



BAPTIST PRESS

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86-72

Senate Tax Reform Plan Would Retain Key Annuity Benefits

By Kathy Palen

WASHINGTON (BP)--A just-released summary of the U.S. Senate Finance Committee's tax reform proposal reveals the committee approved an amendment to the plan's original provisions for 403(b) tax-sheltered annuity contracts--such as those offered by the Southern Baptist Convention's Annuity Board.

The committee voted 16-4 to adopt an amendment by Sen. David H. Pryor, D-Ark., to retain current law regarding 403(b) plans--also referred to as retirement income accounts.

The tax reform plan originally submitted by committee chairman Sen. Bob Packwood, R-Ore., called for the same provisions for 403(b) plans as contained in the House proposal approved late last year.

The House version would distinguish between employer and employee contributions to 403(b) plans and place a \$7,000 cap on annual employee contributions. The House plan also would override a current provision that allows a participant to designate a portion of his salary as a "catch-up" device for years in which he was able to put little or nothing into a retirement plan.

In addition to reversing the contribution cap and catch-up provision, the amendment also differs with a House-passed 15 percent penalty tax on early withdrawals from tax-sheltered annuities.

Still in place in the Finance Committee proposal is a provision that would stop individuals covered by a tax-favored retirement plan--such as a 403(b) plan--from deducting their contributions to Individual Retirement Accounts.

The committee's proposal has not yet been written into a bill and introduced before the full Senate. If the full Senate approves the committee's tax reform plan, it then will go to a conference committee to be reconciled with the House version. Should a compromise be reached by the conferees, the conference report would have to be approved by both houses and then sent to the president for his approval.

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SBC Employment Future Bright For 'Flexible' Seminary Grads

By Greg Warner

Baptist Press
5/14/86

JACKSONVILLE, Fla. (BP)--For the first time in 10 years, the number of persons preparing for ministry in American seminaries dropped last year--down 0.6 percent to 52,794--according to the Association of Theological Schools.

Meanwhile, the number of students in Southern Baptist seminaries has continued to grow, now surpassing 12,000. But that growth may carry with it some problems for the graduates-to-be.

Southern Baptist seminary enrollments still are swelling from an influx of students from the "baby boom" generation. Unfortunately, that increase has not been matched by significant growth in the number of churches in which they can serve. Other factors in the enrollment equation, such as an increase in women students and in firings of ministers, prompted a recent study by the Southern Baptist Convention Inter-Agency Council.

The results of the study were presented as good news to the SBC Executive Committee earlier this year. "There are currently more Southern Baptist positions 'in ministry' than there are trained ministers to fill them," the report concluded.

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SOUTHERN BAPTIST CONVENTION
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Researchers estimated there are at least 77,476 ministry positions in Southern Baptist churches, agencies and institutions. At least 68,154 people have been trained by Baptist seminaries and colleges since 1950, comprising a pool of qualified employees for these positions.

The report predicted similar patterns will exist during the next 10 years, with ministry positions increasing to at least 97,094. The report did not estimate the number of trained ministers who will be available by that time.

Arthur Walker Jr., executive director of the Southern Baptist Convention Education Commission and one of the researchers, said that figure is difficult to gauge, but added the number of ministerial graduates from colleges and seminaries, now averaging 2,500 per year, will likely drop in the next decade.

"Within the foreseeable future, we're not going to have any more ministers than we have places of service," Walker said. "The problem is getting the people who are available to the places that are available."

The growth in ministry positions will not be in "traditional county seat churches" of the South, but in pioneer areas like the Northeast and Northwest, Walker said. That means graduates will have to be more flexible about where they want to go.

Commenting on the study in a recent alumni newsletter, Southwestern Baptist Theological Seminary President Russell H. Dilday said the results should put to rest concern that SBC seminaries are training too many ministers and that a significant percentage of seminary graduates never find church-related employment.

Research indicated only 12 percent of seminary graduates since 1950 have never had ministry positions. Since this figure also includes spouses of employed ministers and graduates who are serving overseas or in other denominations, it was interpreted as a low percentage.

In most cases, the study indicated, those never employed in ministry seem satisfied with their situations, which were most often the result of personal choices unrelated to their ministry training.

It was noted, however, only 68 percent of seminary graduates since 1950 currently are employed in ministry.

Figures differed for trained ministers who graduated from Baptist colleges but never attended seminary—31 percent have never been employed in ministry and 48 percent are not currently employed in ministry. These percentages were attributed to the college students' uncertainty about their call to ministry and lack of commitment to that call.

Another factor complicating placement of trained ministers, the study observed, is the "informality and ambiguity" of the Baptist "system," which often makes linking of ministers with churches dependent on personal contacts and other factors unrelated to training.

