

R. C. Howard (1887-1947)

"Seek ye first the kingdom of God, and his  
righteousness; and all these things shall be added  
unto you" (Matthew 6:33)

## CHAPTER III

# GOD' S MAN FOR GOD' S PLAN

Robert Clinton Howard was born near Devine, Medina County, Texas, June 26, 1887. He was delivered into this world by a Negro "Mammy" midwife. He was the son of Robert Samuel and Texas Leona (Blevins) Howard. R. C. reported in later years that the family lived in a two-room log house, consisting of a large room with a plank floor and a kitchen with a dirt floor. He often attended his younger brother while his father and mother picked cotton.

At the age of seven Howard entered the country school three miles away, where his first book was the old *Swinton's Primer*. There was one teacher, and he had about ninety students from seven to twenty-one, grades one to ten. Part of the time R. C. had to walk alone through the pasture to school, though at times he got to ride a horse, sitting behind one of his aunts and holding on to the back of the saddle.

R. C. attended this country school from five to seven months each year, working on the farm evenings and through the summer. He completed the tenth grade, after which he persuaded his parents to send him to Tyler Commercial College, in Tyler, Texas, where he completed in six months a combined stenographic and bookkeeping course. After completion of this course of study he secured a position as bookkeeper and stenographer in San Antonio, Texas. After several months in this position he was elected as a teacher of shorthand, bookkeeping, and other commercial subjects in the Tyler Commercial College. After a few months he was promoted to Manager of the Bookkeeping and Shorthand Departments of a branch

college in Memphis, Tennessee.

In the meantime he had met and fallen in love with Miss Hettie Tilley, of Devine, Texas, and on June 10, 1906, he went back to the old home-place to claim his bride.<sup>1</sup> He was offered a position as bookkeeper, stenographer, and buyer for a furniture store in nearby San Antonio. R. C. and his new bride set up housekeeping in the city in June 1906.

In early of that year, a man came into the furniture store representing the Herald of Liberty, King of Fraternal Orders, of the state of Alabama, with a new and unusual kind of life insurance. After the plan was thoroughly explained, R. C. applied for the maximum amount, which was \$2,500, on what was called the Reserve Fund Distribution Plan. After further study of the plan, Howard became more and more enthusiastic about the plan. Soon he told the agent that he thought he could sign up some members for the plan. The agent told R.C. that he would get a contract written up, and that R.C. could have all of San Antonio, as the agent responsible for the city was going back home to Kentucky.

Soon R. C. Howard was issued a part-time contract, and so began his lifetime association with the life insurance business. He continued his regular job, selling insurance as a sideline. The first two people he contacted bought the plan; so the die was cast.

After about a year in San Antonio, Howard was offered a better-paying job as bookkeeper and manager of a commissary on a ranch near Del Rio. Although the Howards were located twelve miles from town, R.C. went to town every two or three weeks, and he usually managed to sell

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<sup>1</sup>"Age Not Her Favorite Topic," an article in the Westbrook Collection (Howard Memorial Library, Kelham Baptist Church, Oklahoma City), published on the occasion of Hettie Tilley Howard's ninetieth birthday, indicated that R. C. had been a student of Hettie some years prior to their marriage. She was some six years older than he.

two or three insurance policies.

In the latter part of 1908 Howard resigned from the commissary to devote full time to the insurance and real estate business. Moving back to his hometown of Devine, the Howard family which now included a young daughter, Hazel Kate, quickly settled down. In Devine, R. C. bought his first house on easy terms. After purchasing a good horse and rubber-tired buggy and opening an office, R. C. was ready for business. Selling some town property and some farmland along with his life insurance, he rapidly became well-known in the area.

After operating on a part-time contract with the insurance company for a year or two, R.C. was sending in more business than many of their full-time agents. Almost immediately he was offered a full-time contract, with larger commissions and the privilege of appointing subagents. In 1911 he was offered a contract for the entire state of Texas, providing he would purchase a block of stock in the International Loan and Trust company, the holding company for the Herald of Liberty. R. C. entered into this agreement, and in May 1912, he was appointed Grand Deputy for the state of Texas.

In 1912 an offer was made by the insurance company to reward any of its agents who wrote three hundred thousand dollars of business with a free trip to the head office in Philadelphia and a trip to Atlantic City. The leader was to receive an additional three hundred dollars cash, and the second-place winner was to receive one hundred and fifty dollars cash. Clinching second-place, in August, R. C. along with his family boarded a Southern Pacific Pullman for their dream vacation. None of them had ever ridden on a Pullman before; so they were understandably thrilled. After a week of excitement, it was back to the daily business.

