new plan in operation and print the 1,200,000 textbooks which will be required annually.

Clergy Shortage: "Drastic action" was urged by the United Church of Canada in regard to the increasing number of ministers obtaining leaves of absence from pastoral work to accept other positions during sessions of the Toronto Conference of the Church. The absentees are holding jobs with the Red Cross, in colleges, Bible societies, church book stores, and in personnel work.

World Service: Methodists gave \$6,453,112 during the past 12 months to the denomination's world service fund, Dr. Thomas B. Lugg, treasurer of the general commission on World Service and Finance, has announced. In addition, Methodists contributed \$433,283 to the Fellowship of Suffering and Service, a fund established during the war for overseas relief.

Christian Radio Stations: It will take a generation for the people of China to learn to read, but with cheap radio sets their evangelization can be immensely hastened. K. S. Lee, a Chinese businessman of Shanghai, has gathered a group of 50 leading Chinese as directors of the National Christian Broadcasting Association of China. They have petitioned the Chinese Government for permission to set in 36 Christian radio stations throughout the length and breadth of the land.

Zeal: An Indian, having heard from a white man some scriptures on zeal, replied: "I don't know about having too much zeal; but I think it is better the pot should boil over than not boil at all."

*Bring ye all the tithes into the storehouse,
All your money, talents, time, and love;
Consecrate them all upon the altar;
While your Saviour from above speaks sweetly,
When my wavering faith in trials falters,
When His guiding hand I cannot see,
Then in wondrous love and tender mercy,
Through His Word He says to me, My Child,
just,
I have yielded Him my life forever,
All I am, or have, or hope to be;
Naught on earth my hold on Him can sever,
While I hear Him say to me, My child, just,*

REFRAIN

*Trust Me, try Me, prove Me, saith the Lord of
Hosts,
And see if a blessing, unmeasured blessing,
I will not pour out on thee.*

Why Men Pray

TO ASK WHY MEN PRAY one might as well ask why men breathe, as prayer has been called the breath of the soul. To ask why men pray one might as well ask why men work. Men work for various reasons — some for the love of it, some because of necessity, some because of habit; still others work to justify their existence. They're not willing to live in society without contributing to its welfare.

So we notice that men pray for various reasons. Some pray to inform God of their needs—they forget their heavenly Father knoweth the things they have need of before they ask. Prayer is not to inform a stranger about one's unfortunate position, but to share one's sincere heart's desires with a friend that is already interested.

Some men pray in order to change God's attitude toward them. This conception of prayer reflects on the character of God. God's attitude does not need to be changed because, it is already right. His attitude is right toward the sinner. He stands anxious and ready to redeem at any time the sinner turns to Him for salvation.

His attitude is right toward His children that have fallen in sin. He teaches that "every sin and transgression receives a just recompense of reward."

Some men pray to remind God of their virtues. The Pharisee said: "I thank thee that I'm not like other men." He calls attention to the fact that he not only fasts, but that he pays a tithe. In his prayer with himself, he

set himself up as the gentleman of the parish. We do not need to remind God of our virtues because he knows all about them, if we have any.

We pray because Jesus said that men ought to pray. Jesus said 10 times as much about praying as He did about giving. Yet, He assumed every Christian would do some giving. When Jesus said that men ought to pray, or ought to tithe, or when He commands His servant to go out and baptize in His name, these matters are settled for some of us. They are not in the category of things to be argued about.

Then again we pray because prayer affords God the opportunity of giving us the best. Certainly God's best gift to His children is Himself, just as a parent's best gift to his child is himself. God can never give Himself to us freely until we commune with Him through the great medium of prayer.

Prayer is fellowship with the divine. Prayer affords God the opportunity of doing the best thing for us. A father tells of the great disappointment that came when his son failed to express any desire for a college education which the father was preparing to give him. For months and years the father had anticipated with joy the privilege of sending his son to college, but the son never expressed a desire for a college education.

God's heart is greatly disappointed when His children never express a desire for the good things He has in store for them. Prayer

is an expression of this desire, and gives God the opportunity of giving to us His best.

Again we pray in order that we might keep our lives pure. Someone has said that prayer will keep us from sinning, or sin will keep us from praying. It is the sinful life that makes our prayers ineffective. "Behold the Lord's hand is not shortened that it cannot save, neither is His ear heavy that it cannot hear: but your iniquities have separated between you and your God and your sins have hid His face from you."

The psalmist said, "If I regard iniquity in my heart, the Lord will not hear me." Jesus said, "If ye abide in me and my word abide in you, ye shall ask whatsoever ye will and it will be given unto you."

Men pray in order that they might have the opportunity of praising God. I have a friend that never refers to his mother without paying her some beautiful tribute. Paul seldom referred to God without a word of praise and appreciation.

Many of the great psalms are prayers of praise. "The Lord is my Shepherd, I shall not want," or again, "Lord, thou hast been our dwelling place in all generations," or "The Lord is my light and my salvation; whom shall I fear? The Lord is the strength of my life; of whom shall I be afraid?"

Jesus said, when He prayed, "Our Father who art in heaven, hallowed be they name." Oh, that men may pray so God can do His best for them and through them, and in turn they may render unto Him the praise He deserves.

+ + +

The Problem of Pain

WE ARE ALL FACED with the ever recurring question — why do men suffer? Is it wrong to ask why when we suffer? Our Saviour during the agonies of the cross said, "My God, my God, why——?" God has provided in the great economy of life, for the fruits of suffering, as well as the fruits of joy.

