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RIDGECREST

PAST - PRESENT - FUTURE

BERNARD W. SPILMAN

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RIDGECREST

PAST - PRESENT - FUTURE

by

BERNARD W. SPILMAN

Kinston, N. C.

*President, Southern Baptist Assembly
Field Secretary, Sunday School Board,
Southern Baptist Convention*

with foreword by

C. SYLVESTER GREEN

*Watts Street Baptist Church
Durham, N. C.*

Published at

Ridgecrest, N. C.

by the stockholders of the

SOUTHERN BAPTIST ASSEMBLY

1928

Foreword

At the instigation of interested friends of the Southern Baptist Assembly, this little booklet is being presented in print. It represents the address delivered by Rev. Bernard W. Spilman, D. D., as president to the annual meeting of the stockholders of the Assembly, held in the Assembly Auditorium at Ridgecrest, North Carolina, Thursday, August 16, 1928. The publication is made possible by a fund subscribed entirely by members of the stockholders group, and others attending the 1928 session of the Assembly.

Two purposes have been uppermost in the minds of all of us in the preparation and presentation of this address: that this message—which is more than an address—may be preserved in permanent form for the sympathetic and intelligent record it makes of the beginnings and hopes and prayers of this Southern Baptist Assembly, and much of the personality of the speaker is to be read through the various references and forms preserved in as far as possible as spoken; and, that its distribution in this form may encourage all of those actively connected with our denominational work, and others throughout the country, to read it, to know more about Ridgecrest, to pray for its success, and to assure Ridgecrest a permanent place in the hearts and love of Southern Baptists particularly, and Christian people everywhere.

To this address is appended for general information a synopsis and personnel of the program of the assembly for this season.

C. SYLVESTER GREEN
Associate Platform Manager
for Season of 1928

Ridgecrest, N. C.
August 23, 1928

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PRESIDENT'S ADDRESS

A BIT OF HISTORY

After several years of discussion on the part of a number of people interested in the establishment of an assembly ground for Southern Baptists a group of brethren, upon invitation of Mr. James H. Tucker, of Asheville, went with him on August 4, 1906, to the Swannanoa Gap east of Asheville to look at the land which is now Ridgecrest.

It was decided by this group to get options on this land and see if we could not organize an Assembly for Southern Baptists which would be the equal of any assembly in the world. Your president introduced into the Baptist State Convention of North Carolina a resolution in the session of 1906 meeting in Greensboro creating a committee to take this matter into consideration.

Entering into correspondence and by personal visits to many in other states it seemed that the time was at hand for such a move. Accordingly without waiting for any further action by the North Carolina Baptist State Convention and without reporting to that Convention the committee secured a charter from the general assembly of North Carolina in March, 1907. In Richmond at the meeting of the Southern Baptist Convention a resolution was adopted endorsing the movement. The land was purchased and surveyed and laid off as it now appears on the maps of Ridgecrest.

In the summer of 1907 the committee in charge of the work asked that I take the leadership in the matter by becoming General Manager, which position afterwards was merged into that of General Secretary. I accepted the position and entered upon the duties September 1, 1907.

JAMES H. TUCKER

Although this is not a complete history of Ridgecrest, while we are thinking for while of the beginnings may I pause to pay a tribute to a man whose name is likely to be forgotten. Mr. James H. Tucker, Superintendent of the Sunday School of the First Baptist Church of Asheville, eminent lawyer with a large and lucrative practice, gave his time and thought to the early days of Ridgecrest as no other man did.

He selected the site and called it to the attention of the committee. He negotiated all of the multitudinous details of securing options on the land (nine tracts) and closed the deals for all of it. He wrote all of the deeds; worked up the abstract of title to the property. He wrote the charter and secured its adoption by the General Assembly of North Carolina. He introduced the resolution in the Southern Baptist Convention at Richmond. On his personal credit he secured the funds with which to begin the development of the property. He secured the engineers and had general charge of the work of surveying and laying out the property for development. He was our first attorney, first president, first chairman of

the Board of Directors and first Chairman of the Executive Committee.

With untiring devotion he gave himself to the work, his only financial compensation being four building lots in the grounds. Without the help of this christian lawyer of ability and consecration it would have been impossible to have accomplished what we did in the early days. He gave his time, his legal ability and his money without stint. His comrade who stood by and helped as best he could in the early days is glad to pay this tribute to his friend and helper who sleeps these years awaiting the call of his Lord.

A STOCK COMPANY

The work of the engineers was completed in the early fall of 1907. An office was opened in Asheville for the purpose of advertising and for the sale of lots. It was a comparatively easy task. The Baptist people were ready for the movement. Lots sold readily and funds began to be available for the work. The charter was in hand, the lots were selling at the uniform price of one hundred dollars each, each lot containing as near as possible one half acre.

Each person who purchased a lot at the price of \$100 was entitled to one share of stock in the grounds, stock being legal only for a Baptist. Many purchased lots who did not care for any stock and a few took stock at \$100 per share who did not care for a lot—among the first to do the latter was Rev. R. C. Buckner, D. D., of Dallas, Texas.

The small group who originated the Southern Baptist Assembly had in mind the establishment of an Assembly with a permanent home in the mountains. They set out with a view to make both the Assembly and the grounds the equal of any on the earth.

We planned that the grounds should be the summer home of a congenial colony of Christian people who could enjoy the delights of the climate without the things which at times make undesirable many of the resorts in the mountains and by the seaside. In order to have the summer sessions of the Assembly we must first have a place to meet and a place where the transient visitor might find a home. Hence the first summer, 1908, was spent in constructing roads, erecting cottages and clearing the grounds.

It was the purpose of the founders to make of the assembly ground a gathering place where Baptists might meet throughout the summer months to discuss in a quiet, restful, congenial, spiritual atmosphere their problems—problems of Missions, Sunday School and Baptist Young Peoples' Union work, Christian Education, Social Service, Bible study and such other things as come within the realm of the thinking and doing of the Baptist people as we attempt to set forward the Kingdom of God on earth.

When, therefore, on May 21, 1908, the organization committee having called the stockholders to meet on the grounds, the Southern Baptist Assembly was formally organized by the election of its first Board of Directors, it was done with the distinct understanding that

the entire property, grounds, buildings, state franchise, good will, funds and all else were held not for private profit but in trust for the uses of the Baptist people and their friends. Later both the annual stockholders' meeting and the Board of Directors adopted resolutions declaring this to be the policy of the corporation.

