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ACTS Refinancing
Plan, Loan Okayed

By Dan Martin

NASHVILLE, Tenn. (BP)--A plan to refinance American Christian Television System (ACTS) has been approved by the Southern Baptist Convention Executive Committee.

During its September meeting, the committee approved a proposal which would allow the SBC Radio and Television Commission--parent organization of ACTS--to borrow up to \$10 million with a 10-year payback and to conduct a five-year \$10 million fund raising campaign.

The loan would allow the RTVC to pay off an estimated \$8.5 million debt, giving them relief from large payments required if the debt is retired in the maximum three-year limitation of the SBC Business and Financial Plan, thus improving the cash flow situation.

"We believe this restructuring of the debt is essential at this point to the continuing operation (of ACTS and the RTVC)," said Harmon Born, an Atlanta auto dealer and chairman of the Executive Committee's special committee appointed in February to study the financial situation of the Fort Worth, Texas-based agency. He added it "gives them financial relief they need for continuing operations and programming."

According to background material provided to Executive Committee members, RTVC "has been confronted with large expenditures" to start the network, which was launched in June of 1984. It added "it is recognized that the ACTS undertaking will require long term, ongoing expenses beyond those which can be supported by the Cooperative Program allocation."

Born said conditions of the approval are "very stringent...designed to help them develop a definite plan to retire their indebtedness without having to add additional indebtedness." He said "significant restrictions" are built into the plan, including a limitation to total debt, requiring RTVC trustees to take a more aggressive role in management and specific requirements of reporting financial status to the Executive Committee.

Born told Baptist Press the "idea is that whether it is an individual, a corporation or an organization, you need to take in more money than you pay out."

Fred Roach, a Dallas homebuilder and RTVC trustee, said the plan means "ACTS will be slowed down to the right level; we will do as we have the money to do." He added the decision also means "RTVC trustees have taken a much more significant role in working with the management of the commission in meeting financial obligations."

The plan approved by the Executive Committee was hammered out in six months, which Roach characterized as a "very hard six months." RTVC President Jimmy R. Allen said: "The whole process was painful but was a good learning process."

Born said the Executive Committee delayed action in February "because we had a strong feeling we did not want to go ahead with any recommendation based on a partial set of facts."

According to information provided at the meeting, ACTS got into financial trouble "when preliminary projections proved too aggressive and optimistic and have not been achieved." Other information indicated planners expected ACTS to reach 14 million households by mid-1985. RTVC officials report the network has reached only 2.6 million households.

Allen said some of the "preliminary projections were questions rather than statements, and admitted the "growth rate has been much slower than anticipated." He added gift income also did not develop, which ACTS planners counted heavily on to make the system financially viable.

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SOUTHERN BAPTIST HISTORICAL
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Roach said there was "a lot of dreaming in the early days" of ACTS. "There was no roadmap; no one had ever done this before. We are still doing a lot of dreaming (about ACTS, its ministry and potential) but we are basing the dreams on history now."

The RTVC came to the Executive Committee in February 1985, asking permission to borrow \$10 million with a 10-year payout and to conduct a convention-wide campaign to raise \$12.5 million. Both requests require the SBC Business and Financial Plan be waived.

In February, the commission was given permission to conduct a three-year, \$6 million fund raising campaign, but a final decision on restructuring of the debt was postponed until September. At that time the seven-member committee was appointed to work with RTVC trustees and administrators to develop sound financial and operational data.

In addition to Born, other Executive Committee members on the special committee are Dewey Presley of Dallas, immediate past chairman of the Executive Committee; David Maddox of Fullerton, Calif., current chairman; William Collins of Memphis, Tenn.; Ann Smith of Greensboro, N.C.; Kenneth Mahanes of Dayton, Ohio, and Frank Ingraham of Nashville.

When the plan was presented to the Executive Committee, member Paul Pressler of Houston asked about "reports" the RTVC is experiencing "\$75,000 per week negative cash flow" and noted predictions the deficit will increase to \$100,000 per week. "Is this (the plan) going to bring costs into line or is it just borrowing more money?" Pressler asked.

