



# The City Temple Times



## CHURCH FORECLOSURES HIT RECORD IN 2011

By Tim Reid

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LOS ANGELES, March 9 (Reuters) - Banks are foreclosing on America's churches in record numbers as lenders increasingly lose patience with religious facilities that have defaulted on their mortgages, according to new data.

The surge in church foreclosures represents a new wave of distressed property seizures triggered by the 2008 financial crash, analysts say, with many banks no longer willing to grant struggling religious organizations forbearance.

Since 2010, 270 churches have been sold after defaulting on their loans, with 90 percent of those sales coming after a lender-triggered foreclosure, according to the real estate information company CoStar Group.

In 2011, 138 churches were sold by banks, an annual record, with no sign that these religious foreclosures are abating, according to CoStar. That compares to just 24 sales in 2008 and only a handful in the decade before.

The church foreclosures have hit all denominations across America, black and white, but with small to medium size houses of worship the worst. Most of these institutions have ended up being purchased by other churches.

The highest percentage has occurred in some of the states hardest hit by the home foreclosure crisis: California, Georgia,

Florida and Michigan.

"Churches are among the final institutions to get foreclosed upon because banks have not wanted to look like they are being heavy handed with the churches," said Scott Rolfs, managing director of Religious and Education finance at the investment bank Ziegler.

Church defaults differ from residential foreclosures. Most of the loans in question are not 30-year mortgages but rather commercial loans that typically mature after just five years when the full balance becomes due immediately.

Its common practice for banks to refinance such loans when they come due. But banks have become increasingly reluctant to do that because of pressure from regulators to clean up their balance sheets, said Rolfs.

"A lot of these loans were given when the properties were evaluated at a certain level in 2005 or 2006," Rolfs said. "Banks have had to reappraise the value of these properties, whether it's a church or a commercial office building. Values have gone down, so the loans cannot continue in the same form."

The factors leading to the boom in church foreclosures will sound familiar to many private homeowners evicted from their properties in recent years.

During the property boom, many



# god needs warriors

not wardens

As babes in Christ, we readily accept every word from the “man of God’s” mouth and indulge the speaker who proclaims the Word of the Lord. However, as we mature in our faith, we recognize the need to pray to God for His spirit of discernment in order to discriminate Truth from all of the other rubble. The Bible encourages us in this regard: “Dear friends, do not believe every spirit, but test the spirits to see whether they are from God, because many false prophets have gone out into the world” (1 John 4:1).

One day at work, one of my co-workers, a self-proclaimed Christian, told another of our co-workers that homosexuals have nothing to expect but hell because it is a sin before God and God himself has condemned all homosexuals to eternal fire. I was astonished

– this certainly is not the God I know.

I have been taught from childhood that God is love. In fact, 1 John 4:7-21 echoes the same thought throughout the chapter. “God is love.” “This is how God showed his love among us: He sent his one and only Son into the world that we might live through Him.” “This is love: not that we loved God, but that He loved us and sent His Son as an atoning sacrifice for our sins.”

So what does love look like? 1 Corinthians 13 tells us “love is patient, love is kind...love is not provoked, does not take into account a wrong suffered...love bears all things...endures all things. Love never fails.” So if God is love, we should be able to substitute God for love. God is patient. God is kind. God is not provoked. God does not take into account a wrong suffered. God

bears all things. God endures all things. God never fails.

If God can truly bear all things, would he not be able to bear a homosexual or homosexuality? Furthermore, in addition to God personifying love, the bible tells us He is just. God does not place degrees on sin. If being just, then, means God will condemn homosexuals to hell, then he must condemn us all to hell because the bible tells us “all have sinned and fallen short of the glory of God” (Romans 3:23).

Perhaps, then, instead of sentencing God’s children, we should loving embrace everyone and make all feel welcomed in His house. For it is in the church that we meet God and collect the strength necessary to defeat all sin.