In 1913, for some reason, the insurance company was

not given a license to write their special form of policy in Texas. R. C. Howard had to make a momentous decision. Would he give up the insurance business and concentrate on real estate, or would he give up his home and move to some foreign state? He had become so attached to the life insurance business and to the Heralds of Liberty that the choice was not too difficult.

Since R. C. had heard dire stories of the cyclones in Oklahoma, he chose New Mexico. Early in 1913 the Howard family arrived in Deming, New Mexico. There was not a policyholder in the state, and R. C. did not have a single contact. Within ninety days, he had sold over one hundred policies and was going out to other towns. Soon the company allowed him to enter the Arizona market. A state license was procured, and subagents were appointed. Not long afterward, the state of California was offered to R. C., and he operated there as well.

In 1914, the man who had been appointed to Oklahoma had failed at the job, and R. C. was again offered the Oklahoma territory. In September, Howard, his wife, and three children arrived in Oklahoma City. R. C. Howard soon opened an office and was back in business. Shortly afterward R. C. was offered the territory of Arkansas. Here he appointed more subagents. For many years he had agents in California, Arizona, New Mexico, Oklahoma, and Arkansas.

In 1924, R. C. gave up all of his state contracts except Oklahoma because he did not want to be away from home so much.<sup>2</sup> Texas was again opened up for the sale of insurance, and R. C. secured Texas as well, figuring that the travel would be minimal.<sup>3</sup> At the same time, R. C.

<sup>2</sup>"City Man Mixes Insurance with Ministry, Successfully," in the Westbrook Collection, indicated that "slicing the six states from his territory cut a \$40,000 salary to \$20,000." Recall, those are 1924 dollars!

Howard, having felt the call of the ministry for many years, came to the group meeting at the Kelham Avenue location.

Brother Howard was sent out from Immanuel to minister to a group of twenty-eight who had no church and no charter. They did not even own the building in which they met. R. C. was a layman, a Sunday School teacher; but he had the God-given touch. He had the ability to transform this nucleus of twenty-eight into a vital, living, growing church. In twenty years the church grew from twenty-eight members to more than three thousand members. There were more than six thousand additions. Kelham established or supported nearly thirty missions, many of which became self-supporting churches.<sup>4</sup>

When R. C. Howard first came to Kelham, he found a small, disoriented, concerned group of people. They were concerned because there was a reversionary clause in the deed for the church property that stated when it ceased to be used for a church, the property would revert to the original owner. Like the children of Israel, they found themselves wandering in a wilderness. It seemed as if the very foundations of their faith were shaking. Their name and charter had been removed. Unknown to them, however, God, as He always does, had a man, in the person of R. C. Howard, who would lead them forward to greater heights than they had ever before known. Although he had never been an ordained preacher, he had been a deacon, a Sunday School superintendent, a teacher and worker in the church, and a successful businessman.

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<sup>3</sup>Five years later, the Herald of Liberty, King of Fraternal Orders, was reorganized into an old line legal reserve company, and R. C. Howard, Jr., joined his father in the insurance business.

<sup>4</sup>Robert C. Howard, Sr., *Autobiography*, 1941, (unpublished manuscript).

Marker embedded in the sidewalk at the original location of The Kelham  
Avenue Baptist Church, NE 14th and Kelham



Marker embedded in the sidewalk at the original location of The  
Kelham Avenue Baptist Church, NE 14th and Kelham



Quickly taking R. C. Howard to their hearts, the people at what had formerly been Kelham Avenue Baptist Church asked him to help them to reorganize into a church. The group that had moved to Twenty-third and Prospect used the Kelham Avenue Baptist Church name for only a short time. With the assistance of R. C. Howard the organization of a new church was soon perfected, and on May 11, 1924, it was formally organized with twenty-eight members.