Roach replied the deficit will be an estimated \$1.5 million during the next six months, after which the loan should have been negotiated, relieving some of the financial pressures. "We will go from a \$3 million (shortfall) last year to a \$1.5 million this year to zero next year (with the restructuring)," he said.

The action says "the commission will operate...within its income and the Business and Financial Plan," and specifies "there should be no liberalization of the perimeters in the (10-year) interim." It adds the RTVC "shall comply with the letter and the spirit...."

The plan calls for the RTVC to report to the Executive Committee on "all aspects of its financial operations" in detail and on a schedule and in a format specified by Executive Committee President Harold C. Bennett.

The commission "will apply for no other loan during the 10-year period, nor shall the commission extend or vary in any or renegotiate the terms of existing indebtedness... which is not in compliance with this agreement and the Business and Financial Plan."

The plan allows the commission to "engage in short term borrowing" up to a maximum of \$900,000, but says any short-term loans "must be liquidated in full for a period of ninety consecutive days out of each 15-month period." It also requires that "all income, not restricted by written trusts, received by the commission from any source, including Cooperative Program funds, shall be first used for the repayment of principal and interest on all indebtedness...before any income is used for any other purposes."

The agreement also allows the commission to borrow for capital purposes in amounts not to exceed 20 percent of the principal payments made on the \$10-million loan. Born explained that when the RTVC had paid back \$2 million, for example, it could borrow up to \$400,000.

In approving the fund raising campaign, the action requires the RTVC to make reports on all fund raising activities, to conduct no other financial campaign and to base the solicitation campaign on "current and complete financial information and projections shall be based on experience and current research data."

Allen said plans currently are underway for major campaigns in Birmingham and Mobile, Ala.; Atlanta, and Baton Rouge, La., and for "telemissions" campaigns in "40 or 50 cities" in October.

The Executive Committee action required RTVC trustees to adopt the terms and conditions. Allen said he had sent notification to trustees and is planning a conference telephone call and mail vote. He added he expects the vote to be completed by late September.

Nigeria Legend, Hattie Gardner,
Dies After Long-Awaited Visit

MCBEE, S.C. (BP)--Hattie Gardner, who spent years as a missionary in the Nigerian bush after others told her she was too small and weak to survive there, died Sept. 18 after a long-awaited visit to Nigeria. She was 82.

She died in Hartsville, S.C., of complications related to malaria that struck two days after she returned from a visit to Nigeria for the 50th anniversary of the Baptist Girls' School in Shaki, where she was principal for several years.

She had planned the trip earlier, but family illness and postponement of the celebration because of economic problems in Nigeria had made her wait. Churches gave her more than \$5,000 to pay for the trip.

In Nigeria, she became something of a legend for her determination to do what others considered impossible for her. When she sought appointment as a missionary to Nigeria, she was told she was too small to stand up to the rigors of life in Africa. "God made me, and he knew my size when he called me to be a missionary," replied the five-foot woman.

After 15 years of teaching in Baptist girls' schools in Nigeria, she volunteered to work among the Batonu tribe of eastern Nigeria after the mission was unable to find a man to take the post. When her fellow missionaries questioned her ability to survive, she told them she'd come out when they found a man to work there. She retired at age 70 before that day came.

She once defined her basic task among the Batonu tribe as living "Christlike" until people who could not read and learn of Jesus through the Bible could see him in her life. For years, she lived in a trailer, which she pulled with a Land-Rover, spending most of her time out among the the villages. She dispensed aspirins and other pills, swabbed sores and taught about Jesus. Later she lived in a little room built onto one of the churches and cooked outside under a tree.

She oversaw construction of Baptist schools and churches, advised teachers and pastors, helped plan associational meetings and supervised literacy workers. She assisted in writing the first reader in the Batonu language and a supplementary reader of Bible stories. She began literacy classes for adults and a primary school for children.