Submitted by April Jones

WHAT IS THE

**SPEAKER  
BOX**



The **SPEAKER BOX** is a special section of the newsletter that provides church members a forum to “sound off” on poignant and current community, cultural, and religious issues that affect all of us individually and collectively.

All members are encouraged to submit their responses to the editorials presented in our **SPEAKER BOX** section. The object is to create a dynamic dialogue among all of the members of City Temple and to any readers of our newsletter.

To submit an editorial for publication in our **SPEAKER BOX** section of The City Temple Times, please e-mail it to [times@thecitytemple.org](mailto:times@thecitytemple.org) with **SB EDITORIAL** in the subject box.

To submit your response to an editorial printed in the newsletter, please e-mail your response to [times@thecitytemple.org](mailto:times@thecitytemple.org) with **SB RESPONSE** in the subject box.

**WW Payne Outreach Center**  
in partnership with  
**Baltimore City Community College**  
sponsors

## **FREE GED Preparation Classes**

City Temple of Baltimore (Baptist)  
W.W. Payne Center  
317 Dolphin Street  
Baltimore, MD 21217

**Initial Meetings:**

7/6/12 at 9 a.m. for morning classes

7/17/12 at 5:30 p.m. for evening classes

## **GED Pre-Test Will Follow the Meeting**



*Morning classes will be held on M, W, F from 9 a.m. to 12 p.m.*

*Evening classes will be held on T, W, TH from 5:30 p.m. to 8:30 p.m.*

**For registration and more information, contact:**

Pat Payne (410) 292-7864

Between 9 a.m. and 5 p.m. Monday - Friday

# **Together We Can Make A Difference!**

# food for thought

## 2011 church foreclosures

*continued from P1*

churches took out additional loans to refurbish or enlarge, often with major lenders or with the Evangelical Christian Credit Union, which was particularly aggressive in lending to religious institutions.

Then after the financial crash, many churchgoers lost their jobs, donations plunged, and often, so did the value of the church building.

### CONGREGATIONS IN TROUBLE

Solid Rock Christian Church near Memphis, Tennessee, took out a \$2.9 million loan with the Evangelical Christian Credit Union at the beginning of 2008, to construct a new, 2,000 seat, 34,000 square-foot building to house its growing congregation.

In the middle of construction, the economy crashed. The church raided its savings to finish the project, but ended up defaulting on the loan.

The ECCU foreclosed and put the church up for auction.

“We are still fighting this,” a church spokesman told Reuters. “We have filed for bankruptcy to stop this foreclosure and to restructure our debt.”

At the iconic Charles Street African American Episcopal Church in Boston, Massachusetts, churchgoers and clergy accuse the bank of being unwilling to negotiate.

The church is being threatened with foreclosure and a March 22 auction by its lender OneUnited bank, America's largest black-owned bank.

The bank says the church, which was founded in 1818 and played a major role in the anti-slavery movement, has defaulted on a \$1.1 million balloon loan that came due in December 2011.

A balloon loan is a long-term loan, often a mortgage, that has a large, or balloon, payment due upon maturity. They often have very low interest payments and require little capital outlay during the life of the loan due to the large end payment.

The church is also involved in separate litigation with OneUnited involving

a 2006 loan of \$3.6 million that financed the refurbishment of two buildings into a community center.

“We want to refinance and we want to pay. It's doable, we have the means to do it but we can only do it if they actually sit down and talk to us,” said the Rev. Gregory G. Groover, Sr., the church's pastor.

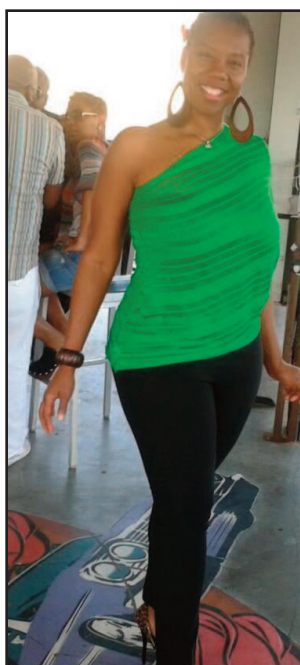
Groover said the church did not default by missing monthly payments, but is in trouble because the loan ballooned.