In order to insure control it was necessary for some holding body to be created. Since it was very doubtful that any agency then existing and selected by the Southern Baptist Convention would be bold enough to launch such an enterprise we knew of no better way than to organize a corporation with the safeguard that none but Baptists could legally hold stock.

Thus came into being the splendid property which in due time was given to the Southern Baptists as represented by the Southern Baptist Convention to be held in trust for all time for the glory of God and the advancement of His kingdom. Never a dollar of dividend was declared to any stockholder beyond the lot which he secured at the time that he took stock. During all the years when the property was held by the corporation the owners kept faith with the folk and not a dollar from any source ever found its way into the pocket of any stockholder as a dividend on his investment.

THE FINANCIAL SIDE

The first session of the assembly with a religious program for the summer was held in 1909. That same summer the work was divided and two officers were placed in charge—a General Secretary, who was to have charge of the legal end of the work and to be responsible for the religious and educational work; and a General Manager who would have charge of the grounds and the general development of the property. From September 1, 1907, to September 1, 1909, your president had been both General Secretary and General Manager. When the work was divided I became General Secretary and held this position until the summer of 1920, with the exception (if it may be called an exception) of about thirty days in the summer of 1915.

The first General Manager was Mr. E. L. Hon of De Land, Florida, who was one of the original stockholders, a member of the first Board of Directors, who during the summers of 1908 and 1909 had by his fine business sense rendered freely a service for which your president will be forever grateful. At the head of large business interests in Florida, a man of ability and devoted to the Lord's work he brought just the touch to the business affairs which was so much needed. For one year as General Manager he did his work well and set forward the work of development in a great way.

Had the Assembly been in position to have secured his services for his whole time, which was out of the question, we would probably have a million dollars of equipment and a million dollars endowment by now.

The Board of Directors decided to place a man on the grounds as General Manager for his full time and Mr. E. F. Mumford

was secured. This not being a history it will not be possible to trace the development along that line. Let it be said that the Assembly has suffered by the frequent change of management. Eleven General Managers have had charge of things these twenty-one years.

From September 1, 1909, on, there were two Assembly funds and two treasurers. The sources of income for the fund of the General Manager were the sale of lots, corporation tax, services rendered, gifts for improvements. This fund was used for the salary of the General Manager, care of the grounds and buildings, construction of roads and all other matters pertaining to the grounds and buildings.

As to fund of the General Secretary, he was also Field Secretary to Educational Institutions for the Sunday School Board of the Southern Baptist Convention. In the first seven months of the work all of the salary was paid by the Assembly; the traveling expenses all paid by the Sunday School Board. Gradually the Sunday School Board took the larger share of the salary until at the latter part of the work the Sunday School Board paid all of the salary it being understood that my work for the Assembly was to be given only during the summer months and was to be a gift to the work of the Baptists through the Summer sessions of the Assembly; just as my work through the school year was a gift to the Baptists through the educational institutions.

The sources of income for this fund for taking care of the summer programs, advertising, etc., came from offerings at the meetings, from churches and individuals. In the earlier years the Southern Railway helped the work by taking care of the bills for advertising.

The fund of the General Secretary never showed at the close of the season a deficit of a single cent. The program was held strictly within the limits of the funds available.

THE CRISIS OF 1914

During the first five years we operated on the religious, educational and business sides close to shore. We constructed crude roads; we built an open auditorium to seat about a thousand people; we erected an administration building. There were a number of privately owned cottages and quite a number of boarding places, some of them of the proportion of hotels.

These all being crowded to the limit, and often beyond the limit, we soon saw that if we were to develop an assembly ground worthy of the Baptist people we must make a beginning for a hotel. A loan was negotiated with the Jefferson Standard Life Insurance Company of Greensboro, North Carolina, for ten thousand dollars. With this the hotel was begun.

In the early part of the year 1914 through the good offices of Judge Jeter C. Pritchard, who had become the Chairman of the Board of Directors and the staunch friend and helper of the Assembly to the day of his death, a loan of \$20,000 based on a bond issue

was negotiated with the Old Dominion Trust Company of Richmond, Virginia. On the basis of this loan work was resumed on the hotel and a large force of men were employed under the personal supervision of Mr. J. D. Elliott of Hickory, a contractor of ability and wealth, a member of our Board and of the Executive Committee. The work was pushed rapidly. The material was bought and the workmen employed on the basis of the bond issue. Mr. Elliott gave his services; Judge Pritchard negotiated the loan and instant in season and out solicited funds for the work from many sources. Hence the name of the Hotel—Pritchelle Hall, (Pritchard-Elliott Hall.)

While the last finishing touches were being placed on the hotel to get it in readiness to be opened, and while the last of the furniture was being installed the message arrived in Ridgecrest that the world had caught fire and the greatest war in all time was on in Europe. And I was at that moment signing the bonds which were to be taken by The Old Dominion Trust Company.

The bonds were not taken; the debts were against us. We opened the hotel early in August, 1914. The struggle of the next four years to keep out of the hands of the sheriff, if written, would read like a romance.

Rev. Livingston T. Mays, D. D., became Corresponding Secretary of the Assembly January 1, 1919. He at once put new life into the work. Giving his entire time to it and living on the grounds, with energy and ability he made it go from the moment he touched the work. Great crowds came. He began to secure funds. Some of the floating debts were paid and funds were coming in.

Then came another financial cloud on the horizon. The Jefferson Standard Life Insurance Company wished an immediate settlement of their loan. We did all in our power to have them wait for us, since their fund was thoroughly secured and perfectly safe. But the company could not see its way clear to wait longer. We were pulling out steadily and surely but we must put up ten thousand dollars immediately or we would be thrown into the hands of a receiver.

In Black Mountain there was a small bank with ten thousand dollars capital—the Commonwealth Bank and Trust Company. We laid our case before the officers of this bank and asked if they were in a position to help us. The bank officials said that they had organized the bank for the purpose of helping this section. They made the loan; we paid every dollar to the Jefferson Standard Life Insurance Company. It is needless to say that the debt has long ago been paid in full to this friend in time of need.

Subscriptions were coming in—Mays was a money getter. Just as we had gotten in sight of the main road along came the Baptist 75-Million Campaign. We wished to keep step with the plans of our Baptist brethren and while we did not belong officially to the Southern Baptist Convention at that time we did consider ourselves

a part of the Baptist Movement. We had subscriptions to our work to the amount of about forty thousand dollars. A large part of this was in North Carolina because this state had been solicited more thoroughly than any other.