These members were declared Charter Members of the reorganized church<sup>5</sup>:

BROWN, Mrs Roy	LANDIS, Ray
BROWN, T. E.	LANDIS, Mrs. Ray
ERICKSON, J. B.	MAGUIRE, Mrs. H.G. (Mary)
ERICKSON, Mrs. J. B.	OWENS, G. W.
EVANS, Mrs. Mollie	OWENS, Mrs. G. W.
GOODNER, R. D.	SHUMAKE, E. T.
HIGHT, Blanche	SHUMAKE, May H.
HIGHT, Mrs. S. W.	TIEFEL, George
HULL, Weltie	TIEFEL, Mrs. George
JONES, George	TIEFEL, Paul
KIMMEL, Bernice	WHITMAN, Mrs. Elizabeth
KIMMEL, B. L.	WHITMAN, Mrs. John
KIMMEL, Corrine	WHITMAN, John S.
KIMMEL, Mrs. G.T.	WHITMAN, Ruben

The Moderator of the meeting was E. M. Johnson, Clerk.

With the organization of a church the members had avoided the loss of their church property. Letters were issued to those members who desired them by Memorial Church. Shortly after, Memorial Church transferred the deed to the property, the charter, and the Kelham Avenue

<sup>5</sup>Minutes of The Kelham Baptist Church, Howard Memorial Library (Oklahoma City).

Baptist Church name to the reorganized church<sup>6</sup>. Upon completion of the church organization it was voted to call R. C. Howard as their minister. They agreed to pay him seventy-five dollars per month. He accepted the call as supply pastor, and became their pastor even though he was not ordained at the time. The church asked for the ordination of R. C. Howard to the full work of the gospel ministry. On June 15, 1924, he was ordained.<sup>7</sup>

*The Baptist Messenger*, June 18, 1924, in an article entitled, "Ordination of R. C. Howard to Full Work of the Gospel Ministry," reported,<sup>8</sup>

Pursuant to call of the Kelham Avenue Baptist Church where Brother R. C. Howard has been serving as supply pastor, a council of Baptist ministers and deacons met Sunday afternoon, June 15. The council was constituted as follows: Ministers A. B. Roberts, F. A. Godsoe, T. G. Netherton, W. S. Evans, R. C. Mills, C. E. Myrick, Hale V. Davis, W. W. Stogner, Richard McKinley, Dr. J. A. Price and Evangelist E. A. Petroff of Blue Mountain, Mississippi. Deacons T. E. Gant, W. S. James, George Husted, G. N. Longfellow, Ben Longfellow, W. A. Covington, T. W. Barnes, G. W. Stomp, D. R. Evans, George Tiefel, and R. E. Whitton.

The presbytery organized by electing F. A. Godsoe, moderator; W. W. Stogner, clerk; Evangelist E. A. Petroff to conduct the examination; A. B. Roberts to deliver the admonition; W. S. Evans to present the Bible; and T. G. Netherton to offer the ordination prayer.

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<sup>6</sup>The actual transfer, according to the original document, "Resolutions Adopted by Memorial Baptist Church" (Westbrook Collection), was June 7, 1925. The document itself is a curious instrument, with The Kelham Avenue Baptist Church (operating then as The Memorial Baptist Church) transferring title, rights, and property on Kelham Avenue to The Kelham Avenue Baptist Church. See Appendix B.

<sup>7</sup>Traditions circulated that Howard's pastor, Dr. Ridgeway, in an attempt to keep Howard at Immanuel called off the ordination service. It has good attestation from Katharin Tiefel Taylor, whose father was a deacon of Kelham at the time. Oddly enough, the article in *The Baptist Messenger* (which is printed in its entirety on pages 38-39, does not mention Dr. Ridgeway as having been present when his former Sunday School superintendent and deacon was ordained to the ministry.

<sup>8</sup>*The Baptist Messenger*, June 18, 1924.

Upon completing the examination, which showed that Brother Howard was well taught in the scriptures and sound in Baptist faith, the council recommended to the church that the ordination be proceeded with.

Rev. R. C. Howard is a successful businessman and has recently yielded to a call to preach which he has felt from childhood and according to his testimony even an active, devoted, self-sacrificing Christian life as deacon, Sunday School superintendent for years, teacher and worker could not take the place with him of complete submission to God's will. Brother Howard has been called as pastor of the recently reorganized Kelham Avenue Baptist Church and together as pastor and people, may they live and prosper, knowing the rich fellowship of those who walk and work with God.

With R. C. Howard as the leader, the growth of the Kelham Avenue Baptist Church was phenomenal. Brother Howard was a strong believer in tithing. He believed that everyone should give at least one-seventh of his time and one-tenth of his earnings to the local church. He certainly practiced what he preached. He never accepted any pay as pastor and gave much more than one-seventh of his time.

Although he never attended college or graduated from a seminary, Robert Clinton Howard became one of the most successful Southern Baptist pastors of his day. He was pastor of only one church and never received a dollar of salary because of his successful insurance business.