We can say assuredly that suffering is not a result of immediate sin. This idea was current during the days of Jesus' earthly ministry. He refuted it by answering those who brought Him the blind man by saying, "Neither did this man sin nor his parents." Again he said, "Think ye that those upon whom the tomb of Salome fell, were greater sinners than ye; I say nay, except ye repent, ye shall likewise perish." Sin always brings suffering, but suffering cannot always be attributed to immediate sin.

Again, suffering is not a result of blind fate. The die is not cast for some to experience pain and others joy. If suffering is a result of fate, no culprit is to be arraigned in the courts to answer the charge of recklessly breaking the body of a helpless child.

Neither is God the author of suffering. The great prophet Isaiah, in referring to the journey of the children of Israel, said: "In all their afflictions he (God) was afflicted." Jesus wept with the bereaved sisters at the grave of their brother, Lazarus. As God willeth that none should perish so He willeth that none should suffer.

Suffering is the price we pay for living in an orderly world. When one breaks the eternal laws, the result is suffering. All prog-

ress has been made as a result of the constancy of these laws. Yet, much suffering is a result of these same laws.

One of our greatest Christian statesmen was killed in an automobile accident as he journeyed to the Southern Baptist Convention. Suffering is the price that we pay for living with each other. Most of our suffering is not personal, but is our sensitive hearts vibrating in harmony with the broken heart of a loved one. As much as we shrink back from suffering we would not sacrifice the privilege of living close to our friends and loved ones to avoid it.

Suffering may come as a result of our association with Christ, the suffering Servant. "He was a man of sorrows and acquainted with grief." "He was wounded for our transgressions." "He was bruised for our iniquities." He comes to say to His disciples: "As the Father has sent me even so send I you." Then again He said: "In this world ye shall have tribulations."

In regard to our attitude toward suffering may we say that we are to expect it. This does not mean that we are to look for it or seek it, but it means that we're not to be surprised when it comes, for the flesh is heir to suffering. Again, we can say that it is our duty to accept it; to resist it is to magnify it, and to rebel against it is to intensify its pain. "Endure hardness as a good soldier," said Paul.

Never surrender. Self pity is the worst pity. If we refuse to accept it, we become

harsh, bitter, and resentful. We suffer because of our greatness. One crab makes a dinner off a less crab with little pain to the crab. We dread pain, but we don't desire to become crabs to avoid it. Suffering often prepares us for some great task—Joseph's slavery led to his greatness. Hosea suffered and was used mightily of God. Paul suffered and came to realize that "God's grace was made perfect through weakness."

Jesus did not explain suffering—He used it. If there had been no cross, there would be no Christ. If there had been no blindness, there would have been no Homer, no Milton, no Longfellow and no Helen Keller. If there had been no pain there would have been no Robert Louis Stevenson; no paralysis, no Franklin D. Roosevelt. If there had been no persecution there would have been no spread of the gospel from Jerusalem. If there had been no flogging and jail sentence there would have been no salvation of the jailer. If there had been no pain in the life of Jesus there would have been no Gospel. If there were no Gospel there would be no hope, no salvation, and we would yet be in our sins. If there had been no suffering we would never have known of the depth of God's love.

These are the second and third in a series of four radio messages by Pastor C. Z. Holland, First Church, Jonesboro, now being heard on 11 Arkansas stations carrying the program of the Arkansas Baptist Radio Commission.

Woman's Missionary Union

Auxiliary to Arkansas Baptist State Convention
209 Radio Center Building, Little Rock

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President

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Test The Tithe

Every member of every Southern Baptist Church is asked to try tithing for the last quarter of 1947. This three months "test the tithe" period will lead many to the recognition of their stewardship obligations. The appeal to secure one million tithers should receive the hearty support of every member of Woman's Missionary Union. Stewardship chairmen in all WMU organizations are requested to order free tithing cards from the State WMU office and to canvass their memberships for signers. Let us seek to enlist all our people in the precious privilege of giving the tithe for the on-going of the Kingdom work.

Thanks to WMU For Prayer League Help

By C. E. MATTHEWS
Home Mission Board

The Woman's Missionary Union of the South has a 59 record of achievements of which it can justly be proud. The tasks undertaken by this representative group of Southern Baptist Women have been varied and diversive, but all have been engendered by one ultimate aim, namely, the evangelization of the world.

We doubt seriously though that any undertaking this organization has ever attempted has as direct an approach to the salvation of souls as the one included in the resolution passed in the WMU Convention May 5, 1947, in St. Louis, which reads as follows: "We join heartily in the effort of our denomination to enlist one million members in the Prayer League in behalf of a great spiritual revival in our land."

Think of it! One million Southern Baptists praying earnestly every day for a spiritual awakening to come to this world! We doubt seriously that one million

people ever prayed daily for any one thing unless it was that World War II would come to an end. That war did come to an end and we believe that the end, as well as the outcome of it, was due to God's answer to the prayers of His people.

Why, then, cannot one million people be enlisted to pray for a world-wide spiritual revival? Something must happen to this world soon in the matter of religion. Things cannot continue as they are for long. There is in the hands of men now a world-wide physical hazard never before possessed by human beings, with only a very small portion of the human race prepared to meet God.