After 38 years as a Southern Baptist missionary in Nigeria, she refused to relinquish her commitment to missions when she retired in 1973. She lived simply in a trailer and saved from her pension and honorariums to give repeatedly to missions--including at least one five-figure gift last winter.

She continued to give smaller sums, including a charitable gift annuity which was to go to the Foreign Mission Board upon her death. Her most recent gift, in late spring, was designated for overseas schools which train pastors with too little education to attend seminary. In a letter accompanying one of her gifts, she wrote, "You need not be praising me. I'm trying to do what every Christian should do--putting God first."

After returning from the mission field, she cancelled other plans and settled in her hometown of McBee to care for a brother and sister who were ill. After their deaths in 1982, she became more active as a mission speaker at camps and in churches. She was Woman's Missionary Union director at Gum Branch Baptist Church outside Hartsville and helped with a children's Sunday school class. The church's Lottie Moon Christmas Offering rose almost every year after she returned from Africa and the church became first in overall per capita missions giving in its association.

She graduated from Campbell College, Buies Creek, N.C., and Coker College, Hartsville and attended Baptist Bible Institute (now New Orleans Baptist Theological Seminary), the University of North Carolina at Chapel Hill, and George Peabody College for Teachers and Scarritt College for Christian Workers, both in Nashville, Tenn.

Before her missionary appointment, Miss Gardner taught school in Rockingham, N.C., for one year. Memorial services for Miss Gardner were held Sept. 22 at Gum Branch Baptist Church. She donated her body to a teaching hospital.

Peace Committee Schedule
Set; Spirit, Prayers Praised

NASHVILLE, Tenn. (BP)--The Southern Baptist Peace Committee made its first regularly scheduled report Sept. 18 when chairman Charles Fuller addressed the Executive Committee of the Southern Baptist Convention.

Fuller announced the dates of the next four committee meetings. The committee is seeking solutions to the problems which have plagued the 14.4-million member denomination for several years and listed several specific "reasons for optimism."

Admitting the optimism, "prevails in varying degrees," Fuller cited the spirit of committee members has been a source of encouragement since the first meeting. "Despite the sharp differences between us, there is a conviction God will bless the honest attempts to face the facts of our controversy," he said.

At the next meeting, Oct. 8-9 in Nashville, each of the 22 committee members is to have submitted a 350 word statement, identifying the theological issues which beset the denomination. "This is not to ignore the structural, political and parliamentary matters which have been brought to our attention," Fuller added.

Fuller also said he was encouraged by the spirit of prayer which marked the deliberations and by the "many reports of intercessory prayer, all across our convention," for the Peace Committee. A group of Roanoke, Va., lay persons are meeting each Tuesday at 6 a.m. to pray for each committee member by name and Fuller has received numerous letters each week pledging the prayer support of churches, prayer groups, pastors' conferences and individuals.

Executive Committee members were requested to do five things, by Fuller:

Pray daily for the Peace Committee, encourage others to pray, communicate their concerns and suggestions directly to the committee, to lower the profile and restrain from unnecessary rhetoric regarding the controversies and to "turn a deaf ear to the cynics, skeptics, pessimists and defeatists."

Fuller pointed out "cynicism and skepticism are not theological postures belonging to any one doctrinal persuasion. Cynical moderates and skeptical conservatives make strange bedfellows."

The committee has scheduled meetings in Atlanta Dec. 10-11; Dallas Jan. 21-22, and back in Nashville Feb. 25-26. Additional meetings will be announced later.

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Chicago Professor Stresses
Uniqueness Of Small Church

By Sherri Anthony Brown

Baptist Press
9/19/85

TALLADEGA, Ala. (BP)--"The small church is not a large church waiting to grow up," a professor of a Presbyterian seminary recently told Baptist mission workers from six southern Appalachian states.

Carl Dudley, from Presbyterian McCormick Seminary, spoke three times at the Southern Appalachian Regional Conference, sponsored by the rural-urban missions department of the Southern Baptist Home Mission Board.

Dudley, professor of church and community at the Chicago seminary, pointed out "there is no place you do not find small churches. They are not limited to any socio-economic or geographical area."

