

AGED MINISTERS TO BE PENSIONED

Nation's Churches Are Reported to be Raising Millions For This.

By Helen Welshimer
NEA Service Writer

Nearly 182,000 Protestant preachers in the United States are now singing a glad hymn of praise.

Not to the tune of golden harps, either, but to the clank of silver dollars.

It has long been an accepted fact that school teachers, engineers, policemen, and anyone else who worked for a long period in the service of a particular corporation or organization should be pensioned. Now churches have decided that provision should be made so that ministers can live comfortably in old age.

Disciples of Christ, Episcopalians, Presbyterians, Congregationalists, Northern Baptist and Methodist churches have lately presented a practical plan of action, according to which ministers, assisted by their churches, will invest a certain small percentage of their salaries in a pension fund every month.

\$116,000,000 on Hand

Eighteen of the larger Protestant religious bodies now have approximately \$116,000,000 in assets with which to conduct actuarial pension systems, endowment systems and the older forms of ministerial relief. Upwards of \$9,000,000 is being paid annually to nearly 25,000 beneficiaries.

Leading laymen have decided that too frequently ministers were compelled to move into their mansions in the sky straight from poor houses or old people's homes. Therefore, the comforting mottoes which stated resignedly that one should take no thought of the morrow because the Lord would provide are leaving in a bare space on paragon walls.

Catholics, too, of aged ministers who had no where to lay their heads, or who became dependents because of their meager salaries are responsible for the pension fund.

To the Episcopal church goes the distinction of having first established an actuarial pension system by which each clergyman, or his widow, would be paid an annuity commensurate with his average salary during active service.

The big problem solved by the Episcopal pension fund was the adequate funding of the church's liabilities assumed by the pension system. Since no age or health discriminations could properly be made it was necessary for members of the Episcopal church to subscribe at least \$6,000,000 for this accrued liabilities fund. Total pledges for this fund reached nearly \$9,000,000 or about \$4,000,000 more than was required.

Disciples Seek \$8,000,000

The Disciples of Christ, the largest religious body to enter in the pension fund, is organizing committees which will begin raising \$8,000,000 in 1930.

William H. Warren, executive vice president of the Disciples of Christ pension fund, explains that if all ministers were not more than 30, and all were starting their ministry today, no accrued liabilities fund would be needed, as the regular monthly payments based on each minister's salary would be sufficient to carry the pension system in perpetuity. But the older ministers must be taken care of.

"Under the plan now before Christian churches for adoption," says Mr. Warren, "each minister who enrolls agrees to pay 2 1/2 per cent of his annual salary in advance to pay the equivalent of 3 per cent of his salary. These payments will earn in 35 years a pension equal to one-half of the minister's average salary, with proportionately smaller or larger benefits to widows and minor children.

Each month a minister will have earned a definite sum which can never be taken away from him. Mathematically, this sum is one-seventieth of the annual salary paid to a minister, which, of course, is equal to one-half of his average salary over a 35-year period."

Northern Presbyterians

The Northern Presbyterian church met the increasing demand for social justice towards its ministry by completing a campaign for \$15,000,000 in 1927. This provides for the accrued liabilities among its older pastors and establishes an actuarial pension system.

Congregationalists and Northern Baptists several years ago likewise raised funds with which to provide retirement annuities, the former church having received about \$4,000,000 and the latter \$7,000,000. Unlike the actuarial systems of Disciples of Christ, Episcopalians, and Presbyterians, however, Congregationalists and Baptists do not contribute a stated sum each month for pastors' pensions but operate under a semi-endowment plan.

The Northern Baptist system, which has been in operation for 10 years, permits each minister an allowance at retirement age. It is paid monthly, quarterly, or yearly.

Southern Baptist churches, for the past several years, have also been at work on a definite pension plan for their clergy.

The Methodist Plan

Still another type of pension system is used by the Methodists, who operate by separate conferences, with supplemental income from the general conference. It is a non-contributory system, with endowment features and benefits are based on salary and service.

Two other churches to enter the

Sisters Take First Prizes



These two sisters strolled off recently with the first three prizes for calves at the Mid-South Fair and Southern Dairy Show at Memphis. They are Alice Clark, 15, at left, and Edith, 17, of Lowndes county, Miss. Alice won first prize with the calf shown between the two, and Edith captured second and third with her two animals.

actuarial pension field in recent months are the Southern Presbyterians and the United Presbyterians, whose members have launched a plan almost identical with the Disciples of Christ and Northern Presbyterians. Southern Presbyterians require \$3,000,000 to meet their accrued liabilities and United Presbyterians are seeking a similar fund of \$1,500,000.