As a result of negotiations extending over many months, it was agreed that we should get out of the field, withdraw all direct appeals to churches, and be a part of the campaign. In order to carry out the agreement in good faith all parties agreed that The Southern Baptist Assembly should cancel all subscriptions; that the North Carolina Baptist State Convention should contribute \$20,000 to the Assembly, and that we should go under the direction of the Education Board of the Southern Baptist Convention and receive one sixtieth of the amount allocated to that Board annually. Of the total of \$75,000,000 to be collected in five years the Education Board was to receive \$3,000,000. The share which was to come to the Assembly was therefore \$10,000 annually, or \$50,000 for the entire five years, a sum much smaller than we were getting at that time.

THE EDUCATION BOARD

The Southern Baptist Assembly became the property of the Education Board in 1920. The charter provided that only five hundred shares of stock should be issued. Already one share of stock was held by each of the Boards of the Southern Baptist Convention: Home, Foreign and Sunday School Board. The Education Board was given 248 shares, thus assuring that a majority of the stock should be held by the Southern Baptist Convention. As a matter of fact it gave the Education Board the absolute control of the Assembly, since the full amount of the stock had not been issued.

Later the Assembly deeded to the Education Board all of the lands, buildings and every improvement and turned over every dollar of funds. It was the wish of the Assembly owners to place all of this valuable property in the hands of an agency which would hold it in trust for all time for the Baptist people.

The Education Board placed in charge of the work Rev. Albert R. Bond, D. D., its capable, Editorial Secretary. He was during his administration, both General Secretary and General Manager. The Education Board did not see its way clear to go into the work of any extended development of the grounds at that time. A number of improvements were made, however, but further money was not available. When Rev. J. W. Cammack, D. D., became Corresponding Secretary, of the Education Board, and General Secretary of the Assembly, with Rev. R. F. Staples, as Business Manager, new interest was taken in the work of development.

When the Education Board took over the property the two funds administered by the General Secretary and by the General Manager were merged. The earnings of the hotel were to pay all of the expenses of the program; and if this source of revenue failed the additional amount was to come out of the allocation made to the As-

sembly from the Board. Added to this was a freewill offering taken on Sundays.

The financial reports of the Education Board are not always clear to the average layman not accustomed to the phrasing of the accountant but it appears that when the Board took over the property there was a debt, mostly miscellaneous accounts, amounting to \$9,071.86. When the period for the Baptist 75-Million Campaign closed the records show that this amount had been paid and an additional amount invested in development at Ridgcrest which brought the total sum put in the property up to \$23,319.82; which was less than half of what had been expected from the Campaign.

Then came a new day with new men at the helm, a new arrangement with a large bond issue just ahead.

WHAT HAS BEEN ACCOMPLISHED

A look at the material side. In 1907 when the organizing committee decided to launch into this venture for Southern Baptists we bought 850 acres of land on borrowed money, faith in God and in our Baptist people. What we bought was a wilderness with a few deserted cabins, a railway track through and under the grounds, no railway station, a trail through Swannanoa gap leading down the mountains to the east—a trail which in rain or snow turned to mud.

Now we have the same wild things—more than four hundred flowering plants, wild fruits and nuts, the same sparkling springs and clear streams which sing as they flow toward the sea, the same cool, restful, shady nooks, the same balmy air; the same lofty mountain peaks, the highest east of the Rockies. It was God's unspoiled wild woods; and it is that to this day.

But Baptist men and Baptist money have touched this mountain top. Now we have here:

1. About ninety privately owned cottages housing each summer first and last more than a thousand visitors. With an assurance of permanency such as the Executive Committee can give, and with the right kind of co-operation which the present management stands ready to render, we can soon have twice that many.

2. There are some two hundred lots owned by individuals on which no residences have been built. The people who bought these lots did not do so for the purpose of speculation in real estate. Any lot in the suburbs of any town would have been a better investment. Let us give assurance of permanency and encourage these people to build.

3. The Central Highway, N. C. No. 10, extends through the grounds east and west making transportation easy. Over this hard-surfaced highway fourteen busses pass each day and privately owned automobiles which no man can number.

4. A railway station was erected in the early days, the name of the stop first being Terrell, later changed to Blue Mont, and still later to Ridgcrest. Seven through trains, some of them carrying Pullman sleeping cars between Asheville and New York, make the

stop at our station, which is located not many feet from the center of the Assembly grounds.

5. A post office, telegraph, telephone (both local and long distance) and express office have all been provided.

6. Several privately owned stores and a garage have been provided for the grounds.

7. Pritchelle Hall, consisting of the main hotel building, four stories high, and having 90 bed rooms; and an annex with 17 bed rooms, all with private bath, is owned and operated by the Assembly.

8. Seven cottages are owned by the Assembly, five of them used as a part of the hotel outfit; these five cottages being provided with water and electric lights and completely furnished for housekeeping.

9. A building which provides a cafeteria on the lower floor, owned and operated by the Assembly; the second story is a dormitory for students who take courses in the Summer School of Theology.

10. A large building having on the first floor a dining room in which may be seated 300 people; at the front of this building is a hall which seats 200 people. The second story, which is on a level with the main floor of Pritchelle Hall, and connected with it by an arcade provides an auditorium, some small class rooms and sleeping quarters in the rear.

11. Swanannoa Camp, while not a part of the Assembly property is the property of the Education Board, and now passes into the hands of the Executive Committee of the Southern Baptist Convention. It is located on the site of the first open air auditorium, near the center of the Assembly ground. The equipment consists of the main dormitory two stories high and having nine rooms, an ample two story porch extending along two sides of the building; seven huts equipped to care for 100 girls; Fidelis Hall, housing the social hall; the dining room, kitchen and sleeping rooms for some of the help. A swimming pool is also a feature of the camp.

12. Two lakes, a small one near Pritchelle Hall and a large one near Camp Swannanoa, afford an endless delight to those who wish a dip in the clear cold water from the mountain springs; or who wish to go for a boat ride.

13. Electric lights are provided for all of the Assembly buildings and are available for all of the cottages.

14. Water works furnished with water from clear, pure, mountain springs brings another city convenience in the midst of the wilds of nature. The Buncombe county sewerage system provides pipes from Ridgecrest to Asheville, caring for the needs of all of the Black Mountain valley.

15. The equipment provided by the Assembly in addition to the buildings is conservatively estimated to be valued at about \$60,000.