Rural area directors of missions and pastors who attended the conference came from the southern Appalachian region. This 164-county region covers parts of Mississippi, Alabama, Georgia, Tennessee and North and South Carolina, and is the home of 6,528 Southern Baptist churches.

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The small congregation is different in quality and experience from the bureaucratic environment found in large churches, claimed Dudley. The small church is a "relational group tied together by commonly shared experiences of emotion."

Dudley divided church members into three categories. Organizers are the managers, doers, fixers. They make it happen, even if they don't do it themselves. Pastors gravitate most rapidly toward this group, according to Dudley.

Socializers provide the "emotional glue. They are the story tellers, although they never retell the same story. Pastors acknowledge socializers, but often only as a nuisance," he said.

The saints are those closer to God than others--the ones who counsel, console and listen. "And this is the group least recognized by pastors," said Dudley.

These three categories make up a primary group in which everybody wants to know everything about everyone else. "Their stories make the church. You can't belong to their church till you've heard and celebrated their significant stories of the past." Annual events are often the way a church can shape it's future by it's past, Dudley explained.

Small churches want to love their pastors, said Dudley. "They want someone who has invadeable space--someone who cares. They get this by telling stories of the time the pastor blew it." They talk of their pastor's humanity, not that they want his professionalism less, but because they want his humanity more, explained Dudley. "They need someone they can trust with their pain. Someone who is also vulnerable."

In the small church, "everyone has a place, and if someone is not in his or her regular place, they are missed," asserted Dudley.

Place such as a specific church pew can become idolatrous, Dudley admitted, but not if it doesn't get in the way. "The small church has intuitively understood the power of place--and celebrated it."

Bob Tilley, supervisor, Tennessee Valley Authority (TVA), community economic analysis, relayed population, employment and income information for the southern Appalachian region. The projected increase over the next 20 years in the life expectancy and per capita income will create more mobility of people who will be healthy longer, he predicted. "Churches will have to readjust to meet the needs of these older people," he said.

In another message, Home Mission Board President William G. Tanner of Atlanta stressed the importance of being true to the history an tradition of those of the region. Tanner traced the history of Southern Baptist missions in the Appalachian region, noting significant changes in recent years. "But the gospel never changes and that's what we have to share with the people of the mountains."

West Virginia Getting On Board(s);
10 Pioneer Conventions Waiting

By Craig Bird

NASHVILLE, Tenn. (BP)--The West Virginia Convention of Southern Baptists has become the 27th state convention to qualify for representation on the boards and commissions of the Southern Baptist Convention.

And the 10 conventions not allocated spots on the boards are pushing for new guidelines which would make them eligible for positions on the decision-making bodies on the agencies of the 14.4-million member SBC.

The matter is being studied, for the fourth time, by a workgroup of the SBC Executive Committee. A seven-member committee will report in February 1986.

Under present guidelines a convention affiliated with the SBC must have 25,000 members before applying for representation.

That rule, which West Virginia met by having 25,665 members by mid-1984, has been a longtime irritant to the smaller conventions which contribute to the national unified budget, the Cooperative Program, and send messengers to vote on business matters at the annual meeting of the SBC but are not allowed to sit as agency trustees or even serve as tellers or on the Resolutions Committee during the SBC meetings.

Older conventions are wary of changes which could weaken the national representation of the hundreds of thousands (in some cases millions) of members in their states.

The study committee includes two executive directors from the "unrepresented" conventions (James H. Currin of New England and Ernest B. Myers of Nevada); two executives from older conventions (Rheubin L. South of Missouri and Dan C. Stringer of Florida); two Executive Committee members (John Sullivan, pastor from Shreveport, La., and Darrell Robinson, pastor from Mobile, Ala.) and the president of the Executive Committee, Harold C. Bennett.

According to The Quarterly Review, at the end of 1984 the New England convention had 13,864 members while Nevada had 18,023. Missouri reported 623,260 and Florida 871,113. Five conventions have more than one million members (led by Texas, 2,361,089), while the smallest membership reported was Wyoming (11,644).