Not any of us know all about methods to be used in a revival in this changing, deluded world. But one thing we do know: prayer must precede a religious awakening. There are three things that come about when God's people humble themselves and pray. The first thing is a consciousness of God's holy presence. We call it power. "But ye shall receive power after that the Holy Ghost is come upon you; and ye shall be witnesses unto me, both in Jeru-

salem and in all Judea, and in Samaria and unto the uttermost part of the earth" (Acts 1:8).

The second thing is God's people will witness for Him when they pray right. We cannot help it. We are constrained to witness when power descends upon us from above.

Third, our vision is enlarged. "The word of the Lord came unto Jeremiah saying: Call unto me and I will answer thee, and shew thee great and mighty things which thou knowest not." When we pray right, we will look beyond the boundary line of our local church, our state, our Southland, and our nation. We will look to all the world!

The hour has struck for Southern Baptists. We now for the first time have a unified program of evangelism, which will enable

us to mobilize our 26,000 churches and our 6,000,000 Southern Baptists into a mighty crusade for Christ, the impact of which knows no boundary line, race or color. God help us not to fail Him in this critical hour. May the Baptist women of the South with the energy, zeal and fortitude with which they are capable, do this one thing that they can do as well or better than anyone else, enlist 1,000,000 Southern Baptists to pray fervently every day for a revival.

Send now for Prayer League Covenant cards to the Baptist Hour, 427½ Moreland Avenue, N. E., Atlanta 6, Ga.

—000—

We must make the most of our gifts. The steward's duty is to serve well. Idleness is a sin. Life is a journey, and should be upward, which means struggle.

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What is Christian America's role in this crucial atomic age? Dr. Goerner's timely, understandable book drives home the urgency of America's being genuinely Christian at home. With this for a foundation, he says, she can become the center for radiating the evangelical gospel with the power and effectiveness needed to redeem the world. For, the author adds, "We who would not evangelize the world to save the world must now evangelize the world to save ourselves!"



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By RALPH A. HERRING
In the Southern Baptist
Brotherhood Journal

I propose that, in this discussion, we classify the different kinds of givers to be found in our churches. This will help us to see how many different groups there are, and also to discover the group to which we, ourselves, belong. After some years of rather careful observation, I find it possible to classify the vast majority of givers under four general heads:

Those Who Do Not Give at All

This may sound like a contradiction, and it really is if one wishes to be literal in the use of words. I am thinking about those in our churches who do not give at all. They are called Christians, and are carried on our rolls as active church members in "full fellowship," etc., thus appearing as supporting the Lord's work, but, actually, giving nothing at all.

I venture the guess that, on the average, one-fourth of our resident church members belong in this class. Check the records in your own church and see how many there are on the roll who are contributing exactly nothing to its financial support. You will realize at once that we are dealing here with a very considerable group.

In all fairness, we should observe that this class of "givers" should be subdivided into at least two groups: those who do not give because they do not have anything to give, and those who do not give because they do not want to give.

There are poor people in every church. Toward them, their fellow-Christians will always manifest the greatest understanding and sympathy. There are, however, some things which these friends should know; truths which will greatly enrich their lives. They must know that God has chosen "them that are poor as to the world to be rich in faith," (James 2:5); that even a penny has a greater monetary value than the widow's mite, and in God's sight will out-weigh the larger sums of the rich who give of their abundance (Mark 11.41-44); that there are other things they can give.

Like Peter and John they may

say, "Silver and gold have I none; but what I have, that give I thee" (Acts 3:6). In II Corinthians 8:12, Paul brings all such into full fellowship in the financial life of the church.

But what about the second division, those who do not give because they do not want to? Whatever we say, it is likely they will not hear it for they seldom attend the services of worship. But there are some truths we should recognize which will help us minister to them. Their poverty is far more pitiable, because it is a poverty of the soul. Two things about them have not been born again. "If any man hath not the Spirit of Christ he is none of His" (Romans 8:9). Also, they need to learn the principles of Christian stewardship and become enlisted in the service of their Lord.

Those Who Give Occasionally

Another group can be classified under this head. For the most part they are good and valuable church members, but are still in a fog concerning their privileges and responsibilities as stewards.

Money can't buy the glow of good health; right living is the secret.

Money can't buy happiness; happiness is a mental condition and one may be as happy in a cottage as in a mansion.

Money can't buy sunsets, songs of wild birds and the music of the wind in the trees; these are as free as the air we breathe.

Money can't buy good character; good character is achieved through decent habits of private living and wholesome dealings in our open contacts with our fellow men.

Continue the list. You'll agree that among the things money can't buy are some of the most valuable treasures life has to offer.

Things have to be just right for their financial ventures in the kingdom of God.

There are several "ifs" that govern their giving to the church. They give if they are present, forgetting that the expenses of the church go on just the same when they are absent. They give if they have their money with them. It is quite possible that they left their change in their other pants pockets or at home on the dresser.

The amount they may have on hand depends entirely on circumstances. They give if the appeal is made. The passing of the plate means little to them. They have not thought in terms of sustained and proportionate giving, but if someone presents a cause or lays a matter upon them, they become interested.

One "if" more: they give if they feel like it. Such givers are largely emotional, reveling in special appeals, making up for weeks of neglect with one check large enough to attract attention. The story of one orphan child in distress means more to them than getting the gospel to men, women, and children across the seas, who have never heard it.

Of course, the church appreci-

The Giver God Loves

ates what these members are doing, but they should be helped to think things through to a higher plane.