16. The total property value of the Assembly, not counting any privately owned lots or cottages, as printed in the annual report of

the Education Board to the Southern Baptist Convention in May, 1928, is as follows:

Land -----	\$402,550.00
Buildings -----	145,500.00
Equipment -----	57,366.84
	<hr/>
	\$605,416.84

This gives some small estimate of what has been accomplished these twenty-one years on the material side. It was in 1908 that the first road construction began; it was that same summer that the first building was erected. Estimating a growth of twenty years we have had an average net gain in property value of \$30,000 annually. If the Executive Committee of the Southern Baptist Convention gives encouragement to this movement we shall have here on this mountain top in twenty more years an Assembly ground of which every Baptist in all the land will be justly thankful to God.

THOSE VALUES ETERNAL

Speaking of what has been accomplished, the things which have been done at Ridgecrest which are most worth while can never be registered with a camera nor recorded on a ledger. "The things which are seen are temporal; but the things which are unseen are eternal." A terrific hurricane destroyed our first auditorium; the most awful down pour of rain which destroyed millions of dollars worth of property in 1916 threatened to put us out of business; a law suit to get the property from us was fought in the courts for two years; some of our creditors made dire threats of vengeance on us from 1915 to 1918; a gang of reactionaries continue to cast false and insinuating missiles from their pop guns; a few able, Godly, forward looking brethren seriously advocate throwing this property on the junk heap by a forced sale. If for any reason Ridgecrest as a place should be blotted off the map the things which have been accomplished here will live forever.

The inspiration to individual lives through the years, the throb of new life which has been carried back to the churches, the young lives which have been laid on the altar of God here in these grounds can never be sold by order of the sheriff or any committee. Two cases among the many will be cited. When the first bush was cut on the grounds in June, 1908, to begin the improvements two boys were standing by—the one the son of the first General Manager when that position was separated from the office of General Secretary, and the other the son of the first President.

Paul Hon and Powell Tucker grew up with the development of the grounds. They were comrades and warm friends in all of the earlier days.

Young Hon, educated in Stetson University, DeLand, Fla., was a recognized leader among the young people on these grounds from the summer of 1908 until he went away at his country's call and

went over the top in France to come again no more. So fine a spirit he was and such an influence for good that a large group of the friends at Ridgecrest met in Fidelis Hall (the only auditorium we had) on Sunday, August 11, 1918, and paid tribute to his memory. We unfurled for him the service flag of his country with the gold star in the center. He lives on in the memory of those whose lives he touched while here. We may sell the land but we cannot sell what Paul Hon did, and is doing for the ongoing of the kingdom, as his works live on.

The other young man, J. Powell Tucker, also grew with the growth of the Assembly. He called together the young men and women of North Carolina in the grounds here and on these grounds they called for the organization of the State Baptist Young Peoples' Union of North Carolina. He called the first meeting of the conventions, several months later at Second Baptist church, (now Temple) Durham, and was elected its first president.

He entered Wake Forest College and was graduated with honor. He studied law there. His father was one of the foremost lawyers in all the land. Young Tucker decided to continue his studies of law and marked out a career with his father in Asheville, the mountain metropolis of eastern America. He went to Yale and made good.

Returning to Ridgecrest where he had spent so many happy days through the years, he led a conference of young people; the group representing some thirty or more educational institutions. One night young Tucker was to speak on the subject "Camping by the Cross." That day he spent in a quiet hidden recess in the mountains in communion with God. It was a great speech, because there was a great heart of a fine young man behind it. At its close he quietly said goodbye to his class rooms at Yale, bade his law books farewell, and laid himself on God's altar. More than thirty young people joined him at the front that night, many of them rendering valiant service for God to the ends of the earth, some of them in foreign lands. He is now pastor of the First Baptist Church, Raleigh, N. C.

Paul Hon on the other side, Powell Tucker on this side both carrying on for God in God's own way are but two out of a list whom no man can number who have received on these grounds help to move onward and upward in the Christian life. We may have to sell our buildings and grounds; that matter is no longer in the hands of this group of minority stockholders to whom I speak, primarily. But there has never been an adding machine invented that can add up the worth to the world of the lives of Paul Hon and Powell Tucker and many others like them. That cannot be sold.

ACCOUNTING RESULTS

Now I list as briefly as I may some of the invisible results which have come from the work here. Would that time and space permitted a brief story of each of these.

1. The local Baptist church. Its story reads like a romance. On their knees more than ten years ago they prayed each week for Ridgecrest and God saved it from utter financial ruin.

2. Twenty annual sessions of the Assembly are behind us.

3. Men, among the foremost in the world, have spoken to people from everywhere during these years.

4. It has been a mecca for returned missionaries from many lands. The fact of their presence at Ridgecrest brings a blessing and their messages each year have added much to the interest in missions. A number of foreign missionaries own lots in the grounds. The Foreign Mission Board owns a lot on which one day a home for returned missionaries is expected to be erected.

5. School men from mountains and plains have met time and again to discuss their problems of Christian Education. Ten colleges own lots in the grounds.

6. The Royal Ambassadors' Camp has had several summer outings greatly to their joy and profit.

7. The Young Womens' Auxiliary holds its annual Conference here, in which young women who love Christ come and touch elbows with their fellows from other states, securing inspiration to go home and become better workers for the kingdom.

8. The Woman's Missionary Union of the South has held a summer conference here a number of times.

9. The Baptist Brotherhood of the South has from time to time called the leaders from many states and under their matchless leader, Dr. J. T. Henderson, they have studied the problems of the work both at home and abroad.

10. Students and leaders in student work have here year by year conferred with their leaders Frank H. Leavell, and W. H. Preston.

11. Social Service Workers have from time to time met to discuss their problems.

12. The Editors of Southern Baptist papers have been in Ridgecrest in annual summer conference.

13. The leaders in Sunday School work in the South have met here time and again.

14. The leaders of Baptist Young People's work come for conference.

15. The School of Religious Education. From the first year of operations, emphasis has been placed on the instruction given in classes. This is done in connection with the various conferences and often independently. This can be made a mighty power once we become settled in our policies.

16. The Summer School of Theology has been a feature with varying fortune since the summer of 1916.

WHAT OF TOMORROW?

The question naturally arises, will there be any tomorrow with a debt hanging over the property of the Assembly? Let us look at the debt and study it a while.

First of all the amount of the debt. It would seem from the reports of the Education Board that the total amount of the bonded indebtedness against the property is \$345,000. Of this amount borrowed only about \$145,000 was expended in improvements at Ridgecrest. In the report of the Education Board mention is made of certain notes made for funds for improvements not included in the bonded indebtedness which amount to \$27,378.72. Of course no one would for a moment consider the \$200,000 spent elsewhere a debt against the Assembly. If we take the bonded indebtedness and add the notes we have a total of \$172,378.72 as the maximum amount which is represented by improvements at Ridgecrest.