“We don't have a million dollars to pay off the loan. I don't know what church does. The idea of auctioning off a church is senseless,” he said.

In a statement provided to Reuters, OneUnited said it was not its practice to discuss the details of “any discreet customer relationship.”

“It is not the practice of the Bank to exercise collection remedies including foreclosure in the absence of good cause. We trust the community will not rush to judgment without full knowledge of all the facts,” it said.

*continued on P7*



You know how it goes...

For years, you keep telling yourself, you're going to do better by your body. You'll eat better, you'll exercise, you'll... well you get the picture.

This was me as well. However, year after year I was finding myself becoming miserable because another pound was seen on the scale. Well, making a decision, and through much prayer and accountability partners, I've made a change in the way I treat my body.

I started with Transitions Lifestyle System (TLS) through my doctor Chandra Higginbotham, MD, which helped me to understand my body and how the foods I eat affect the gain-

ing or losing of weight.

I learned that exercise, however small, is integral to maintaining healthy body functions. I'm not getting any younger.

### Healthy Choices

Submitted by  
Mellonie Boyd  
(pictured left)

The combination of the two has helped to shape my body and a new mindset. I do not want to grow old with ailments that can be prevented with a good diet in my youth.

I take issue with almost anything that crosses my lips for nourishment. I say almost because

this is a journey like anything else in life and there are times when I want my Ben and Jerry's and will have my Snickers and such.

Those days are farther and fewer than in the past.

*continued on P7*

# kid's fun page

games, puzzles & trivia

## SUMMER WORD SCRAMBLER

Unscramble the letters to form words associated with summertime fun!

1. urnsioen \_\_\_\_\_

2. frsu \_\_\_\_\_

3. inebofr \_\_\_\_\_

4. icuers \_\_\_\_\_

5. aeocn \_\_\_\_\_

6. lyleaovllb \_\_\_\_\_

7. nslerek \_\_\_\_\_

8. luyj \_\_\_\_\_

9. acvontai \_\_\_\_\_

10. uejn \_\_\_\_\_

11. iedv \_\_\_\_\_

12. laebabsl \_\_\_\_\_

13. giisfnh \_\_\_\_\_

14. cncpii \_\_\_\_\_

15. stuuga \_\_\_\_\_

16. saesew \_\_\_\_\_

17. layimf \_\_\_\_\_

18. linigas \_\_\_\_\_

19. btao \_\_\_\_\_

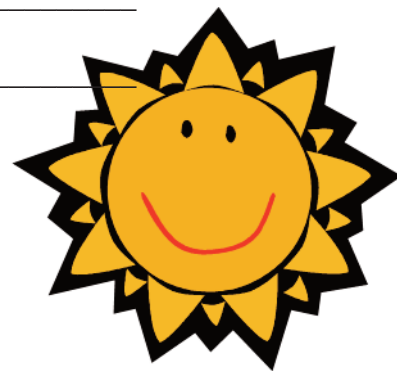
20. ingws \_\_\_\_\_

august  
baseball  
boat  
bonfire  
cruise

dive  
family  
fishing  
july  
june

ocean  
picnic  
reunions  
sailing  
seesaw

snorkel  
surf  
swing  
vacation  
volleyball



Each letter has a symbol. Print the letter on the line given that goes with the symbol to discover a helpful hint for enjoying the summer sun. Good luck!

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
..	:	'	::	=.	./	./.	<	>	/	}	=	^>	*	:]	()
Q	R	S	T	U	V	W	X	Y	Z						
\	<^	<>	).	::	::	""	*	^*	..						

\_\_\_\_\_  
 .. = "" .. ^\* <> "" =. .. <^ .. < .. ). .. \* .. ::

<> :: \*. <> "' <^ =. =. \*. "" < =. \*. () = .. ^\* > \*. ./.