"City Man Mixes Insurance With Ministry, Successfully," an article in the Westbrook Collection, evidently written in 1945, twenty-one years into the ministry recites R. C. Howard's nightmare weekly schedule:<sup>9</sup>

The general schedule is: Monday morning, insurance dictation; Monday afternoon, church calls; Tuesday, all day, church work and sick calls, unless there is an emergency at the office. Wednesday, insurance, all day, unless there is a church emergency; Thursday morning, insurance; Thursday afternoon, church; Friday, calls on prospects and prepares

<sup>9</sup>Few people realize R. C. Howard, Sr., was only fifty-eight years old at the time of his death.

sermon; Saturday morning at the insurance office, and in the afternoon makes extra arrangements for Sunday services.

At night the pastor calls on prospects, has meeting, corresponds with the 200 service men of the church, many of whom he writes personal letters. He sends them Christmas candy and cookies and remembers them other holidays.

He says he never gets tired, never worries, but admits the routine keeps him pretty busy.

Of course, there are those days when three funerals occur the same morning, visiting religious leaders come to town, all the state representatives of his insurance company come to his office for a meeting, and an unexpected legal conference about church properties is called. But it all works out, he says.

It is because he places, 'First Things first,' he believes.

As the church continued to grow, it soon became evident that more room would be required. R. C. Howard expressed it this way<sup>10</sup>:

First we built on to the old original 24 foot by 30 foot. Then we built a tabernacle 30 feet by 60 feet where the Educational Building now stands. Then we purchased four more lots to the west of us on Fourteenth Street and then in 1928 we began the erection of the present auditorium, and then we purchased two more lots on the corner of Thirteenth and Kelham and moved the frame building to it. Then we tore down the tabernacle with the sawdust floor and built in 1936 our present Educational Building.

R. C. Howard was ordained in the middle of June; on July 2, 1924, bids were taken on the labor to enlarge the building. As early as June 11, almost five hundred dollars had been subscribed to the building fund. On Sunday August 17, 1924, Katharin Tiefel (Mrs. Karl Taylor) joined the church, as did Verna Darnold (Mrs. Francis Wolfe). On this same day, Mr. and Mrs. Albert Perry, parents of Mrs. Cecil (Helen) Cotner, joined.

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<sup>10</sup>*The Baptist Messenger*, May 31, 1946.

Those early years were exciting; Kelham grew explosively during this time period. In August, when R. C. Howard was barely two months into his ministry, forty members were baptized in a lake in the twenty-six hundred block of Northeast Sixteenth. In September the White Orchard Circle placed a memorial window in the church in honor of Sarah K. Bath. In January 1925, The Howard Memorial Library was started. In this same year the Ladies' Aid paid off the one-hundred-dollar note that had been borrowed to finance the new addition. In June, the first mission volunteer, Bernice Kimmel, came to Kelham.

Sometime during that year, Kelham purchased two lots near Northeast Fourteenth and Kelham, and Sarah Bath donated the corner lot. Plans were drawn to build an auditorium. It was to be a brick building, fifty feet by one hundred and ten feet, with a full basement. The auditorium was to seat eight hundred persons. There were seventeen classrooms, a nursery and a kitchen in the basement. The building was dedicated November 18, 1929. The dedicatory sermon was given by J. B. Rounds, Baptist State Secretary.

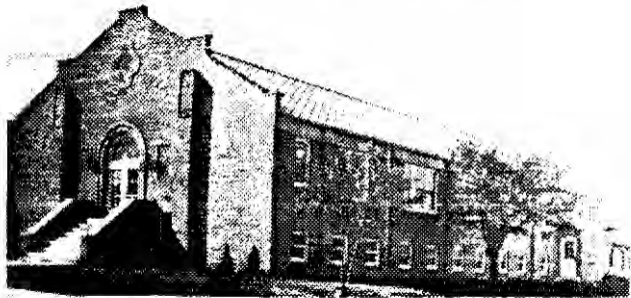
The new auditorium of The Kelham Avenue Church

Brother Howard had always been a believer in missionary work, his church having contributed more than seven thousand dollars to the missionary endeavor in the first four

years of his ministry. It was not long after the dedication that Brother Howard led his flock to be deeply involved in local missionary work.<sup>11</sup>

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<sup>11</sup>The different lists of Kelham's missions vary, depending on the source. Appendix C contains the best information available to this writer.



The new auditorium of The Kelham Avenue Church