Other non-represented states are: Alaska, Hawaii, Minnesota-Wisconsin, New York, Northern Plains, Penn.-South Jersey and Utah-Idaho.

The 10 states have asked the Executive Committee to also look at the discrepancy between its standard and standards used by the Home Mission Board and the Baptist Sunday School Board which recognize state conventions when they have 12,000 members and 80 churches.

Because of the decentralized structure of the SBC, no entity is required to follow the lead of other agencies or entities.

But while 10 conventions work and wait, West Virginia will apparently see its first members seated on committees and boards next June when the SBC meets in Atlanta. Convention messengers will be asked to officially recognize West Virginia. Later in the same meeting the Committee on Boards, Commissions and Standing Committees will present nominations which will include West Virginians if the state has been officially recognized.

All votes in the Committee on Boards (which nominates trustees to all the SBC national agencies and the Executive Committee) will be recorded with and without the West Virginia votes in the remote possibility messengers refuse recognition.

Each state has a church related and a non-church related representative on the Committee on Boards. Three pastors were nominated for the first slot and two laymen for the second. Elected were Ron Dillon, pastor of Grace Baptist Church in Parkersburg, W. Va., and four-time president of the West Virginia convention, and Fred Morgan, a lab technician at a chemical plant and a member of Fairlawn Baptist Church in Parkersburg (which he started in his home).

NOTE TO EDITORS: FOR POSSIBLE USE WITH WORLD HUNGER DAY EMPHASIS

Ethiopian Highlanders
Walk A Trail Of Tears

By Robert O'Brien

RABEL, Ethiopia (BP)--Look in all directions, Berhanu, and try not to believe you see nothing but dry, rock-strewn desolation.

Push from your mind the hunger pains gnawing inside as you put one foot before the other, heading toward salvation or oblivion.

Try not to think about the family, children, friends who stumbled and fell for the last time on their trail of tears across Ethiopia's highlands.

Try to quell the desperate loneliness a person feels when life ebbs away.

Squeeze the hand of your wife, Alamaiyu, stumbling along beside you, and realize you must keep her and little Getachew and Negussie moving, keep them hoping. There's nothing else you can do for them now--and that hurts the most.

Summon up all the courage of your proud Ethiopian heritage, Berhanu. Refocus your glazed eyes and point them toward the next hill. Tell yourself this surely can't be the end. Not for you and your family--what's left of it.

Keep on, one foot after another. Hope lies over that hill or the one beyond that. You can't stop now. Surely someone, somewhere out there cares whether you live or die.

Word filters back along the trail of tears that "feringe" (foreigners) far up ahead have brought food and medicine to Rabel...

...Alamaiyu, Getachew and Negussie move on--alone.

Try hard, Alamaiyu, not to dwell on the thought that it's too late for your husband. Berhanu kept you and the children going. Now it's up to you.

Let hope surge in your heart for the two little ones you continue to shepherd through the barren highlands. Calm your fear for 18-month old Negussie, who lies too quietly in the sling on your back. Check for signs of life and keep on.

He's still breathing. Hurry to Rabel or he'll die. It's still so far away.

Stop to comfort four-year-old Getachew. His legs are too spindly to keep up, and you don't have enough strength to carry him, too.

Don't let him see you cry as you make the decision you must. Keep him hoping. Find a safe spot for him to wait for you and remind him again and again not to stray.

Give him all you have left and tell him what a brave boy he is to wait here while you find help to save his baby brother's life.

Pray he'll wait. Pray he'll be safe.

Pray the "feringe" will really be in Rabel and that they'll help you. Pray you'll have the strength to return.

Keep one foot following another through the sunbaked, parched terrain, Alamaiyu. Forget the sore, swollen feet. Keep moving and watch out for the jagged rocks.

Wipe the dust from your eyes. They're crusted now. Negussie's eyes have long since crusted shut. Look up ahead at all the people on that plateau. Could that be where the "feringe" are? Try to forget your fear of the strange "feringe." Now they're your only hope.