Whose obligation is this, whose debt? Even at the risk of repeating briefly what has been said let me state:

1. The stockholders and their friends bought the land at Ridgecrest and developed it to the value represented when it was transferred to the Southern Baptist Convention. It was a well established institution practically free from debt, with subscriptions enough easily to clear all of the debt and put the Assembly on its feet. It was taking care of its operation without drawing on any denominational treasury for a cent.

2. A majority of stock in the corporation, with the Education Board holding the controlling interest for the Convention, was given to the Southern Baptist Convention.

3. All lands, buildings, equipment, cash and good will of the Assembly were deeded and given to the Education Board of the Southern Baptist Convention.

4. Subscriptions to the funds of the Assembly amounting to some \$40,000 were canceled and all appeals for funds ceased with the inauguration of the Baptist 75-Million Campaign.

5. In lieu of this the Southern Baptist Assembly was to receive \$10,000 per year, or \$50,000 for the five year period of the Campaign, if all of the money subscribed amounted to the seventy-five millions. At any rate it was to have 1 $\frac{2}{3}$ % of the amount allocated to the Education Board. It is of record that the actual amount received by Ridgecrest during the five year period was \$23,319.82. To May, 1925, it had received \$34,482.97.

6. At the close of the Baptist 75-Million Campaign, and with the beginning of a new campaign the Education Board brought to the Southern Baptist Convention in its meeting in May, 1925, a proposition to provide for a real development of the property at Ridgecrest, proposing a bond issue of "approximately \$300,000." (See page 434 Convention Annual.) The committee appointed by the Convention to consider and report on the report of the Education Board reported its approval of the bond issue and both the report of the committee and the report of the Education Board were unanimously adopted by the Convention. The bond issue was voted "in order that the money may be made available at once for a real development." (Quoted from the Report of the Education Board, page 434.)

Under this explicit instruction from the Convention the Education Board issued bonds to the amount of \$345,000, of which \$150,000 was used to retire previously issued bonds and \$145,000 was spent in developing Ridgecrest. The original intent of the motion was to expend \$300,000 in this new development, but pressing needs at other points made the Board cut down its original figure for Ridgecrest to less than half.

7. The Convention of 1926 instructed all of its Board "to proceed immediately with arrangements for carrying their debts over a reasonable period." In the report of the committee to consider the report of the Education Board it is stated, "We call special attention to the Ridgecrest Assembly—which the Board is conducting greatly to the advantage of our people."

8. I would now call to the attention of the group of stockholders here assembled the action taken by the Southern Baptist Convention in its session of 1927 at Louisville, Ky. The committee to report on the Report of the Board of Education brought in its report to the Convention in which this language is used:

"We respectfully call the Convention's attention to both its moral and legal obligation which was assumed last year when it instructed the Education Board to bond its indebtedness (see page 48 of the Annual), and expressed the purpose of increasing the percentage of allocation to the Education Board in order to provide funds for the retirement of the bonds. The bonding of the indebtedness has been accomplished, and the bonds have been placed with the 'Real Estate Mortgage Trust Company' of St. Louis, Mo., said company accepting the same on their faith in this action of the Convention. This, as we understand it is both a moral and a legal obligation which the Convention voluntarily imposed on itself when it adopted the report of the 'Commission on Co-operative Program' last year." (Convention Annual Page 92.)

This report made by a committee from seven states was unanimously adopted by the Convention.

9. The Convention in Chattanooga in May of this year (1928) reaffirmed its action of 1927. In the report of the Education Board this language is used in addition to quoting the action of 1927:

"It is agreed by all who have considered the matter, that the Southern Baptist Convention is morally obligated to pay the bonds of the Education Board issued by the Real Estate Mortgage Trust Company of St. Louis, Missouri, amounting to \$345,000."

"The Southern Baptist Convention has officially stated that the debt of the Education Board is a legal obligation which the Convention has voluntarily imposed upon itself. Language cannot be clearer."

"The Southern Baptist Assembly was able to operate until the first of September without loss. The full statement of the finances of the Assembly is given in the financial tables." (Convention Annual, Pages 379, 381, 382.)

When the Convention in Chattanooga voted to abolish the Education Board the following resolution was adopted:

"2. That the Executive Committee of this Convention be recognized as the successor in law to the Board of Education, and that all of the interests and obligations of the Education Board, financial, legal and otherwise, be and are hereby committed to the Executive Committee of this Convention." (Convention Annual, page 55.)

How shall the debt be paid? It is clearly the debt of the Southern Baptist Convention. It is equally clear that the Convention instructed the Executive Committee to take in charge this obligation. At the same time it made provision for the method for the payment of the debt. After a full and free discussion occupying many hours and parts of two days, the resolution introduced by Rev. Charles E. Maddry, D. D., providing for the abolition of the Education Board, was adopted. Section 2 of the resolution is quoted above. Section 3 is as follows:

"3. That the percentages now received by the Board of Education from the Co-operative Program be given to the Executive Committee, with which to discharge the debts and obligations of the Board of Education." Adopted by the Convention by an overwhelming vote. (Convention Annual, page 53.)

In view of this perfectly clear statement that the debt is the debt of the Convention and that the Convention has provided a method for paying it, it would seem not necessary even to discuss any other course of action. But owing to the fact that many statements are being made through the denominational press about the matter I think it not out of place to say some things about it.

The suggestion has been made that the property be given back to the original stockholders. And of course with the property the debt against the property—this being either \$145,000 or \$172,378.72 as the case may be.

There are 136 stockholders. Many of them are dead and the stock still stands on the books in their names.

To ask this small group to assume this debt would be unjust to them. During the early years they held the property in trust for all of the Baptist people. To ask them to assume this debt and pay it and still hold the property in trust would not be fair to them. It is in no sense an obligation resting on them more than on any other of the general Southern Baptist Brotherhood, since neither the original stockholders, nor the Board of Directors, nor any individual stock holders were in any way consulted about making the debt. The debt was ordered by the Southern Baptist Convention; in obedience to that order it was created by its agency, the Education Board. The mortgage was placed on land owned by the Southern Baptist Convention. Not a stockholder owned any of the land on which the mortgage was placed.

Since the change in our plan of collecting funds the stockholders are not able to go afield to the churches. It would violate the agreement into which Southern Baptists have entered. The churches would not open their doors for such an appeal.

