



BAPTIST PRESS

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88-123

Annuity Board bank
acquired by NCNB

N - (CO)
(A. Bd.)

DALLAS (BP)--The second-largest bank bailout in United States history will mean no more than a name change on Southern Baptist annuitants' monthly retirement checks from the convention's Annuity Board.

NCNB Corp. of Charlotte, N.C., has taken over major operations of Dallas-based First RepublicBank the board's depository bank.

Annuity Board President Darold H. Morgan emphasized that First RepublicBank, now NCNB Texas National Bank, was used to "pay the bills." The Annuity Board was neither an "investor in First RepublicBank stock nor a creditor," he said.

Federal regulators recently announced the selection of NCNB to acquire insolvent First Republic in a deal that will cost the Federal Deposit Insurance Corp. up to \$4 billion. The transition requires a \$210 million to \$240 million NCNB contribution.

NCNB obtained 20 percent of First Republic's holdings, with an option to gain complete control in five years. NCNB has the option to walk away, but news reports suggest the new owner wants to acquire a majority position in three years.

"The name change on the check is about all the effect this historic event in banking will have on us," said Morgan. "None of our assets were registered in the name of the bank, and the money we deposit is in a trust relationship."

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WMU called to commit
to Christ's cause

By Susan Todd

N - (CO)
(WMU)

Baptist Press
8/3/88

GLORIETA, N.M. (BP)--Southern Baptist women must isolate the one divine cause from all other worldly causes, an executive of the denomination's Foreign Mission Board urged.

"Causes in the world today range from the trivial to the traumatic," said FMB Executive Vice President William O'Brien, "from feeding birds in Brooklyn to peace in the Middle East."

O'Brien addressed more than 1,100 participants of the Southern Baptist Woman's Missionary Union summer conference at Glorieta (N.M.) Baptist Conference Center.

Trivial causes pale in light of the eternal cause of sharing Christ with lost people in the world, O'Brien said. He asked the group to consider and compare their commitment to trivial causes and to God's cause.

Sharing the gospel with people who have never heard about Christ will take more than "a light commitment to second- and third-rate causes," O'Brien said. So will meeting the needs of people throughout the world.

"Only those who see the invisible can do the impossible," he said.

Although the goal of sharing the gospel with every person in the world may at times seem impossible, O'Brien affirmed that with priorities in order, the task is very possible.

"We have been given the cause, and it stands to reason that if the originator of the cause puts the cause in our hands, he will give us the means to reach the cause," O'Brien said.

But it won't happen until financial priorities are rearranged and people are willing to sacrifice, he said.

"Every time the 32 percent of us getting 62 percent of all the world's money use 97 percent of it on ourselves, we are stealing from the cause," he said.

Building "some beautiful monuments to self, called worship centers, family life centers or whatever other kind of center one feels one needs" is much easier, O'Brien said.

Money that is spent on luxuries is money that is being drained from meeting the needs of a lost world, he said. And as the financial support of sharing the gospel decreases, the number of people who need to hear the gospel escalates.

Of the world's population, 1.7 billion are Christian, he said. Another 2.1 billion have been exposed to the gospel but are not Christians, and 1.3 billion have never even heard the gospel.

Sharing the gospel with those 1.3 billion is not getting any easier, according to current statistics, he said. Limited-access nations that are not open to traditional forms of sharing the gospel increase at a rate of three a year, currently numbering 67.

"By the close of the century, 83 percent of all the unreached people of the world will be living in those nations," he said.

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Evangelism is not priority
in SBC, agency exec claims

By Susan Todd

N-(0)
(Wmu)

Baptist Press
8/3/88

GLORIETA, N.M. (BP)--Southern Baptists should quit kidding themselves and face facts about their commitment to evangelism and missions, a Southern Baptist Home Mission Board leader has charged.

"We talk a good game, but by practice and results, evangelism is not a priority of our convention, Southern Baptist churches or individuals," said Robert Banks, the board's executive vice president.

He addressed more than 1,100 participants of the Southern Baptist Woman's Missionary Union summer conference at Glorieta (N.M.) Baptist Conference Center.