The study showed women, whose numbers are increasing on seminary campuses, are more likely to be unemployed following graduation. In fact, 62 percent of women grads surveyed are not now employed in ministry, although this number includes spouses of employed ministers. By comparison, 27 percent of men surveyed are not now employed in ministry.

The Southern Baptist Home Mission Board reports there are now 15,000 Southern Baptist pastors "inactive for a variety of reasons." Even the ambitious church-starting plans that are part of Bold Mission Thrust will not exhaust this "ministerial backlog," reports indicate.

Also affecting the employment picture for seminary graduates is the Southern Baptist tradition of hiring ministers with no formal training. The convention's Inter-Agency Council study noted as many as half of SBC pastors lack seminary degrees (reported elsewhere at 55 percent) and a fourth have no college training either.

If this tradition holds true for other church staff positions, the estimated 68,000 trained ministers could be competing with 20,000-to-40,000 untrained but already-employed ministers for the 77,000 available positions.

The study noted there is a trend toward hiring ministers with higher levels of education, but "the direction is only slightly upward."

Walker acknowledged the study did not account statistically for these untrained ministers, but he suggested the number of trained ministers who will seek employment in non-church-related jobs will lessen the impact of untrained ministers in the future.

The findings of the Inter-Agency Council were mirrored in a state study last year. A workgroup of the Florida Baptist State Board of Missions, which conducted a related but unscientific study, found no proof of a large number of unemployed seminary graduates in that state. It did offer some suggestions for improving the employability of unplaced graduates and for providing better communication between available ministers and churches with staff needs.

The Inter-Agency Council study proposed similar ideas, including extensive vocational counseling for those called into the ministry, as well as expanded internship opportunities for seminary students and graduates to compensate for the lack of ministry experience that often makes them less employable.

A new program sponsored by Southwestern Seminary asks the church endorsing a person for seminary training to take the student on as a ministry "apprentice" if he or she is unable to find a position six months after graduation.

Other recommendations encourage graduates to seek alternate ministry opportunities, such as church starting, mission pastorates and bivocational positions.

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Alabama Church Works
To 'Stamp' Out Hunger

By David Wilkinson

Baptist Press
5/14/86

FLORALA, Ala. (BP)—Alabama pastor Dan Bates and his congregation are doing their part to stamp out hunger—literally.

After witnessing the impact of federal budget cuts on the poor people of Florala, Ala., Bates looked for a creative way to get Westside Baptist Church members involved in hunger relief ministry. The answer was postage stamps.

Bates and other church members collect used national and international stamps which are processed and sold to stamp dealers. Proceeds then are used to buy food for needy people in the community.

"It gives the average person a way to get involved," says Bates, a stamp collector since age nine. "Any church can do it. You just have to learn how the program works."

Recycling stamps takes time, but Bates believes the effort will be worth the anticipated \$4,000 the small congregation will raise in 1986 for hunger relief.

Others agree. Earl Potts, executive secretary of the Alabama Baptist Convention, has asked fellow workers in the Baptist building in Montgomery to save their used postage stamps. Other churches and civic organizations have picked up the idea.

Says Bates: "Collecting stamps may not be the answer for everybody. But there are hungry people all over this country, and it's time for us as Southern Baptists to get off our wallets and do something about it."

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Faith Helps Believers
Who Drill For Water

Baptist Press
5/14/86

MORETAN, Togo (BP)—Amid scorching heat and ridicule from non-believers, a faithful group of Baptist well-drillers in Togo kept drilling and eventually reached water.

Baptist mission well-drillers already had drilled two dry holes in a village called Igboloudja, Togo. They decided to try one more time.

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The Christians in the village prayed that on this last try, the much-needed water would be found. The non-believers made fun of their prayers, saying there was no water and refusing to help carry the water needed in the drilling process.

The Christians worked alone, walking more than two miles with water-filled tubs balanced on their heads. They made many trips in scorching heat.

Then water gushed up from the third hole, proving to be one of the most productive wells in the region.

"Pray for these faithful Christians as they share physical water with fellow villagers," said Southern Baptist missionary Marsha Key, "and that in so doing, their act of unselfish love will introduce these unbelievers to the 'Water of Life.'"

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OBU Names School
In Honor Of Ingram

Baptist Press
5/14/86

SHAWNEE, Okla. (BP)—Oklahoma Baptist University trustees have voted to name the university's School of Christian Service in honor of Joe L. Ingram, retiring executive director-treasurer of the Baptist General Convention of Oklahoma.

The announcement was made by OBU President Bob R. Agee at Ingram's retirement dinner in Oklahoma City May 13. University trustees approved the proposal at their March 3 meeting.