If the Executive Committee has in mind to ask the small group of original stockholders at Ridgecrest to take care of a debt which

the Board incurred in developing Ridgecrest I wonder if the Committee also has in mind to pass the debts to the other institutions which have been helped by the Board under the direction of the Convention. Will the Negroes be asked to assume \$117,398.03 which has been put in their seminary in Nashville for the training of Negro preachers? Will New Mexico be asked to take care of some \$100,000 put in Montezuma College, by the Convention? Will Florida be asked to pay the debts of the Convention to the amount of \$40,777.37 placed in Stetson University? Will Arkansas pay the debts of the Convention to the amount of \$97,460.00 which has been invested in Ouchita College? How about the sum of \$97,221.49 placed in Louisiana College—shall Louisiana be asked to take that much of the Convention's debts? And Ewing College, Illinois, has had \$48,288.11—will Illinois be expected to pay that much of the debt?

But suppose the original stockholders take over the property as a private investment and make money out of it if they can. Then we are handing to a small group of Baptists a property into which other people have placed thousands of dollars. Is the Executive Committee willing to hand to a small group of brethren scattered through fifteen states \$20,000 which the North Carolina Baptists Convention placed in Ridgecrest, to say nothing of the thousands placed in it by other people, including the amount paid by the Southern Baptist Convention through its Co-operative Program?

The suggestion has been seriously made to put up the property at a forced sale and get rid of it that way. Hundreds of people have bought property in the grounds because it was a Baptist Assembly ground—many of them have built summer homes here, an investment representing many thousands of dollars. The original stock company invested largely in developing the grounds and kept faith with these people. As an Assembly ground it was given to the Southern Baptist Convention to be held in trust for such use. The Convention faces a moral obligation in this matter which is more binding than any legal paper ever signed by its officers. To sell the property at a sacrifice and thus ruin an investment which has required twenty-one years to build, to pay a debt which the Convention ordered created and which the Convention has repeatedly voted was both a moral and a legal obligation to pay is a kind of ethics with which Baptist people are not familiar.

Were the Assembly a losing proposition and a place in which we must needs sink a large sum of money each year there might be some possible justification for such a course. But the Assembly is not a losing proposition. It costs a very small sum to operate the Assembly for seventy days during the summer. That cost is paid largely by the Assembly hotel, a condition which we should speedily remedy.

It will be no hardship for the people of the Southern Baptist Convention to pay this debt. The allocation for the Education Board, which is now to be placed in the hands of the Executive Committee even if it remains at the same figure which it reached

at the close of the recent Convention year would retire all of the debts of the Education Board of every character in a comparatively short time.

If Southern Baptists should take it seriously and decide to pay the debt of the Education Board for improvements at Ridgecrest it would require just two 2 cent stamps each to pay it all. Or if it be the larger amount of more than one hundred and seventy two thousand then it would require one 5 cent stamp each to pay it.

STILL LOOKING AHEAD

What of the future? Judging from the past the friends who come to Ridgecrest each summer will gladly pay for the summer program and provide an adequate endowment if they have an assurance that Ridgecrest is to be given encouragement to go on its way without being held in suspense year by year.

Before we shall be able to secure any new cottages, or any larger sums from private individuals for improvement or for endowment, we must have confidence restored.

I make this most earnest plea to the Executive Committee of the Southern Baptist Convention not to sacrifice this splendid kingdom asset here on this mountain top upon the altar of the God of Grumbling Discontent in order that we may save a few dollars to keep in our pockets or to spend for the things which perish with the using. Pool this debt with all of our other obligations; give assurance that the work at Ridgecrest shall be permanent. We can operate the summer program without calling on the Co-operative treasury for funds.

Let us turn all of the stock over to the Southern Baptist Convention. Place the affairs of Ridgecrest in the hands of a sympathetic agency selected either by the Executive Committee or directly by the Southern Baptist Convention. Let it be known that the Convention wants the property developed. Its friends scattered throughout the world, when assured that such is the program, will come to the help of the Assembly and in a few years we shall develop here an assembly ground for which every Baptist will be justly and humbly grateful to God. It will be well equipped and well endowed.

There are three lines of work which lie ahead of us which can be developed rapidly once we get on the main line:

The colony should be enlarged. New cottages will be built when we are ready to co-operate with the lot owners. We should encourage private boarding places and help to fill them with summer guests in sympathy with the things for which we stand. Ridgecrest should be the summer capitol for much of our denominational work. The Foreign Mission Board, the Home Mission Board, the Relief and Annuity Board and the W. M. U. could easily have summer offices here.

The conferences should be developed to a higher degree of efficiency and have a wider representation. This can be done when we become stabilized. Ridgecrest should continue to be the summer

conference center for Southern Baptist leaders in journalism, social service, missions, Sunday school and B. Y. P. U. work, education, music, religious education and church efficiency.

The schools, including the School of Religious Education and the Summer School of Theology should be strengthened and placed on a permanent basis.

The Summer School of Theology born in the brain of that scholarly friend of humanity, Rev. B. H. DeMent, D. D., LL. D., former President of the Baptist Bible Institute, has struggled along since 1916. It has done some good, but nowhere in sight of the good which it could have done had we been able to bring the students here. The scholarly, consecrated men who have taught from year to year have done good work, as good as could be done considering the serious handicaps under which they have labored.

The reasons for the small attendance are not hard to find. First the work has been on such a precarious foundation that none knew from year to year whether we were to have the school until far in the new year—too late to do much advertising.

The cost of board has been a barrier. As cheap as we could make it, it will cost a student about one hundred dollars to take the course of eight weeks. This is beyond the rate at other places. We can remedy that.

Buildings should be erected to care for this school. Interested friends will supply this need. A permanent curriculum should be provided so that a student will know what he can take in two or three years, and shape his course accordingly. This should be widened as the years go and the funds are secured for the purpose.

Work should begin not later than September to secure a student body for the next summer. The classes to whom we should appeal are, (1) students in the seminaries who wish to complete some of the work; (2) students in college who wish to complete some of the seminary work before entering a seminary; (3) ministers who have taken a partial course in a seminary and who wish to make up the work under efficient guidance with a view to securing a degree; (4) seminary graduates, or former students who wish to do some studying to refresh themselves; (5) men and women, not ministers, who wish some high grade work in the Bible and related subjects.