The Evangelical church is conducting a campaign to increase its fund for ministerial pensions to \$2,000,000 by October, 1929. Its ministers are required to contribute a stated yearly amount as dues to a fund which, in turn, when they are old, will give them quarterly payments according to the number of years they have served.

The United Brethren church taxes its clergy a standard amount each year, regardless of salary received. Reformed church ministerial relief, which follows the pension plan, is supported by monthly payments, and the Universalist church secures its pension fund through church quotas, thus placing the burden on the congregation instead of the local minister.

Lutherans Collecting \$1,000,000

Lutheran churches recently put on a \$4,000,000 drive. The entire amount, pledged one year ago, must be paid by 1930. Ministers for a week day edition runs from \$1.75 to \$2 and Sunday papers require about \$2 worth of stamps.

member on the local church.

Percentages of their salary which ministers pay to the fund vary. When the Methodist goal is reached the younger clergy will be asked to give one per cent of their salaries toward this fund. Presbyterian ministers will be asked to contribute two and one-half per cent of their salaries, while their individual churches will give seven and one-half per cent of the salary. In the Congregational group the minister and the church he serves together will pay five per cent of the yearly salary as an investment in future rewards, but each church is privileged to increase its percentage.

Ministers, so the laymen have decided, are to have a few cented years in self-supporting China instead of having to labor in the land of Moab, as Moses did, and trust in manna from on high!

NEWSPAPERS BY AIR COME PLENTY HIGH

BELIZE, British Honduras—(AP)—Americans in Belize are getting daily newspapers from the United States promptly by air mail. But they are paying for them.

Postage from Miami to Belize for a week day edition runs from \$1.75 to \$2 and Sunday papers require about \$2 worth of stamps.

BEFORE MILK

THURSDAY PROGRAMS

The National Broadcasting company program for Thursday night follows: 6, singers; 6:30, little symphony; 7, music and financial advice; 7:30, symphony; hour; 8:30, Max Dolin and orchestra; 9, Memory Lane; 10, Plantation Echoes; 10:30, Green Room; 11 to 12, Musical Musketiers.

The Columbia Broadcasting system program for Thursday night follows: 7:30 to 8, national forum from Washington; 10:10 to 12, dance music.

Portland
KGW (620kc) 6, NBC; 6:30, studio; 7, NBC; 9:30, feature; 9:45, sport talk; 10, brass band; 11 to 12, organ recital.

Tacoma
KVI (760kc) 6 to 9, silent; 9, "Who's Who," 9:30, concert; 10, blues singer; 10:10 to 12, CBS.

Seattle
KOMO (920kc) 6, NBC; 6:30, vocal program; 7, NBC; 9, old-time band; 10, football hour; 11, NBC; 12 to 12:30, organ recital.

Oakland
KGO (780kc) 6, NBC; 7, Olympians; 7:30, NBC; 9:30, piano recital; 10, NBC.

KLV (860kc) 7, news; 7:30, studio; 8, trio; 9, gospel hymns; 9:30 to 10:30, Hawaiians.

Los Angeles
KXN (1050kc) 6, organ; 7, features; 10, dance music; 12 to 1, records.

KHJ (900kc) 6, organ; 7, symphony; 8, feature; 9, symphony; 10, dance music; 12 to 1, organ.

Spokane
KHQ (590kc) 6, NBC; 9, old-time band; 10 to 11, brass band.

San Francisco
KFLC (610kc) 6, organ; 6:30, orchestra; 7:30, CBS; 8:30, orchestra; 9, vaudeville; 9:30, feature; 10, Frank Watanabe; 10:10, CBS; 11 to 1, dance music.

KPO (680kc) 6, orchestra; 7, NBC; 9, feature; 9:30, violin; 10, Tommy and Bob; 10:30, studio; 11, NBC.

Salt Lake City
KSL (1170kc) 6, male quartet; 7, NBC; 8, Amos and Andy; 8:15, studio; 8:30, NBC; 9, features; 10, symphonies.

SEES YELLOWJACKET'S CARRY BEETLE VENOM

GRANTS PASS, Ore. (AP)—Claim that yellowjackets sometimes carry rattlesnake venom is made by Richard M. Reeves of this city.