# Summer Birthdays

<b>June</b>	Vera Lovick	Norma Young	Rebecca Pettaway
Curley Brown			Samuel Rather
Gladys Smith			Vanessa Coates
Emily B. Tilghman			Vonda Reed
Wilma Bond			William E. Stewart
Hazel Cullings Johnson			Joyce Campbell
Lawrence A. Williams			Lennard Jackson
Monifa Brooks			Shirley Hughes
Tara Stevens			Claude Spivey
Kim Pettigrew			Chianti Jackson Harpool
Lauretta Fallin			Oradale Knight
Tyrek Robinson			Tracie Carter
Dylan Anderson			Regina Stevenson
Marguerite Ford-Lacy			Tracey Cheeks
Shanay Wallace			Annette D. Hart
Patricia Yeargin			Bernadette Edwards
			Cheryl Johnson
	<b>July</b>	<b>August</b>	
	Donna Cooper	April Jones	
	Geraldine P. White	Bobbie J. Hargrove	
	Gloria Jean Baylor-Cook	Davina Morton	
	Gloria Carroll	Candace McNeal	
	Gloria House Catlett	Alan James	
	Phyllis Hall	Beverly Clinton	
	Jermari Young	Deborah Anderson	
	Bessie Mae Gray	Geraldine Davis	
	Brenda McDougal	Gregory E. Reed	
	Anajahsia Handy	Hallie Tucker	
	Mary Leach	Marian Brown	
	Rodney Thompson	Maxine Anne Boyd	
	Dorothy Lawson	Nadena W. Holden	

## Youth Who've Completed New Members Training!

**Amani Brightful    Jalen Lashley    Dylan Anderson**

*Old Fashion Church Wide Outing  
Sunday, July 15, 2012  
Druid Hill Park  
Columbus Pavilion  
11am-6pm*



***Please bring your own basket (BYOB). The church will provide hotdogs, hamburgers, sodas, and entertainment.***

***As always, donations of ice, desserts and watermelons are appreciated. If you would like to donate any of the listed items, please see Ellen Harvey or Pat Ward.***

***If you elect to make a cash donation, a receipt will be provided for your records.***

# food for thought

## 2011 church foreclosures

continued from **P4**

Axel Adams, an Atlanta, Ga. official with the Rainbow PUSH coalition, the civil rights and economic justice organization led by the Rev. Jesse Jackson, said he had seen a "tremendous increase" in churches facing foreclosure.

"And some pastors have not notified their congregants," Adams said. "They are fearful that if they do, they will lose congregants prematurely."

Flat Rock Church in Lithonia, Ga., which dates back to 1860, took out an \$850,000 balloon loan with SunTrust Bank in 2005 to fund a new 300-seat church.

In May 2010 the loan became due. The bank foreclosed and the church is due to be auctioned off

next month.

"The bank has refused to negotiate and to this day I just don't know why," said Binita Miles, the church pastor.

A spokesman for SunTrust said: "We view foreclosure as an action of last resort.

We have been working for several years to address the issue with the client in hopes of avoiding foreclosure."

There are more than 300,000 churches in the United States.

"The church foreclosure market isn't anything extraordinary," said Rolfs. "It's simply another byproduct of the credit bubble."

*This article was posted on the Huffington Post website on Mar. 8.*

# A Recipe For LOVE

Written by Mary Williams

*The words came from the Lord one December night of 2011*

- Sift through your heart**
- Pour out a part**
- Pour your love over each other**
- As you pray for one another**
- Daily watch your love grow**
- Be careful, you will begin to glow**
- Taste from the One above**
- Let the world see you soar like a dove**
- For the One who paid the price for you**
- Is cooking you nice and slow**



## 2012 SUMMER Internship

I.T. training for 18-24 year olds who live in the San Francisco Bay area, DC, MD, VA, Boston, Chicago, Rhode Island, New York City and Atlanta.

with companies such as Freddie Mac and AOL. The website is <http://www.yearup.org>.