The field is abundant. Draw a circle around Ridgecrest whose radius shall be one hundred miles. List the Baptist District associations which this circle intersects and the associations within the circle; there are 2,276 ordained Baptist preachers in these associations. This list was made a few years ago; but the number has not changed much since then. Within this same circle will be found the section of country perhaps most densely populated with Baptists of any similar area on the earth.

A FINAL WORD

A great future awaits if we may have the opportunity to develop. The two funds for carrying on the religious and educational work, and for the business end should be kept separate. The Business Manager should be given freedom to operate to the best advantage with adequate help. The business should be so arranged that he could be at liberty to see men of large means to secure funds for development.

The group conferences can be cared for by the people who take part in them. The public offerings, if properly stressed will care for the Bible Conference. The Sunday School Board in the earlier days, by furnishing its own workers, provided a School of Religious Education at very slightest cost above its regular expenditures for the salaries of the men and women.

We should begin at once a quiet campaign for an adequate endowment. There need be no appeal to the churches, nor will there be. There is a plan by which we may secure funds without going to the churches. This plan contemplates two items: (1) to secure offerings both by public and private appeal from persons attending the sessions of the Assembly; (2) to revive the slumbering "Ridgecrest Improvement Association" organized at Ridgecrest in 1926 and put some real life into it.

We can make of Ridgecrest what it should be; let us all get behind it and make it go.

Kinston, N. C.
August 14, 1928.

B. W. SPILMAN,
President.

THE SEASON OF 1928

SOUTHERN BAPTIST ASSEMBLY—RIDGECREST, NORTH CAROLINA

JUNE 15—SEPTEMBER 1

Rev. R. F. Staples, Ridgecrest, N. C., *General Manager*
Rev. B. W. Spilman, D. D., Kinston, N. C., *Platform Manager*
Rev. C. S. Green, Durham, N. C., *Associate Platform Manager*

SCHOOLS

SCHOOL OF RELIGIOUS EDUCATION *June 15—August 26*

Classes in religious education throughout the season in connection with the various conferences

SCHOOL OF THEOLOGY *July 2—August 24*

Fostered by the assembly under the auspices of the four Southern Baptist seminaries, and offering a continuous course of study equivalent to two quarters work at any one of the institutions, with full credit.

Faculty:

William Wright Barnes, A. M., Th. D.
Dean, and Professor of the English Old Testament
(Southwestern Baptist Theological Seminary)

Albert Henry Newman, A. M., D. D., LL. D.
Professor of Church History
(Recently of Mercer University, now of McMaster University, Toronto).

James Edward Gwatkin, A. B., Th. D., D. D.
Professor of the English New Testament
(Baptist Bible Institute)

Harold Wayland Tribble, A. M., Th. D.
Professor of Comparative Religions and Biblical Theology
(Southern Baptist Theological Seminary)

DAILY VACATION BIBLE SCHOOL *July 2-27*

—for children ages 5 to 17.

Faculty:

Miss Miriam Richardson, Nashville, Tenn.
(South Mountain Institute, Bostic, N. C.)

Miss Margaret Jackson, Washington, Ga.
(W. M. U. Training School, Louisville, Ky.)

Mrs. C. S. Green, Durham, N. C.
(Watts Street Baptist Church, Durham, N. C.)

Miss Mae Henry Ward, Montrose, Miss.
(Clark College, Newton, Miss.)

Miss Dorothy Smith, Greenville, S. C.
(Greenville Women's College, Greenville, S. C.)

SWANNANOVA CAMP FOR GIRLS *July 5—August 31*

Ages 10 to 20 years, under direction Mrs. J. M. Dawson, Waco, Texas. Has its separate program with carefully selected leaders and activities.

CONFERENCES

- June 15-22—Y. W. A. Director, Miss Juliette Mather.
June 15-22—Royal Ambassadors. Director, Wade Bryant.
June 24-30—Student Leadership. Director, Frank H. Leavell.
June 27-29—Mountain Schools. Director, Rev. J. W. O'Hara, D. D.
July 1-6—Christian Education. Director, Rev. Rufus W. Weaver, D. D.
July 8-11—Home Missions. Director, Rev. B. D. Gray, D. D., LL. D.
July 12-15—Foreign Missions. Director, Rev. T. B. Ray, D. D.
July 17-27—North Carolina Summer Assembly. Director: Perry Morgan.
July 31-August 3—Social Service. Directors: Rev. W. M. Whiteside, D. D.,
Rev. M. L. Kesler, D. D., Rev. Thomas J. Watts, D. D.
August 5-10—Music. Directors, Miss Mary Ward, E. O. Sellars.
August 12-26—Bible. Director, Associate Platform Manager.

PERSONNEL

Among those who have appeared on the Assembly program during this season are:

- REV. W. E. ALLEN, missionary, Rio de Janeiro, Brazil.
MRS. W. E. ALLEN, missionary, Rio de Janeiro, Brazil.
REV. W. W. BARNES, D. D., professor Church History, Southwestern Baptist Theological Seminary, Forth Worth, Texas.
J. N. BARNETTE, associate secretary, Sunday School Administration, Baptist Sunday School Board, Nashville, Tenn.
REV. R. J. BATEMAN, D. D., pastor, First Baptist Church, Asheville, N. C.
MISS GLADYS H. BECK, elementary secretary, North Carolina Sunday Schools, Raleigh, N. C.
W. FURMAN BETTS, evangelistic singer, Raleigh, N. C.
MISS MARY FRANCIS BIGGERS, field worker, North Carolina, B. Y. P. U., Salisbury, N. C.
REV. B. A. BOWERS, D. D., pastor, First Baptist Church, Gastonia, N. C.
MISS VIRGINIA BRANCH, instructor in piano, (Meredith College) Enfield, N. C.
WADE BRYANT, educational director, First Baptist Church, Roanoke, Va.
L. H. CAMPBELL, dean, Campbell College, Buies' Creek, N. C.
W. O. CARVER, D. D., professor Comparative Religions and Missions Southern Baptist Theological Seminary, Louisville, Ky.
REV. AUSTIN CROUCH, D. D., executive secretary, S. B. C., Executive Committee, Nashville, Tenn.
MRS. J. M. DAWSON, W. M. U. field worker and writer, Waco, Texas.
REV. W. R. DOBYNS, D. D., pastor South Highlands Presbyterian Church, Birmingham, Ala.
REV. CHARLES R. ERDMAN, D. D., LL. D., professor Practical Theology, Princeton, (N. J.) Theological Seminary.
ARTHUR FLAKE, secretary Sunday School administration, Baptist Sunday School Board, Nashville, Tenn.
MISS LILLIAN S. FORBES, elementary secretary, Baptist Sunday School Board, Nashville, Tenn.
REV. L. E. M. FREEMAN, Th. D., professor of Bible, Meredith College, Raleigh, N. C.
FRANCIS P. GAINES, Ph. D., Litt. D. president Wake Forest (N. C.) College.
REV. E. W. GIBBONS, D. D., pastor Abbey Road Baptist Church, London, England.
S. D. GORDON, publicist, lecturer, author, New York City.
REV. B. D. GRAY, D. D., LL. D., executive secretary, Home Mission Board, S. B. C., Atlanta, Ga