He says he has watched yellowjackets while they stripped the frame of a dead rattler. He observed that they tore up the venom sacs like snags as others went, and that while doing so their legs and stingers became smeared with poison.

Tells of "Sugar" Sugar Men Spent



Speaking of "sugar" \$75,000 was spent in less than a year by sugar interests lobbying before Congress for reduced duties, Herbert C. Latin of New York, president of the Cuba company, told the Senate lobby investigating committee in Washington. He's pictured above as he testified before the committee that he'd "sorrowfully" reached the conclusion that a lobby was necessary.

SAN FRANCISCO OPENS NEW MAINLAND ROUTE

SAN FRANCISCO (AP)—By constructing approximately seven miles of paving 100 feet wide, San Francisco has broken the "bottle-neck" which restricted traffic by land in and out of the city.

Parts of the highway were laid on filled-in, ocean-shore ground and other sections were cut through tall hills. The "bottle-neck" was occasioned by cemeteries, which covered a considerable area of the narrow peninsula.

Pedestrian under-passes and 12-foot sidewalks on each side characterize the highway as one of the most modern in the west. It makes a new route to the mainland.

OFFICE CAT

The race horse owner liked to call his horses after flowers.

"I have a two-year-old that I'm going to call 'Crimson Rambler,'" he told his friend.

"Why not call him Virginia Creeper?" said his friend, who had lost money following the stable.

Boston, the center of shoe manufacturing, is back of a "walk more week." We expect to hear an answer to this from Detroit before very long.

Do: "How are you getting along with your Greek?"
Susie: "Now you leave my boy friend out of this!"

COLORED COMPLICATIONS
Doctor: "Yes, madam, for the last three months you have been totally colorblind."
Mrs. Smythe: "Gretchen, doctor! Would you mind stepping into the waiting room and looking at the man I've just married?"

The human body is the only machine for which there are no spare parts. Learn to use rightily those you have.

Willie and Jack were two youngsters; innocently inclined.

"Aw," said Willie, "you're afraid to fight; that's all it is."

"Now, I'm not," protested Jack, "but if I fight, my ma'll find out and lick me."

"How'll she find it out, eh?"

"She'll see the doctor going to your house."

A noted writer says: "It is really surprising what a hat will do for—and sometimes to—a woman."

A bedtime story is a yarn spilled to a child when he is ready for his bunk.

A young man was lying on an operation table ready for an examination.

Doctor (to attendant): Bring in ethyl chloride.

Young Man (jumping up): No, doctor, please don't bring a woman in here.

"Mother, may I go out to swim?"

"Yes, my charming daughter."

But don't hang round the corner man. Go on into the water."

GAS BOON TO ZEPPELIN BUT PLAGES CANNIBY
WASHINGTON (AP)—Hydrogen, the gas that buoyed the Graf Zeppelin on its trips, is an unwanted guest in peach canisters.

Sulfur, used to control brown-rat fungus on peaches, has been found by two scientists to be responsible for "flippers" and "swells"—names applied to distorted cans.

Swelling is only a problem when peaches for canning have ripened rapidly and are too soft to be packed in the regular machines.

The scientists, G. W. Calverley and H. H. Moon, found that hydrogen sulphide, the same substance that gives spoiled eggs their odor, was also formed and that sulfur, in the presence of certain juices, would attack the pebble cans. No preventive measure has been devised.

HIGH ROAD PROGRAM FOR GEORGIA

ATLANTA (AP)—Georgia will begin an \$8,000,000 road building program in December.

NORTH CAROLINA CARS GAIN ASHESVILLE, N. C. (AP)

North Carolina, with some of the finest paved highways in the country, has nearly 500,000 registered autos.

Natural help for the kidneys discovered in pure plant sap

THIS remarkable discovery is a great health food, a valuable tonic in kidney deficiencies, high blood pressure, indigestion and glycosuria. It is the pure sap of the Mexican magnolia plant called "agumel." Now it has been concentrated and imported and the name shortened to Agmel.

Everybody can now have Agmel. This is fortunate for those men and women who are just entering middle life and for those of every age who are being warned of danger by frequent arising at night, backache and other symptoms. Imported by The Agmel Corporation, New York and Mexico, D. F.

WARNINGS!
Backache
High Blood Pressure
Indigestion
Glycosuria
Ask druggist for Free Agmel literature

Agmel

\$3.25 Munsing Rayon Gowns for \$1.19
Saturday is the Last Day of Falk's 61st Anniversary Sale

Portland shows 70% increase in EIGHTS!