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Move through the crowd. Look through the gate. Catch yourself quickly. Your knees are buckling. Slowly realize hands are touching you. Refocus your eyes. Bask in the warmth of that touch. It's been so long since anyone touched you so gently.

Marvel at the "feringe" with white skin--white skin!--washing Negussie's crusted eyes. Watch him twist his head trying to drink the water as it trickles down his cheek.

Listen to their strange tongue and wonder at their smiles. Their words--though unintelligible--speak with love. Their touch brings such comfort.

Try to kiss their feet in gratitude and stare amazed as they lift you up, embrace you and then kneel to tend your sore feet. Eat the food. Let the strength flow back into your body and your mind grow clear. Rest. Sleep.

Now, hurry back down the trail, passing the word that help is ahead, and looking for Getachew. Pray you'll find him.

There! He's there!

Embrace him. Smile into his glazed eyes. Tell him, "Come, Getachew. Your little brother is safe with the 'feringe' friends who call themselves missionaries. Now I must take you there. Their food is so good and they love us.

"You won't believe it, Getachew. I tried to bow down and kiss the feet of the white 'getoch' (lords) but instead they knelt down and washed mine."

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This article was adapted from the September issue of The Commission magazine, publication of the Southern Baptist Foreign Mission Board. Robert O'Brien, FMB overseas news coordinator and communications consultant, has visited Ethiopia four times. This article is based on true events, although the names have been changed.

(BP) photo mailed to state Baptist newspapers by Richmond bureau of Baptist Press

Parliamentarian Sees
No Violation Of Bylaws

By Mark Kelly

Baptist Press
9/19/85

MEMPHIS, Tenn. (BP)--The parliamentarian who made a controversial ruling during June's annual meeting of the Southern Baptist Convention sees "absolutely no violation" of SBC bylaws in the ruling, as alleged by a Birmingham, Ala., layman.

Wayne Allen, pastor of Briarcrest Church, Memphis, Tenn., defended SBC President Charles Stanley's decision to rule out of order a motion by messenger James Slatton to amend the report of the SBC Committee on Committees.

News reports indicated a Birmingham layman, Robert Crowder, retained an attorney and intended to file suit if the SBC Executive Committee did not take steps to remedy what he alleged were violations of SBC bylaws involved in the ruling.

Allen denied Crowder's claim Stanley had violated bylaws and messenger rights by ruling the motion out of order, ignoring points of order on the matter and refusing calls for a floor vote on the ruling.

"There was absolutely no violation of the bylaws involved," asserted Allen, who said he had based his decision on three assertions: (1) nominations to the Committee on Boards may be made only by the Committee on Committees, based on an interpretation of the language of bylaw 16(1); (2) the Committee on Committees brings nominations, rather than a report to the convention, and (3) since the bylaws do not provide otherwise, under Robert's Rules of Order, nominations may not be amended.

Critics of the ruling have contended the nominations of the Committee on Committees, like those on the Committee on Boards, constitute a report, which becomes the property of the body on its presentation. Messengers may then deal with it as they please, it is argued.

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Much of the difficulty surrounding the ruling arose out of what Allen called "abnormal" procedures specified by the bylaws.

He noted the "distinctive language" of bylaw 16(1), which he interpreted as meaning only the Committee on Committees may make nominations to the convention for the Committee on Boards. In addition he said bylaw 16(8) provides for amendments to the "report" of the Committee on Boards, adding both processes were departures from established parliamentary procedure and "conflicted" with Robert's Rules of Order.

"The crucial distinction we saw was that the bylaws specifically state the Committee on Boards' nominations can be amended," said Allen. "This is a violation of Robert's Rules of Order, but bylaws can override those rules." The bylaws make no such provision in regard to the Committee on Committees, he added.

Since no provision is made for amendments to that report, Slatton's motion was out of order, Allen reasoned. Moreover, on the interpretation that the bylaws require a person be nominated by the Committee on Committees, Slatton would have been ruled out of order even if he had offered additional nominations, rather than an amendment, Allen said.