Those Who Give Grudgingly

Paul described this group in our Scripture lesson as "those who give grudgingly or of necessity." The margin of the American Revised Version tells us that an alternative translation for "grudgingly" would be, "of sorrow." They give, but they do so grudgingly. They pledge, but cut their subscriptions down to a fraction of the tithe. And because the voice of conscience has repeatedly spoken to them on the subject, the very mention of money matters in the church pains them beyond

Christians can rightly be placed in this class. But, praise God through the riches of His grace, those who now fall within the other groups can move over into the fellowship of this fine company.

There are certain fundamental steps by which one becomes the cheerful giver who is the special object of God's affection.

First, the cheerful giver is the man who is in love with Jesus. To be in love is a hilarious experience; in it there is the element of recklessness. Zaccheus could stand and say, "The half of my goods I give to the poor" because he had fallen in love with Jesus, the friend of sinners. After all, it is not a question of a tithe; the real question: Do we love Jesus?

Second, to be a cheerful giver a man must know the privilege involved in investing funds in Jesus' name. He must think through the idea of fellowship—real partnership with Jesus in all his great work. He must know that there is a spiritual meaning of the word "security." Too often it is limited to the material values in this life. Jesus assures all who invest with Him that money will be safely kept (Luke 12:33).

Third, being a cheerful giver one is sustained by the confidence of success in the wisest use of one's means. Investments with Jesus yield rich returns in time and eternity. No one has ever lost who ventured with him. And chief among the blessings which the hilarious giver enjoys is a life under the spotlight of God's approval.

Tithing is a debt. Will you repudiate or pay? The tithe belongs to God. Will you confiscate or recognize rightful ownership?

—000—

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Those Who Give Cheerfully

It is more nearly correct to say, "those who give hilariously," because that is the more nearly exact translation of the word "cheerful." This is the giver God loves, and he is in a class all to himself. Too few professing

BSU Center— State University

The Department of Missions, a few months ago, gave \$14,000 for the purchase of some property at Fayetteville for a Baptist Student Union Center. It is an ideal location adjoining the University grounds. At present there is a two story dwelling on it which will be remodeled as the temporary headquarters for the Baptist students.

Dr. Edgar Williamson and I had a conference a few weeks ago with a committee in First Church, Fayetteville, in regard to getting the building ready for use this fall. The plan is for a Student Secretary and his family to live upstairs and the first floor converted into office, assembly and recreational rooms for members of the BSU.

There are more than 800 Baptist students in the university. They have a Baptist Student Union organization and are badly in need of a meeting place. The above mentioned building is the best that can be done now. Within the next few years, however, there ought to be a \$75,000 building erected on our property.

WMS Meetings

It has been my privilege during the past two weeks to attend several district W M U meetings and present our mission program. Never have I seen people more responsive to a missionary challenge than these women. Believe me, they are raring to go in putting this missionary program over in Arkansas.

They are planning already to present the great needs in their Week of Prayer programs for State Missions this fall. On every hand I hear the women saying, "We are going to have the largest offering for state missions that we have ever had."

A president of a large WMU called me a few days ago to talk about a needy field I had described in the columns of this paper. She stated that her society might provide the funds to furnish a worker in that field of service. This shows that people are getting anxious to do something about our mission task.

Pastoral Aid

One of the features of our mission work is pastoral aid. By this we mean that the mission department will help the church pay the pastor's salary. The purpose of such a plan is to make it possible for the church to get a man on the field where he can be a real pastor in every sense of the word.

He is there in their midst to visit in every home, win the lost, conduct prayer meetings, teach various courses, conduct the funerals, comfort the sorrowing,

Department of

MISSIONS

C. W. Caldwell, Superintendent

marry the young, aid in social life of young people, and be one of their leading citizens.

If the church and community are not large enough to justify full-time service, perhaps two churches near each other can use the same pastor. The pastor can live in the vicinity of both churches and be ready to render service at any time, to either church. By two churches working together they can actually have a resident pastor.

If a church, or churches, desires to get a man to lead them in steps of progress and do not feel they are financially able to undertake it, then this department may come to their aid until they get established and are able to carry on alone.

Hardy Church

Just recently I was back in Hardy for another visit. The first Sunday in May I was there to talk to them about their work. That day there were 19 in Sunday School which was about their average. Well, Bro. R. A. Hill, one of our rural evangelists went there to help in a revival the middle part of May. So, my going again was to see first hand the progress being made.

The people praised Bro. Hill highly. Then they began commenting: "Our church is united. The Sunday School runs around 45 each Sunday and the offering last week was \$40." Then they continued, "Did you see the new pastor's home we are building?"

I learned that they are having services every Sunday with a supply pastor from Southern Baptist College. Just as soon as the pastorium is finished they expect to call a man to live on the field.

—000—

The ideal life is in our blood and never will be still. We feel the thing we ought to be beating beneath the thing we are.—Bishop Phillips Brooks.

—000—

Dug from the mountain, washed in the glen; servant am I or the master of men. Steal me—I curse you. Earn me I bless you. Grasp me and hoard me, a friend shall possess you; die for me; covet me; take me, angel or devil, I am what you make me—MONEY!

Plaques of Christ Help Men and Women Of Richmond, Va., Keep Thoughts on God

By Religious News Service

More than 400 Richmond, Va., business men and women, including some of the city's top executives, keep small plaques bearing full color reproductions of a painting of the head of Christ in full view on their desks at all times.

