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**Tension Subsides In Stricken
North Lake Tahoe Resort Area**

By Mark Smith

TAHOE CITY, Calif. (BP)--Things are returning to normal in this quiet Northern California resort community which was stunned March 31 by a massive avalanche that killed seven people and nearly wiped out the popular Alpine Meadows Ski Resort.

Gloom turned to jubilation when 22-year-old Anna Maria Conrad, an Alpine Meadows ski lift operator from Glendora, Calif., was found alive after being buried five days in the snow. Suffering from severe frostbite, doctors believed they would have to amputate portions of her feet and hands. Latest reports indicate, however, that her circulation is returning and no such surgery will be required.

Alpine Meadows did not reopen until April 11, the day after memorial services were held for 40-year-old Bernie Kingery, the ski mountain manager and avalanche expert who died in the snow deluge.

According to Dan Holzer, associate director of Tahoe Resort Ministries and pastor of the First Baptist Church of Tahoe City, Kingery was a "great supporter" of Tahoe Resort Ministries and a personal friend. Holzer and two other Tahoe City ministers conducted the memorial service. It was attended by more than 700 people, including a class of Golden Gate Baptist Theological Seminary students in the area for a special study, and 21 volunteer ski ministers of Tahoe Resort Ministries.

The avalanche, 15 to 20 feet high at the leading edge, cut a swath three-quarters of a mile wide down the face of the mountain. It was estimated to have been moving at 100 miles per hour when it tore through a ski patrol hut, slammed into the ski lodge and buried half the parking lot. Kingery was in the A-frame hut at the time.

The Alpine Meadows snowslide and several smaller ones in the North Lake Tahoe area were caused by a rare spring blizzard which dumped 12 to 15 feet of snow in the lake basin in four days. Some statisticians have called it the sixth worst snow storm in history in the northern Sierra Nevada.

Interstate 80, the major trans-Sierra route, was closed over Donner Summit for most of the four days the storm raged, and Highway 89 north of Tahoe City was closed by an avalanche.

The Alpine Meadows Resort had offered the Golden Gate students free skiing lessons and complimentary lift tickets for three days of recreational skiing scheduled as part of the course. Holzer had made the arrangements with Kingery and Werner Schuster, vice president for marketing at Alpine.

The seminarians took time out of their class to help Sue Skinner, a member of Holzer's church, uncover her home which was buried in a snowslide at Squaw Valley. That avalanche caused an estimated \$20,000 damage to the house, smashing living room windows, caving in a bedroom wall, breaking furniture and depositing snow three feet deep inside. The house next to Skinner's was destroyed.

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(BP) photo will be mailed to state Baptist newspapers by Golden Gate Baptist Theological Seminary.

Parents Cited as Cause
Of Youth Alcohol Problems

NASHVILLE, Tenn. (BP)--A major problem in dealing with alcohol among youth is good Baptist parents who drink socially, a Nashville psychologist and family counselor says.

"It's mostly learned at home," Howard Stevens told participants in a session on alcoholism and youth during a national youth ministry conference.

Among youth with alcohol problems, Stevens said personality problems, primarily a lack of self-esteem, is a major factor. Also, he noted many youth begin drinking as part of a desire to assume adult roles and to rebel against authority. "The more rebellious the child, the sooner he'll try alcohol," he said.

Noting that 90 percent of youth have tried alcohol by the time they graduate from high school, Stevens said peer influence also leads youth to experiment with both alcohol and drugs. "There is a peer approval necessity because there is so much self-doubt in this age group," noted Stevens, also an adjunct professor at Belmont (Baptist) College, Nashville.

Stevens said the desire to get high on alcohol is a less significant factor than a so-called need to be more sociable, to deal with frustration and unhappiness or to satisfy curiosity.

Use of alcohol is increasing most rapidly among youth who are failing in the educational system and "those who see no relevance of education to their lives or the problems of the world," he said.