- DR GEORGE GREEN, missionary, Ogbomoso, Africa
- REV. HOMER L. GRICE, D. D., secretary Daily Vacation Bible Schools, Baptist Sunday School Board, Nashville, Tenn.
- REV. J. E. GWATKIN, Th. D., professor Biblical Introduction, Baptist Bible Institute, New Orleans, La.
- MRS. EDNA R. HARRIS, Corresponding Secretary, North Carolina W. M. U., Raleigh, N. C.
- MRS. R. L. HARRIS, president Tennessee W. M. U., Knoxville, Tenn.
- J. T. HENDERSON, LL. D., executive secretary, Baptist Brotherhood, S. B. C., Knoxville, Tenn.
- J. B. HUFF, president Wingate Junior College, Wingate, N. C.
- JAMES A. IVEY, secretary North Carolina B. Y. P. U., Raleigh, N. C.
- MRS. JAMES A. IVEY, qualified worker, Baptist Sunday School Board, Raleigh, N. C.
- REV. A. T. JAMISON, D. D., superintendent Connie Maxwell Orphanage, Greenwood, S. C.
- MISS DOROTHY KELLAM, young people's leader, North Carolina, W. M. U., Raleigh, N. C.
- REV. M. L. KESLER, D. D., general manager Thomasville (N. C.) Baptist Orphanage.
- MISS LEONA LAVENDER, field worker, administration department, Baptist Sunday School Board, Nashville, Tenn.
- MRS. UNA ROBERTS LAWRENCE, mission study editor, Home Mission Board, S. B. C., St. Louis, Mo.
- MISS EMMA LEACHMAN, field worker, Home Mission Board, S. B. C., Atlanta, Ga.
- FRANK H. LEAVELL, executive secretary, Inter-Board Commission, S. B. C., Memphis, Tenn.
- REV. R. G. LEE, pastor First Baptist Church, Memphis, Tenn.
- REV. CHARLES E. MADDY, D. D., general secretary, North Carolina Baptist State Convention, Raleigh, N. C.
- MISS ROSE MARLOWE, missionary, Shanghai, China.
- MISS JULIETTE MATHER, young people's secretary, W. M. U. Auxiliary, S. B. C., Birmingham, Ala.
- MISS GERTRUDE MATTISON, field worker, North Carolina W. M. U., Raleigh, N. C.
- REV. N. M. MCCALL, superintendent Cuban Missions, Home Mission Board, S. B. C., Havana, Cuba.
- REV. C. G. MCDANIEL, D. D., Yates Academy, Soo Chow, China.
- DR. C. L. MCGINTY, professor Old and New Testament, W. M. U. Training School, Louisville, Ky.
- PERRY MORGAN, secretary training activities, North Carolina Baptist State Convention, Raleigh, N. C.
- REV. A. H. NEWMAN, D. D., LL. D., professor of Church History, McMaster University, Toronto, Canada.
- REV. J. W. O'HARA, D. D., superintendent Mountain Schools, Home Mission Board, S. B. C., Atlanta, Ga.
- REV. L. BUNN OLIVE, missionary, Chinkiang, China.
- WILLIAM H. PRESTON, associate executive secretary, Inter-Board Commission, S. B. C., Memphis, Tenn.
- REV. J. FRANKLIN RAY, missionary, Hiroshima, Japan.
- REV. T. B. RAY, D. D., associate executive secretary, Foreign Mission Board, S. B. C., Richmond, Va.

- MRS. R. K. REDWINE, field secretary, W. M. U. Auxiliary, S. B. C., Marion, Ala.
- MISS HANNAH REYNOLDS, instructor W. M. U. Training School, Louisville, Ky.
- MISS WINNIE RICKETT, North Carolina Junior-Intermediate B. Y. P. U. leader, Raleigh, N. C.
- MISS CORNELIA ROLLOV, young people's field worker for Tennessee, Nashville, Tenn.
- MISS NAOMI SCHELL, missionary, Kokura, Japan.
- ROBERT LITTLE SAW (SAKURUKITIPUSKI), special worker, Home Mission Board, S. B. C., Atlanta, Ga.
- E. O. SELLARS, director Music Department, Baptist Bible Institute, New Orleans, La.
- REV. D. F. STAMPS, missionary, Chinkiangm China.
- REV. H. W. TRIBBLE, Th. D., associate professor Systematic Theology Southern Baptist Theological Seminary, Louisville, Ky.
- REV. GEORGE W. TRUETT, D. D., LL. D., pastor First Baptist Church, Dallas, Texas, and president of the Southern Baptist Convention.
- REV. J. POWELL TUCKER, D. D., pastor First Baptist Church, Raleigh, N. C.
- MISS MARY I. WARD, social director, New York City.
- MISS MARY LOUISE WARREN, instructor W. M. U. Training School, Louisville, Ky.
- REV. THOMAS J. WATTS, D. D., executive secretary, Relief and Annuity Board, S. B. C., Dallas, Texas.
- REV. RUFUS W. WEAVER, D. D., LL. D., executive secretary, Education Board, S. B. C., Birmingham, Ala.
- REV. JOHN E. WHITE, D. D., pastor First Baptist Church, Savannah, Ga.
- REV. W. M. WHITESIDES, superintendent Baptist Hospital of South Carolina, Columbia, S. C.

ATTENDANCE

This may easily be referred to as a lean year in the attendance upon all assemblies, if reports coming from these are to be accepted. But the attendance at Ridgecrest has been exceedingly pleasing. During the ten weeks of the season, there have been 1576 registered at the hotel, with more than 1250 living in the cottages on the grounds. Attendance at the various services has been increased by larger numbers than ever before attending from nearby assemblies at Montreat, Blue Ridge, Lake Junaluska and other nearby cities and summer resorts. During the first week of the Bible Conference the total attendance exceeded 7000. These figures are conservative, and represent a consistent increase in the annual attendance at the Southern Baptist Assembly.

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