Year Up is a one year intensive training program that provides urban young adults 18-24 with a unique combination of technical and professional skills, college credits, educational stipend, and a corporate apprenticeship. The success of their graduates enables them to move on to full-time employment and higher education. Year Up is about providing opportunities for urban young adults to demonstrate their true potential.

If you know anyone with a high school diploma or a GED who are between the ages of 18-24 years old and have an interest in I.T. refer them to the site listed below to learn more about this free program. The program asks for a 1 year commitment between the hours of 8:30 a.m. and 5:00 p.m. They provide students with a stipend and a six-month internship

# healthy choices

## submitted by mellonie boyd

continued from **P4**

ANNDD when I am able to put on an outfit I refused to get rid of because it was too tight but now I find room enough for two fingers, THAT EXCITES ME TO NO END!

Through all of this was Min. Paul Queen, a member of the church (St. John's Downtown) I attend, who has been a profound blessing to me through a Boot Camp and now his Fit-n-Sexy Sundays. He's been teaching us to be health conscience while giving Biblical perspectives as he gives us a workout. The Sunday event highlights that while we are Christians, we can still go out and

have fun while making wise choices.

The picture you see is the result of almost a year at working on the new me in clothes that I would not usually wear. However, feeling the effects of a new body and a renewed mind allows me to step out and show others what God has done. With more than 20 pounds gone, all I can say is... I can do all things through Christ who strengthens me (Phil 4:13)!

*Ms. Mellonie Boyd was awarded "Teacher of the Year" at Westbury High School in Houston, TX where she works as a Science Educator. Congratulations, Mellonie!*

# GOD *knows best*

Submitted by Magenta Thomas

Me: God, can I ask you something?

GOD: Sure.

Me: Promise you won't get mad?

GOD: I promise.

Me (frustrated): Why did you let so much stuff happen to me today?

GOD: What do you mean?

Me: Well I woke up late.

GOD: Yes.

Me: My car took forever to start.

GOD: Okay....

Me (growling): At lunch, they made my sandwich wrong and I had to wait

GOD: Hmmmm....

Me: On the way home, my phone went dead, just as I picked up a call.

GOD: All right.

Me (loudly): And to top it all off, when I got home, I just wanted to soak my feet in my foot massager and relax, but it wouldn't work. Nothing went right today! Why did you do that?

GOD: Well let me see..... the death angel was at your bed this morning and I had to send one of the other angels to battle him for your life. I let you sleep through that.

Me (humbled): Oh...

GOD: I didn't let your car start because there was a

drunken driver on your route that might have hit you if you were on the road.

Me (ashamed): .....

GOD: The first person who made your sandwich today was sick and I didn't want you to catch what they have, I knew you couldn't afford to miss work.

Me (embarrassed): Oh.....

GOD: Your phone went dead because the person that was calling was going to give a false witness about what you said on that call, I didn't even let you talk to them so you would be covered.

Me (softly): I see God.

GOD: Oh and that foot massager, it had a short that was going to throw out all of the power in your house tonight. I didn't think you wanted to be in the dark.

Me: I'm sorry God.

GOD: Don't be sorry, just learn to trust me in all things, the good and the Bad.

Me: I will trust you God.

GOD: And don't doubt that my plan for your day is always better than your plan.

Me: I won't God. And let me just tell you God, thank you for everything today.

GOD: You're welcome child. It was just another day being your God and I love looking after my children.

*2 Samuel 22:31, Proverbs 3:5, Hebrews 2:13*

## PUBLICATION DEADLINES

The deadline to submit any articles, pictures or other content for publication in our September 2012 issue is Sunday, August 19, 2012.

## THE TIMES ON-LINE OR BY E-MAIL

See the latest and past issues of The Times in color at <http://www.thecitytemple.org/times>. The Times can also be e-mailed to you. Send an e-mail to [times@thecitytemple.org](mailto:times@thecitytemple.org) to join our e-mail list!

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**God Knows Best** - Submitted by Magenta Thomas

**A Recipe for Love** - Mary Williams