Noting there is no single panacea for helping youth with alcohol problems, Stevens urged the youth ministers to become involved in caring ways with young people, to meet their needs for love and self-worth. "We don't give nearly enough psychological nurture to our children," he said.

Stevens also urged the ministers to become informed about alcohol and its effects, recognizing that many youth with alcohol problems come from Christian homes.

In working with youth with alcohol problems, Stevens said ministers should deal only with present behavior, avoid stereotyping and divest alcohol of its status and glamour.

"Youth see alcohol as a social beverage rather than as a drug," he said.

The four-day national youth ministry conference attracted more than 800 youth ministers from across the nation.

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Pastor Shouts
From Rooftop

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PHILO, Ohio (BP)--Pastor Grant Smith shouted from the rooftop the message that "He is risen indeed."

In fact, he delivered his entire Easter sermon from the roof of the parsonage, adjacent to the church building in this small town just south of Zanesville.

He promised the congregation he would preach from the parsonage roof the first time attendance reached 100. When it almost got that high Palm Sunday, he prepared "on faith" for rooftop preaching on Easter.

An overnight frost and high winds briefly threatened to interfere with fulfillment of the promise, but attendance reached 111 and Smith climbed onto the roof.

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Worshippers gathered in the yard and street to listen to the message. Many stood although chairs were provided for others.

The message could be heard two blocks away, Smith said, because of a sound system. He knows it could because some residents who live that far from the church site told him they sat on their front porch to listen.

Smith has made another pledge. He will preach from the rooftop again when attendance hits 200.

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Trend to Creative Financing
Helps Churches Plan to Build

By Charles Willis

Baptist Press
4/21/82

NASHVILLE, Tenn. (BP)--An erratic national money market is causing many churches to employ creative methods of financing buildings, not unlike the creative efforts of earlier generations, according to a Southern Baptist architectural consultant.

Churches are looking toward fund raising, church bonds, membership loans and volunteer builders to escape high interest rates and unpredictable adjustments in loan costs.

"Today, many churches that need to build find the financing situation frustrating and hopeless," said George Fletcher, a consultant with the Southern Baptist Sunday School Board's church architecture department. "Before the financial crunch, most churches could afford a debt of approximately 35 percent of their income. These same churches can now afford a debt of only 20 to 25 percent of their income. In many situations, this is not enough money to construct the needed building.

Recounting the history of church financing in light of today's needs, Fletcher pointed to a variety of financing methods.

"In the early years, churchmen cut the necessary number of trees, brought them to the building site, peeled off the bark, notched the logs and erected the building," he said. "The most skilled person in the congregation was elected construction supervisor."

As "portable sawmills" became available, each landowner donated trees for the project, and a committee bartered for the trees to be sawed into lumber. Most often, the sawmill owner got one log for each two he sawed into lumber for the church. Shingles for the roof were also cut from the donated trees.

"About the only cash needed was for nails," Fletcher observed, and a special offering was taken for this. Men of the church donated most of the labor, including hand-planing the rough lumber."

But after World War II, fewer landowners had trees to donate, and sawmill owners wanted cash instead of lumber in trade for their services. Cash was more plentiful than in earlier years, and bank loans to churches were obtainable at two or three percent interest. With money this easily available, most churches ceased raising money in advance or seeking donated building materials from members. A building loan could be paid off in equal monthly payments for ten years.

"The increasing cost of building was always relative to the local and national economy," Fletcher said. "Buildings were costing more, but people were earning more money and could afford to pay higher building costs."

By the 1960s, some churches became concerned about borrowing all money needed for building and began special fund-raising firms to do the job for them. To help these churches, the Stewardship Commission of the Southern Baptist Convention, with support and cooperation of the BSSB's church architecture department, had begun a fund-raising program of its own. By 1964, the title "Together We Build" was officially adopted to identify the program.

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"Churches that had become accustomed to simply borrowing funds for building were totally unprepared for the sudden change in the money market in 1979 and 1980," Fletcher observed. "When interest rates jumped dramatically from nine percent to nearly 20 percent, banks began to impose a 'floating interest rate.'"