They are perpetual reminders that the spirit of Christ is essential in the dealings of every day life.

The little plaques are given out by the First Baptist Church to all who ask for them and who will promise to keep them on view in their offices.

The 400 already given out are only a starter—for several hundred more have been ordered and requests for them keep coming in.

Originally bought by the church as Christmas gifts for its members who were in the armed services during the war, the small pictures have become widely known throughout Richmond.

Letters from boys in the service made it evident that they valued the pictures and that they were a tremendous factor in building morale. Many of them carried the small likeness of Christ throughout the war. Others died with them in their pockets.

Several months ago a business executive saw one of the small pictures on the desk of Dr. Theodore Adams, pastor of First Church. He asked about it and when the minister told him what they had been used for, he said:

"I'd like to have one for my desk. I need it."

A few days later he sent Dr. Adams a check with a note saying; "See how many of the pictures you can buy with this to give any business men who want them."

"We never give them to anyone unless they are requested," Dr. Adams said, "but anyone can have one for the asking. The only requirement is a promise that he will keep it in full sight on his desk, his work bench or the wall nearby."

Many men and women have tried to tell Dr. Adams what the small head of Christ has meant to them in business. One man said: "No one has cursed in my office since the picture has been on my desk." A woman stated: "I face lots of irritating things. It helps hold my thoughts on God."

Dr. Adams says he keeps one on his own desk as a reminder to him of the "presence of Christ in every day life."

"I hope and believe it will remind other men and women that the business of being a Christian is a seven-day proposition and that a Christ-like spirit is essential in the dealings of every day life," he said.

—000—

That man may last, but never lives,
Who much receives, but nothing gives;
Whom none can love, whom none can thank,—
Creation's blot, creation's blank.
—Thomas Gibbons.

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T. D. McCULLOCH
Student Union Secretary
MRS. B. W. NININGER
Church Music Director

Radio Center Building, Little Rock



"Bring Ye All the Tithes"

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour out a blessing, that there shall not be room enough to receive it (Malachi 3:10).

Honour the Lord with thy substance, and with the first fruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine (Proverbs 3:9-10).

Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone (Matthew 23:23).

Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come (I Corinthians 16:2).

Why Tithe?

By RUTH NININGER

The wonder is, not that so many Christians tithe, but that more do not. My Bible teaches me that the tithe belongs to God—it is not mine at all. Keeping it for self will only impoverish me, not just in material matters but also in spiritual dearth. In giving the tithe back to God, I am simply doing what any obedient child would do.

After that, it is my privilege to make an offering to the work of the Lord, in money, goods, time and talent. This offering is either generous or niggardly, according to my interest in Kingdom enterprises.

I have a friend who practices a beautiful gesture in this field. At canning season, she uses one pantry shelf for the Lord's tithe, sort of as the people of old tithed the "anise, cummin and mint." This she takes to the hospital annually. Whether tithing money, time, goods, talent or service, we can still claim the promises of God, which is one way to please Him.

Tithing Helps the Sunday School

By R. O. BARKER

God's plan for giving is the tithe. God has commanded us to bring our tithe to His storehouse (Mal. 3:10). If the church has

one treasury and all gifts go into that treasury and if all phases of the church are financed by the one treasury, then the gifts brought to the Sunday School are brought to God's storehouse.

"Train up a child in the way he should go" (Proverbs 22:6). Tithing should be a definite part of our Christian training. What better place is there than the Sunday School to teach the child the right method of giving. A young Christian, regardless of age, is a child in God's Kingdom. The new convert is but a babe. He needs to be taught the great truths of the Bible and then be given an opportunity to put them into practice.

The child who brings his tithe to Sunday School and puts it in an envelope has done as much in God's sight as the one who gives the biggest tithe. Really there isn't any such thing as a big or little tithe. All tithes are but a

Mary Hardin-Baylor

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tithe and equally acceptable unto God.

The Sunday School has done much to teach and train tithers and the tithe has also done much to help the Sunday School. Before Southern Baptists began tithing, some churches didn't receive enough money to pay for the Sunday School literature. The tithe has also made possible the means of more room, better equipment, and more facilities for better Sunday School work.

In closing, we might say, that tithing is a definite part of good Sunday School work and is as essential to the Sunday School as to the church.

The Training Union Helps To Enlist Tithers

By RALPH W. DAVIS

A special effort is being made this year to enlist a million Southern Baptist tithers for Christ. The Baptist Training Union has accepted 350,000 as its goal in this special effort. The Training Union goal for Arkansas is 25,000 tithers.

This summer 32 of the finest young people in the state will have a definite part in enlisting these tithers. These Summer Field workers will work in 85 or 90 churches during July and August, and on one night in each church each week, messages will be brought on tithing and stewardship. Tithing tracts will be handed out.

Baptist Students Serve in Hawaii

A dozen Baptist students from colleges in 10 Southern states, including Judith Pierce of Central College, Conway, left San Francisco June 9, bound for a summer of volunteer mission work in Hawaii. They are majoring in Vacation Bible School work among the young people of the Islands.

The group was met in Honolulu by representatives of the 22 Southern Baptist missionaries now in Hawaii. After a few days of sight-seeing, they conferred with 150 other Baptist young people at an encampment near Honolulu for a week of study. They are scattered among the several island mission stations ministering to spiritual needs.