"The bylaws require that a person be nominated by the Committee on Committees," he said. "That is not a normal process.

"Personally, I think we would be better off to totally conform with Robert's Rules of Order in the process of nominations and elections," he added. "Unfortunately, neither process is followed strictly."

Based on this interpretation, Allen said all three convention parliamentarians had agreed messengers either accept or reject the nominations presented by the Committee on Committees. Should they reject them, a new slate would be prepared by the committee. Only nominations presented by the Committee on Committees may be considered, however, he held.

Allen said he sees no difficulty with that procedure "if that's the way messengers want to do things." He added: "That's the way we have interpreted the bylaws and a precedent has been set. If that's not what we want to do, the thing to do is rewrite the bylaws and let the convention vote on how they want to do it.

"A convention vote is the way to resolve this thing, not a court of law," he concluded.

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(Mark Kelly is a staff writer for the Arkansas Baptist Newsmagazine.)

Greg Warner Named
Florida Associate Editor

Baptist Press
9/19/85

JACKSONVILLE, Fla. (BP)—Greg Warner, news coordinator for the Southern Baptist Convention Radio and Television for the past five years, has been elected associate editor of the Florida Baptist Witness effective Oct. 1.

The New York native grew up in the Lakeland, Fla., area, graduated magna cum laude from Florida Southern College (1976) in Lakeland with a bachelor of arts degree in communications and earned the master of divinity degree from (1980) Southwestern Baptist Theological Seminary in Fort Worth, Texas, and the master of arts degree in journalism from North Texas State University (1985).

During his college years, Warner worked as a part-time sports reporter for the "Ledger" of Lakeland and was editor-in-chief (1975-76) of "The Southern," campus newspaper of Florida Southern College.

Following graduation from college, he worked for one year for the Florida United Methodist Conference in Lakeland as a printer and photographic darkroom technician. During seminary years, he was a newswriter for the public relations office of Southwestern seminary.

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~~Listed in Who's Who Among Students in American Universities and Colleges, 1976, Warner has~~ had articles published in Christian Century, Christianity Today and Religious Broadcasting. He has received awards for his writing from the Baptist Public Relations Association and the International Association of Business Communicators.

Warner married his high school sweetheart, Cheryl Lynn Busing, in 1976. She holds bachelor and masters degrees from Texas Christian University and is a speech pathologist. The couple have a two-year-old son, Dane.

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Church Staffers Guaranteed
Life, Medical Coverage

Baptist Press
9/19/85

DALLAS (BP)--From Oct. 1 to Nov. 30, any Southern Baptist church staff member and their dependents who apply for life and medical coverage through the Annuity Board will be guaranteed coverage.

The coverage becomes effective Jan. 1, 1986. Normal underwriting procedures of all applicants will resume Dec. 1, 1985.

Annuity Board President Darold H. Morgan said the special emphasis is designed to allow all eligible church staff members, especially those persons who have been declined life and medical coverage, the opportunity to obtain this protection.

A highlight of the open enrollment period includes guaranteeing both healthy and unhealthy applicants identical coverage under the current medical and life plans.

Applicants who enter the program with medical problems will not be covered for their pre-existing conditions for 24 months but if they do not receive treatment for these conditions during the first 12 months, coverage will begin at that point. However, all ailments occurring after admission into the medical plan will be covered.

Persons currently participating in the program who have restricted coverage will have all of these restrictions lifted so as to provide full coverage.

Morgan noted that everyone who participates in the program from Jan. 1, 1986 through Nov. 30, 1986 will receive free coverage for December 1986.

Life rates will be reduced up to 30 percent for some age groups and dependent life coverage will be increased from \$2,000 to \$4,000 for the spouse and the dependent children's benefit will be \$2,000. The deductible for accident coverage also will be eliminated.

Persons employed 20 hours per week by a Southern Baptist church and their dependents are eligible to participate.

Morgan said most church staff members will receive information about the special enrollment period by mail in early October. He said this information can also be obtained by calling the Annuity Board toll free number, 1-800-262-0511, or the state annuity representative.

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(BP)

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