Facts just obtained from 28 representative American cities indicate conclusively that the motoring public prefers the Eight to all other engine types. Take Portland as an example: for the first 8 months of 1929, new cars with list prices above \$1000 showed a 70 per cent increase in Eights and a 19 per cent decrease in Sixes!

At the famous Paris Salon this fall, 44 makes of eight cylinder cars were exhibited, compared with 27 last year.

Studebaker, world's largest producer of Eights, two years ago

initiated this era of the inexpensive Eight with the champion Studebaker President which traveled 30,000 miles in 26,326 consecutive minutes.

And today, at customary six-cylinder prices, you can choose from three great lines of Studebaker Eights—holders of eleven world records for speed and endurance and more American stock car records than all other makes combined.

Get a smart, new, thrifty Studebaker Eight—backed by 77 years of manufacturing integrity—and your car will be worth more in the trade-in markets of the future.

STUDEBAKER

Eights Dictator Eight Sedan . . \$1285
Commander Eight Sedan \$1515
President Eight Sedan . . \$1765
Four-Door Sedan Models. Prices at the factory

M. J. GOSS
Fir and Adams.

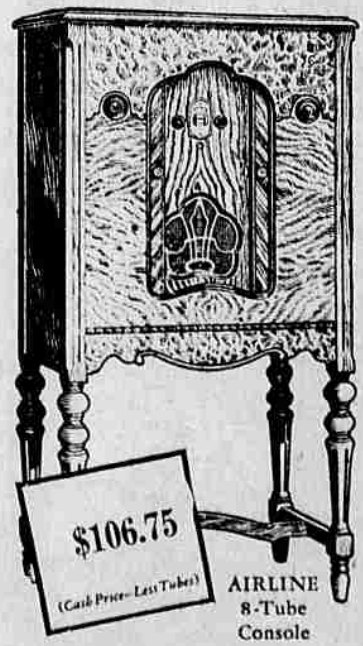
New 1930 Airline

"RADIO'S SWEETEST VOICE"

tone

that is clear, rounded, mellow, humless!

... with all-electric operation, latest RCA and other patent features, screen grid in the nine-tube console, super-dynamic speaker—and prices that save you \$25 to \$100!



\$106.75 (Cash Price—Less Tubes)

AIRLINE 8-Tube Console

A remarkably beautiful cabinet, with genuine piano finish in two-tone walnut, with rich decorative inlay. Famous Super-Dynamic Speaker gives the last word in clear, rounded, mellow reproduction. All-Electric; sliding doors on cabinet; latest RCA Patent features; priced to save you as high as \$20 in price!

A GROUP of radio experts recently tested the NEW 1930 AIRLINE for TONE against other makes up to \$100 higher in price. All voted it unsurpassed! . . . and TONE—clear, round, full, mellow, free from hum—is the one vital necessity to true radio enjoyment. Why not let us arrange a Free Demonstration of the model you select—right in your own home? Let the instrument speak for itself, in fair test against any other make you choose.

Just as amazing as its performance is the saving afforded by AIRLINE'S unusual price—and both will make you doubly proud to own and enjoy "Radio's Sweetest Voice" this winter!

FREE Home Demonstration
→
FREE Delivery
→
FREE Installation
→
FREE Service Calls

Also a Complete Line of Latest D. C. Sets!



\$128.00 (Cash Price—Less Tubes)

SCREEN GRID

SCREEN-Grid, All-Electric, 9-Tube AIRLINE (9 tubes with rectifier) using new 245 tubes in push-pull. Housed in a beautiful Console Cabinet, hand-finished piano-finished in two-tone walnut, with rich, imported Carpathian pine veneer. Convenient sliding doors. Built-in Super-Dynamic, 1930 Model Speaker. A real value in music, clear tone and abundant volume. A set of superb value at Ward's price—saving of \$25 to \$75.

8-Tube TABLE MODEL

Rich, dull-shaded, gold-colored finish metal cabinet that combines beauty with compactness and complete shielding of all parts. Eight tubes. Magnetic Core-type Speaker. Get Free Demonstration, or see it at our store. Price, without equipment, \$48.95.

\$48.95 (Cash Price—Less Tubes)

MONTGOMERY WARD & CO.
EASY MONTHLY PAYMENTS IF YOU WISH
1101-3 Washington Ave. Phone Main 18 La Grande, Ore.