The trip is a sequel to one made last Christmas by eight young people for youth revivals in the islands.

Figures to Inspire

June 29, 1947

Church	Addns.	S. S.	T. U.
Arkadelphia, First	5	430	139
Benton, First	1	516	113
Mission		576	
Camden, First		500	100
Conway, First	2	349	54
Cullendale		268	111
El Dorado:			
First	6	740	172
Second		457	105
West Side	2	230	80
Fortycc	1	340	92
Fort Smith, First	7	908	401
Hamburg, First	11	322	183
Hot Springs			
Park Place		446	142
Second	2	522	127
Mission		587	147
Walnut Valley		64	50
Little Rock:			
Baptist Tabernacle	4	419	71
South Highland		285	82
Magnolia, Central		452	112
Malvern, First		359	57
Mount Ida, First		129	97
Paris, First		324	107
Pine Bluff, First	2	726	167
Mission		804	190
Pine Bluff, Matthews			
Memorial		106	74
Rogers, First		260	91
Springdale, First	5	303	117
Mission		442	
Stuttgart, First		295	115
Warren, Immanuel		120	71

Steady tithers are happy givers.

Seventh

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161 Eighth Avenue, North Nashville 3, Tennessee

Fellow Pastor Lauds Cosseys

By C. Z. HOLLAND
First Church, Jonesboro

Pastor J. I. Cossey has enjoyed a fruitful ministry at Central Church, Jonesboro. Before coming to this pastorate he served as state missionary in Northeast Arkansas.

Brother Cossey has led Central Church in the building of a beautiful educational plant. He has led the church in doing extensive mission work both in the city and in the association.

He is thoroughly acquainted with all phases of Baptist work. He served as editor of the Arkansas Baptist for seven years, and is keenly interested in the denominational work in the state. He has led his church in cooperating in every phase of our denominational program.

He closed his ministry with Central by leading the church to make a worthy offering for the Ouachita College Campaign. Bro. and Mrs. Cossey gave their hearts to Ouachita when they contributed the money that they had to defray the expenses of educating their only daughter, Mary Helen, whom God called home in February, 1943. This money will be designated for the furnishing of the living room in the girls' dormitory now under construction.

Bro. and Mrs. Cossey are joining the staff at Southern Baptist College. They will continue to give their time and talents to the cause of Christ in Northeast Arkansas. But their interest and prayers are as broad as the work of the Kingdom. It has been refreshing to work with them. We shall continue to pray for them as they go from us.

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Letter to the Editor

Commends Reply to Stassen
Dear Editor:

The membership of First Church, Harrison, by their vote at Sunday evening services June 22, wish to commend you for the position taken in regard to the separation of church and state as reflected on page 13 of the June 19 issue of the Arkansas Baptist. It was a splendid reply to Mr. Stassen's letter stating his position in regard to the matter.

B. H. Beene,
Church Clerk.

Layman Elected President of Baptist Sunday School Board



Will Gupton, prominent Nashville Baptist layman, was elected president of the Baptist Sunday School Board at its recent meeting with the retirement of Dr. W. F. Powell (right), who had served for 26 years. Dr. Powell was not eligible for re-election because of the rotation system adopted at the Miami Convention. Dr. T. L. Holcomb (left) was re-elected executive secretary.

Country Preachers Will Be Honored

By JOHN D. FREEMAN

Country preachers are to have a big part at Ridgecrest, N. C. during Home Mission Week, July 31 - August 6, according to a report from the office of S. F. Dowis, superintendent of the Home Board's department of Cooperative Missions. Supplementing an interesting program arranged by Secretary J. B. Lawrence and his assistant, Courts Redford, special emphasis is being given the country church during the conference periods.

A number of rural workers will have part on the program which will feature such serious questions as, "How have a full-time program for a church with part-time preaching?" "How have a good business plan and a successful

monthly business meeting?" "How make a survey of a rural field?" "How provide adequate buildings for rural churches?" "How bring resident pastors to rural fields?"

The Home Board is offering to help pay the expense of any rural pastor or missionary who will attend. Special donations from people interested in rural work, help from state boards, and a small allocation for assembly work by the Home Mission Board make this possible. One cent per mile each way will be paid on travel expense. If four or five arrange to use one car, the expense for travel will thus be met.

Anyone planning to attend this

program should make immediate reservations by writing to Manager Robert Guy, Ridgecrest, N. C., letting him know approximately what price accommodations you will need. A fine contribution to kingdom work will be made by a church or individual who will provide for meals and thus help further to enable some rural pastor to attend this great week.


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Job Learns Through Suffering The Glories of God's Creation

By R. PAUL CAUDILL

Eliphaz, Bildad, and Zophar had brought Job but little comfort; in fact, their messages had been to his severe reproach. In their eyes, God giveth to the afflicted "their right" (Job 36:6). "If they hearken and serve him, they shall spend their days in prosperity, And their years in pleasures. But if they hearken not, they shall perish by the sword, And they shall die without knowledge" (Job 36:11-12).

Job, to them, was "full of the judgment of the wicked." Judgment and justice had taken hold on him.

Nevertheless, Job continued to protest as to the integrity of his life. In his own sight he had been neither presumptuous nor self-righteous. Conscious of his innocence (31:35:37) he is ready to confront God and to hear His own words concerning his predicament. In truth, he would have God to meet him and justify the treatment that had been accorded him.