The university will begin a \$1.8 million fund-raising effort next year to complete endowment funding for The Joe L. Ingram School of Christian Service, Agee said. About \$700,000 already has been raised toward \$2.5 million needed to fully endow the school. Endowment provides perpetual income for faculty salaries, lectureships, scholarships and operational support.

"Ingram portrays the qualities and characteristics that we hope to instill in those men and women who graduate from our institution," Agee said. "His devotion to the Bible, his commitment to the priority of the local church and his zeal for evangelism, world missions and Christian higher education set an example for all generations to follow. We consider it a privilege to have at OBU The Joe L. Ingram School of Christian Service."

A graduate of East Texas Baptist University in Marshall and Southwestern Baptist Theological Seminary in Fort Worth, Texas, Ingram was pastor of churches in Arkansas, Texas and Oklahoma before being named assistant executive secretary of the Oklahoma convention in 1961. He succeeded Thomas Bert Lackey as executive director-treasurer in 1971.

Ingram, a native of Russelville, Ark., is the author of several stewardship programs used in the Southern Baptist Convention and has been chairman of the SBC Stewardship Commission.

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PGG Should Be 'Fiber'
Of Church, Sullivan Says

By Terry Barone

Baptist Press
5/14/86

SAN ANTONIO, Texas (BP)—Planned Growth in Giving must become part of the "fiber and life of the church" if it is to be effective, John Sullivan claimed.

Planned Growth in Giving is a 15-year plan to challenge Southern Baptists to increase their giving to their local churches and through their churches to mission causes throughout the world.

"A fundamental purpose of the church is to develop stewards in order to celebrate Christ and what he has done in our lives," Sullivan, pastor of Broadmoor Baptist Church in Shreveport, La., told participants in the Texas Baptist Large Church Stewardship Conference.

He asked participants, "Are you leading church members to lift their level of stewardship, or are you just getting more money?"

"If you can't get them to be good stewards," Sullivan said, "you can't get them to be much of anything else. But when we do...we begin to be convinced about what God can do through us."

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Sullivan also cautioned leaders that if Southern Baptists "tamper with the Cooperative Program (their denominational budgeting process), we'll be messing with the greatest financial resource for missions in the history of Christianity."

Texas Baptist Executive Director William M. Pinson Jr., also addressed the conference on the subject of stewardship in the future.

He said he is optimistic about stewardship because of the potential for giving and the plan for increasing stewardship among Baptists.

"The potential for increase is great as we broaden the base of those who give," he said. "Apparently 20 percent of our people give 80 percent of the money. This provides a large upside possibility.

"Even with a shrinking economy, if churches can increase the number who give, the outlook is not so bad," he said.

The current plan of stewardship emphasis also is one reason for hope, he told the group.

Planned Growth in Giving is one of the finest stewardship emphases ever developed by Southern Baptists, Pinson insisted, because it focuses on "the Bible, on personal Christian growth and on churches."

"Many of the churches using Planned Growth in Giving are experiencing significant improvement in stewardship. I believe all can be helped by it."

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Former SBC Missionary New
Bread For The World Liaison

By Stan Hasteley

Baptist Press
5/14/86

WASHINGTON (BP)—A former Southern Baptist missionary and Georgia pastor has been appointed to work with United States Baptist churches by Bread for the World, a Christian citizens movement focusing on world hunger issues.

Charles C. Worthy, who from 1969 to 1977 was a representative to Israel under appointment of the Southern Baptist Foreign Mission Board, will speak in Baptist churches about the importance of public advocacy as a strategy for feeding the world's hungry and preventing famine.

The Alabama native, a graduate of Samford University and Southern Baptist Theological Seminary, most recently was pastor of The Rock Baptist Church in Rex, Ga. Earlier he was pastor of Baptist congregations in Kentucky and West Germany. He is a former president of the English-speaking European Baptist Convention.

Upon assuming his new position at Bread for the World, Worthy, 51, noted U.S. Christians in recent years have demonstrated their willingness to respond generously to acute hunger brought on by famine and other natural disasters.

"But we are not as comfortable helping shape public policies that address the causes of hunger," he said. "It's not enough for us simply to respond to disaster; we must also do what we can to help prevent disasters. I believe that Bread for the World is helping Christians do that."

Bread for the World was organized in 1974 with the purpose of rallying American Christians to pressure the U.S. government to assist the hungry. It has scored some significant victories in Congress, including passage two years ago of a \$60 million Africa food emergency bill. It also sponsors annually an "Offering of Letters" campaign in which individual Christians write members of Congress and key policymakers in the executive branch urging legislation and public policy to relieve hunger and assist agricultural development in famine-stricken areas.

The current president of the organization is Southern Baptist laywoman Patricia Ayres of Sewanee, Tenn.

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NEWS SERVICE OF THE SOUTHERN BAPTIST CONVENTION