Churches soon found that even if they could borrow an amount of money on which monthly payments could be afforded, an upward adjustment in the interest rate a few months later could raise payments beyond the church's ability to pay.

But Fletcher notes that some churches are turning to sources and methods of financing that have built-in safeguards against fluctuating costs.

Fund Raising: Many churches are making all-out efforts to raise money through "Together We Build" and "Building for Today's Challenge" programs. Some churches are raising 50 to 75 percent of the needed funds, and a few are raising the total amount.

"Every dollar the church raises saves between \$2.50 and \$3 in pay-back interest," Fletcher said. "This method of financing is similar to the one used by our forefathers. Instead of giving trees, members give their dollars."

Church Bonds: Bonds are coming to the forefront as a desirable method of financing because they can be offered at several percentage points below bank interest rates. Pay-back interest rates are fixed for the life of the bond.

"Even though bond interest rates are lower than bank loan rates, they are still high enough to be a good investment for church members and other interested persons," said Fletcher.

The church loans division of the Home Mission Board is developing a church bond program that will be available to all Southern Baptist churches.

Membership Loans: Churches can determine the amount of money to borrow and invite members to loan the money out of their savings. A legal contract and a pay-back schedule is drawn up for each member granting a loan.

"By this method," Fletcher observed, "all members are given an opportunity to lend according to their abilities."

Volunteer Builders: The trend toward volunteer building teams who donate time and labor to churches other than their own is gaining momentum. In many cases, large churches assist smaller churches through such a program.

"For most building projects the construction costs are 40 percent for materials and 60 percent for labor," Fletcher said. "Therefore, these volunteer teams have, in effect, financed 60 percent of the building project."

While it is a discouraging reality that churches may never again obtain money easily for building projects, the fact remains that growing churches must have adequate space for persons they hope to reach, teach, win and train.

"The financial dilemma is not all bad," Fletcher said. "It will bring with it a renewed stewardship commitment on the part of church members. The end result will be churches that continue to meet their building needs with a more committed membership."

Campus Ministers Meet
To Examine Opportunities

NEW ORLEANS (BP) -- The Association of Southern Baptist Campus Ministers will look at the trends and opportunities for campus ministries when it meets in New Orleans June 13-14.

The association is one of several groups which will meet in advance of the 1982 annual meeting of the Southern Baptist Convention, June 15-17 in the Louisiana Superdome.

The campus ministers will meet at St. Mary's Dominican College, beginning at 1:30 p.m. Sunday and will continue through a 7 p.m. banquet Monday, June 14.

"We are trying to look at the trends which will be facing us in campus ministry," said Skip Noble Jr., campus minister at Louisiana State University at Shreveport, and program vice president of the ASBCM.

Key speakers will include Pope Duncan, president of Stetson University in DeLand, Fla., and Bill Clohan, who recently resigned as undersecretary of the Department of Education in the Reagan administration.

Duncan will address the ministers on the needs for ministering to faculty and "possible future areas of positive and negative tension between campus ministry and academia." Clohan will discuss the "case for separation of church and state in higher education."

"There will be a dialogue portion and we hope the speakers will be able to field a lot of questions on the legal aspects of campus ministry as well as on the economic aspects of the Reagan administration," Noble said.

The Reagan administration has proposed budget cuts which could slash aid to students by as much as 50 percent, an action which has caused concern among educators.

Also scheduled to speak is Howard Foshee, director of the division of Christian development at the Baptist Sunday School Board in Nashville, Tenn., who will discuss the future directions of National Student Ministries, which is part of the BSSB.

Officers of the ASBCM are Geneva Metzger, Greensboro, N.C., president; Russ Arch, Boulder, Colo., vice president-administration; Neal Schooley, Stillwater, Okla., vice president-publications; Dan Haskins, Cookeville, Tenn., vice president-membership, and Noble, vice president-program.