At Last God Speaks

Finally God speaks to Job, but not at all as Job had expected. Dummelow says: "For he had implored God to remove His hand from him, in other words, to release him from pain that he might not be distracted by it, and not to make him afraid with His terror, since otherwise he might be driven, though innocent, to confess to guilt.

"God does not heal him, and he speaks out of the storm. Nor does the matter of His utterance conform to what Job had demanded, any more than the manner of it. For He does not deal with the question of Job's sin, or tell him the reason of his affliction. He puts question after question to him, challenging him to explain the mysteries of the universe. These he cannot comprehend; with what right then does he criticize God's government of the world?"

A Higher Point of View

Perhaps Job deserved the rebuke which came to him in the words of God because of his attack on God's rule of the world. The fact is, Job needed to rise to a

Sunday School Lesson For July 13

Job 38:1-7, 16-18, 22, 28, 31, 41

higher point of view from which the complexity of his situation could be seen more clearly. To Job's dismay, God does not explain the cause of his suffering. There is another lesson that Job is to learn, namely, that he must become so sure of God that he knows his affliction to be in harmony with God's righteousness, though he is wholly incapable of reconciling the two intellectually.

Job, of course, had a point of view that differed radically from that of his friends Eliphaz, Bildad and Zophar. According to their philosophy of suffering any sort of misfortune was the direct manifestation of the displeasure of God. In other words, prosperity is a sign that God is pleased with us and has blessed us accordingly. When misfortune comes, it is to be interpreted as the hand of God dealing with us because of unrighteousness. Such was the typical way of looking upon prosperity and adversity in the days of Job.

God is seeking to get Job to experience a higher viewpoint. He wants him to have an unclouded vision of things divine.

Words Without Knowledge

"Who is this that darkeneth counsel by words without knowledge?" (Job 38:2). Job had spoken as though "life for him was a tangled riddle. In it there was no beautiful luminous order." He had all but made "dark" the divine plan of the world.

Moreover, Job had expressed "too boldly his desire to contend with God concerning his righteousness. But he has still to learn that he must trust where he cannot understand." (Dummelow)

Too often, in the midst of life's dark moments we are inclined to look upon life as a riddle hid in a mystery. We demand an explana-

tion as to why this or that has befallen us.

Jesus made it clear that afflictions may be experienced not because of one's own sins or of the sins of his father, but in order that the works of God might be made manifest (Matt 9:1ff). If troubled souls would ponder these words of Jesus in their hours of frustration and bewilderment, much comfort and encouragement would come.

The Marvels of Creation

Job had learned much already, but he had still much more to learn and God in his own way seeks to teach him.

As He speaks, therefore, He sets forth the glory of the earth's creation and constitution. In rapid succession he speaks of light, snow, hail, rain and ice. He revels in the wondrous beauty of the celestial world and displays Job's ignorance of beasts and birds.

"Gird up now thy loins like a man; for I will demand of thee, and declare thou unto me. Where was thou when I laid the foundations of the earth? Declare, if thou hast understanding. Who determined the measures thereof, if thou knowest? Or who stretched the line upon? When the morning stars sang together" (Job 38:3-7).

It was God who shut up the sea with doors and set the boundries of the proud waves of the sea. It was God who commanded the mornings "since the days began, And caused the dayspring to know its place" (v. 12). It is God who created the "treasuries of the snow" and the "treasuries of the hail." He it is who scattereth the winds upon the earth and who hath "clef the channel for the waterflood." It is unto Him that we must look for the raindrops and "the tender grass" which springs forth, and the ice, and the hoary frost of heaven!

God's Providence

Moreover, it is God who provideth "for the raven his prey, When his young ones cry unto

Soldier Returns



Johnny Becker, of Chicago, is the newly elected music director at Calvary Church, Pine Bluff. He and Mrs. Becker will attend Ouachita College this fall, commuting to and from the school.

Mr. Becker became interested in Arkansas Baptist work when he visited the Baptist Soldiers Center in Little Rock during the time he was stationed at Camp Robinson. He attended St. Paul Bible Institute last year.

Calvary Church is now worshipping in its new building. S. W. Johnson, formerly of Bauxite, is pastor.

—00—

Make disciples and teach them. —Jesus.

God, And wander for lack of food?" (v. 41). Surely, the "higher view" could not escape Job as he reveled in the glories of creation.

Many of our problems in life would be dissolved if we could find a vantage point sufficiently high and unobstructed to let us see the wondrous beauty of nature and relate that beauty to the all-wise beneficent God who hath given order unto all things that are of His universe.