For example, only 5 percent of Southern Baptists actively tell other people about Christ, Banks said.

"If there were ever a time to reaffirm this missions objective, this cause for being, it is now," he said.

Only through prayer and the power of God found in prayer will Southern Baptists be reconciled to the missions vision of winning non-Christians to faith in Jesus Christ, Banks said.

"I've come to one conclusion," he said. "It can't come through men. It can't be done through committees. There is too much ego, too much quest for power and control, too much winner-take-all, too much of the world in us."

The need for a vision of increased missions and evangelism has never been more needed in the denomination and in the nation, Banks said. "The Southern Baptist Convention is at a crossroads, a critical crossroads. In the last few years, we have talked more about the Bible, the word of God, and yet we have lived it less.

"We have debated more about the book with the message of salvation, yet we have shared it less.

"We have talked about love and reconciliation, yet we have experienced it less."

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Southern Baptists have seen themselves as "God's hope for the world, and God has blessed tremendously. But with those blessings come responsibility and accountability, and somehow, we may have come up short," he said.

It is time for Southern Baptists to come together on "the common ground around the cross," he said.

Banks applauded Woman's Missionary Union for staying on that common ground and for keeping missions and evangelism as top priorities.

"My conviction is that WMU wants no distraction, no division, no diversion to deter us from achieving the vision of increased missions and evangelism. And this attitude, this commitment, spells hope loud and clear for this denomination and the whole nation," Banks said.

"There is hope because of you (WMU), because of your history, but also because of your missions vision, your support, and your prayers."

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Southern Baptist leader
owes debt to convention

By Frank Wm. White

F-SSB

Baptist Press
8/3/88

RIDGECREST, N.C. (BP)--Charles Fuller does not believe the Southern Baptist Convention owes him anything for his three years of work as chairman of its Peace Committee.

Instead, the pastor of First Baptist Church of Roanoke, Va., considers himself indebted to Southern Baptist people and institutions for a lifetime of opportunities of service and ministry.

Fuller preached during the first of three Sunday School Leadership Conferences at Ridgecrest (N.C.) Baptist Conference Center and talked in an interview about being introduced to the plan of salvation while attending the boys' camp at Ridgecrest.

As a nine-year-old boy attending Camp Ridgecrest while his recently widowed mother participated in conferences at adjoining Ridgecrest Baptist Assembly, the president of Southern Baptist Theological Seminary spent two hours explaining to the young Fuller how he could become a Christian.

Fuller later attended a Virginia Baptist military preparatory school, Fork Union Military Academy, where, in his senior year, he "transacted a commitment in my life. There was a genuine, wholesale commitment to Christ."

At age 17, Fuller, then a summer staffer at Ridgecrest Conference Center, preached his first sermon during a staff assembly. He returned to Ridgecrest the next two summers to work as a lifeguard.

"Ridgecrest had an impact on what I was to do with my life," Fuller recalled.

One of the summers, W.A. Criswell, then the young, new pastor of First Baptist Church of Dallas, preached about God's will during home missions week at the conference center.

"He broke through," said Fuller. "I got my Bible and spent an afternoon praying. I surrendered to God and abandoned my interest in being a doctor."

A Virginia Baptist college, the University of Richmond, was next to influence Fuller's life. And during his senior year, Grove Avenue Baptist Church in Richmond, where Fuller was a member, asked him to be a supply preacher.

For eight months, Fuller preached a Sunday morning and evening worship service, a radio broadcast and a separate television program. Preparing four sermons weekly was "absolutely providential and has made more of a difference in my life than anything else," Fuller said.

Fuller and three friends decided to "go west" to attend Southwestern Baptist Theological Seminary in Fort Worth, Texas, primarily because of the emphasis on evangelism and missions.

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Fuller had one pastorate after seminary before becoming pastor of the 2,000-member Roanoke Congregation.

"They were willing to take a risk in calling a 30-year-old pastor," he said.

Today the church includes 4,600 members and has been through two building programs with another in progress. It is a cosmopolitan church that emphasizes evangelism, Fuller said.

