



Here & Now

Vol. 3

An update for Florida Baptist Historical Society Board of Directors and friends

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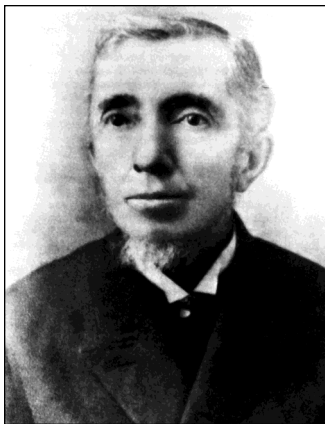
Penny Baumgardner
Secretary

Dear Board Members and Friends of the Florida Baptist Historical Society,

It is no small matter to be able to trace the fact that Florida Baptist ministers were early interested in providing for their families after they had died. In the 1800's there were Florida Baptist pastors who earned less than \$100.00 a year and savings, retirement plans and death benefits were not commonly available for ministers who lived such a meager existence.

Mutual Benefit Association (1884)

In 1884 a resolution was passed by the Florida Baptist convention that proposed an organization to give assistance to the family of ministers upon their death. W. N. Chaudoin, W. N. Davis and A. P. Ashurst composed the first association committee but no real action came out of this resolution until 1889.



W. N. Chaudoin

Baptist Ministers Life Assurance Fund (1889)

At Ocala in the 1889 convention the BMLA Fund was projected. The organization was begun at Monticello in 1890. Any "accredited" Southern Baptist minister in the state could join and his dues were fifty cents a year and an assessment of one dollar for each member who died. One could be an "honorary member" by consenting to pay the dollar death payment for any deceased member. The death payment of one dollar per member constituted the insurance policy.

The Baptist Minister's Assurance Association of Florida (1896)

L. D. Geiger made the motion for the new organizational name at an 1896 Pensacola meeting. However, the basic ministry of crisis relief remained the same. In 1897 there were 197 members but a sad circumstance arose. A family of a deceased minister could only receive the amount of one dollar assessments paid by fellow members. The economy, time of year and publicity of a death widely affected the final payment. In 1897 there were three deaths and the family of John A. Dole received \$155.00; the family of J. G. McCaskey received \$153.50 and the family of J. T. Humphries received \$125.00. This inequity was a consistent part of the 41 year history of this attempt to care for the families of deceased ministers.



L. D. Geiger

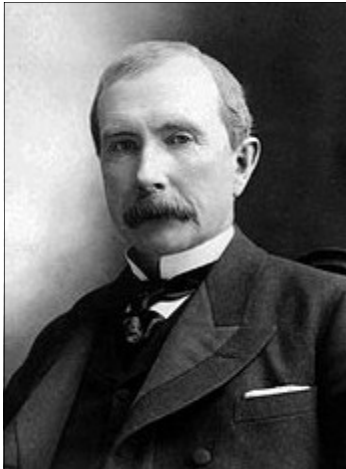
The 1898 Florida Baptist annual stated that since 1889, there had been 159 total members with 18 deaths. A total of \$2,382.66 had been paid out to the widows and children of the deceased ministers. John Rosser in *A History of Florida Baptists*, states, "the cost was small, the benefits timely and substantial." (p. 281) Rosser felt the work was a good example of the Golden Rule. It was helping others yet knowing one day each participant would also be assisted in return. The benefit paid out was only \$132.37 per death, but it was no doubt the best they could do.

Sadly, the pastors of Florida never really got involved in the work. The idea was Biblical, the need was great, but the business model was flawed. It could not sustain the interest, growth and support needed to succeed. In 1922, there were 100 members and the Florida Baptist annual reported that the BMAA received only \$906.11 in income (p.129), and there were three deaths that year. The death assessments were paid to the families of R. Harris (\$170.00); B. R. Mosley (\$161.00); and T. R. Woodson (\$143.00).

The last minutes of the BMAA appeared in the 1925 annual of the convention. But John Rosser points out in his book "a good idea, once born, retains its vitality" (p. 280).



John Rosser



John D. Rockefeller, Sr.

Relief and Annuity Board (1918)

The need was real and Florida Baptists were not alone in attempting to minister to the families of deceased ministers. The establishment of the Southern Baptist Convention Relief and Annuity Board was the culmination of efforts in eleven Baptist state conventions to organize ministerial relief. In 1918, there were 1,000 needy ministers listed in the convention and something needed to be done. John D. Rockefeller, Sr., donated \$500,000.00 to the annuity fund and this assisted in getting the work started. In 1918, \$1,397.00 was distributed. In 1920, \$52,218.00 was sent to families and in 1942, it was \$102,929.00 and by 1954, the board had distributed \$321,059.91 in benefits. When we think of the Guidestone work of our convention today we see that Rosser was right in saying "a good idea, once born, retains its vitality."

Honoring those who honor Christ,

A handwritten signature in black ink, appearing to read "Jerry M. Windsor".

Jerry M. Windsor
Secretary-Treasurer
Matthew 6:33