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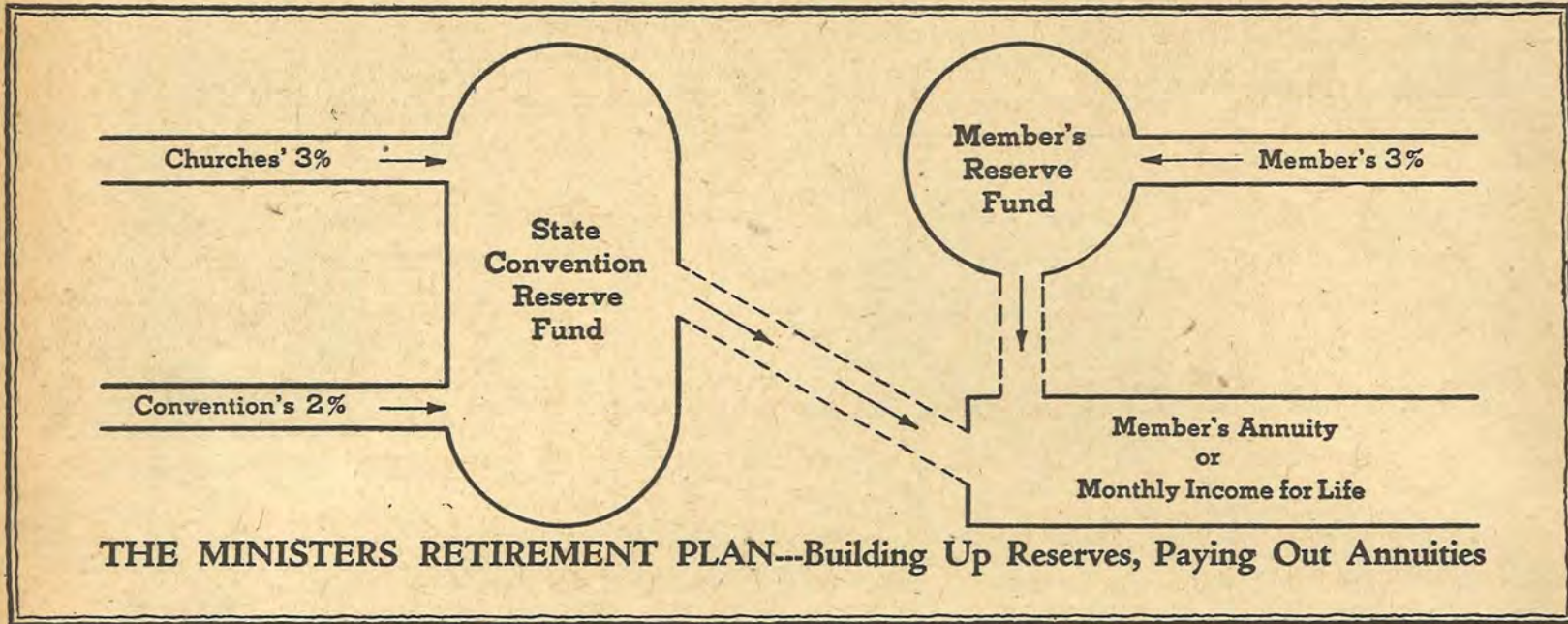
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The Relief and Annuity Board prepared this diagram illustrating how the Retirement Plan works.

We do not hesitate to say that every pastor ought to become a member of this Plan unless he has assurance of a good income in old age or in case of disability. Even then he might want to join in with his brethren helping them to make a pension available for other men in the ministry.

The Ministers Retirement Plan Simplified

By B. F. HASTY, Field Secretary,
Relief and Annuity Board

Building Up the Funds

A study of the above diagram will reveal how the Ministers Retirement Plan works.

Note that the church does not pay for its own pastor, nor for any other pastor in particular. Contributions made by the churches go into a group fund, which will be used for all pastors who retire under the Plan.

Contributions made by the Convention go into this group fund also, forming a state pool. This pool is known as the State Convention Reserve Fund. This State Convention Reserve Fund belongs to the state that made the contributions, and cannot be used for any other state.

Contributions made by the minister are credited to him personally, and create the Member's Reserve Fund. Such contributions belong to the minister who made them, and cannot be used for any other minister. Whether the minister retires or not, all of his funds will be eventually returned to him, his loved ones, or to his estate. In other words, he will eventually get back every penny he puts into the Plan, including interest additions.

Once a year interest additions are credited

to the State Convention Reserve Fund and to the Member's Reserve Fund.

Paying Out Annuities

In addition to the assurance that all of his own money will finally be returned to him, as explained above, there are two ways in which a minister may receive benefits from the State Convention Reserve Fund: (1) when he retires on account of total and permanent disability, and (2) when he retires on account of age (at 65 or thereafter).

Upon retirement, either on account of disability or age, a minister's own funds are used to purchase a portion of the life annuity for him. This portion of his life annuity may be large or small depending upon the length of time he has been an active member, and upon other circumstances.

Now, let us suppose that this portion of the annuity, purchased by the member's own funds, will amount to an income of \$10 per month for life. And let us suppose further that the member, according to his years of service and average salary, is entitled to an income of \$40 per month for life. In such a case the \$10 per month would be paid out of the Member's Reserve Fund, and the additional \$30 per month, necessary to make his annuity complete, would be paid out of the State Convention Reserve Fund.

Practically all other retirement cases, regardless of the amounts involved, would be handled in a similar manner.

It is difficult to say, in advance, just what portion of an annuity a member's own funds will purchase. However, if a minister joins the Plan at the age of 25, and retires at 65, his own funds, including interest additions, will pay for about half the cost of his life annuity. This means that if a minister pays dues for 40 years, and then retires, one half of his life annuity will be paid out of the Member's Reserve Fund, and the other half out of the State Convention Reserve Fund.

In case a member transfers from one state to another, he will upon retirement, receive only one check per month; but each State Convention Reserve Fund involved would be charged with its share of the total cost of his life annuity.

The Ministers Retirement Plan has been pronounced sound by outstanding actuaries, and will work well when properly supported. It is the one hope to solve the problem of dependency of disabled and aged ministers among Southern Baptists. May the Lord lead every pastor and every church to participate in this great Plan.

For application blanks, or further information, kindly write your State Secretary.