"There has never been a year we have not had a net growth," he said.

While pastor at Roanoke, Fuller has been president of the state Baptist convention, chairman of the Southern Baptist Radio and Television Commission and has preached at the SBC Pastors' Conference and the 1976 and 1985 SBC meeting.

"I'm astounded at the grace of God who took a boy after his dad died, growing up with a scattered family, with a good solid Southern Baptist background and moved me through various exposures and experiences," Fuller said.

During his sermons at the Sunday School Leadership Conference, Fuller said Southern Baptists need to rediscover the importance of biblical preaching, the priority of evangelism, the role of the Christian layperson, the concept of church as family and the personhood of the Holy Spirit.

"The preaching of the word of God is never irrelevant. Where you find a rediscovery of expository preaching, there is growth," Fuller said.

For evangelism to take place and for baptisms to increase, laypeople are going to have to be involved, he said.

Fuller said in an interview he believes God wants to continue using Southern Baptists.

"He wants us to be submissive to him. If ever a denomination had the manpower and a legacy for evangelism, it is Southern Baptists. If we do not avail ourselves to the Lord, we can waste the potential we have," he said.

In order to return to a unified emphasis on those priorities, Southern Baptists need to major on healing, he said.

"I'm one who felt there were some courses that needed to be altered. Now we need to put as much emphasis on the healing as we did on the altering," said Fuller.

People in leadership positions and people who speak for segments of the Southern Baptist family need to swallow their pride and seek some means to heal the convention, he added.

"What an impact this denomination can have by saying, 'We believe in the healing power of the Holy Spirit, and the most important thing to us is evangelizing the world,'" he said.

The Sunday School Leadership Conference was sponsored by the Southern Baptist Sunday School Board.

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

The calls came ringing
on the toll-free lines

By Jim Lowry

F-SSB
Baptist Press
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NASHVILLE (BP)--Southern Baptists just love dialing their Sunday School Board toll free.

The new toll-free telephone order system was initiated by the board March 1, allowing free calls to order literature or virtually anything the board produces or sells.

If the new-found affinity continues at the present rate of a 107 percent increase over the first four months, however, come September procrastinators will be "holding the phone."

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The month of May was a real eye-opener in the customer service center, when the 30 operators answered 16,033 calls. That was a 380 percent increase in phone traffic over May 1987.

David Wilkins, manager of the customer service center, said many churches are calling several times to place a literature order instead of getting all the information together for one call.

Wilkins urged churches to check their literature orders as soon as they receive them so additional materials can be ordered as early as possible.

This will help the operators have time to handle the calls and give the order-fillers time to get the materials in the mail to be received in churches for the first Sunday of the October-December quarter.

September traditionally is the busiest month of the year for literature orders in preparation for the beginning of the church year and the new quarter in October.

In September 1987, more than 22,000 calls were received. If the May percentage is matched in September, more than 80,000 calls would be placed, setting up a telephone traffic jam of unparalleled proportions.

Consequently, Wilkins advised churches to organize their orders, promptly check the materials received and call early with changes and/or additions to avoid unnecessary delays.

Operators in the customer service center and church secretaries everywhere will appreciate all cooperation, he predicted.

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Music is more than kid
stuff to Evelyn Phillips

By Scott Collins

F-10
(SWBTS)

Baptist Press
8/3/88

FORT WORTH, Texas (BP)--When it comes to children's music, Evelyn Phillips doesn't kid around.

For more than four decades Phillips has lived by the belief that "only the best music is good enough for children."

Phillips, associate professor of church music at Southwestern Baptist Theological Seminary in Fort Worth, Texas, is retiring this year after a career of teaching, promoting and often struggling to get the best churches can offer for children.

In the 40 years Phillips has worked with children's music, she has seen many of her dreams come true in Southern Baptist churches.

"Children's music became a great movement among Southern Baptists," she said. "It nearly swept the nation."

When Phillips joined the Southwestern faculty in 1948, the school of church music had only one class in children's music. Her task was to develop a curriculum that would guide the future of the ministry in local churches.

"I am known as a pioneer in the area of graded choirs," she said.

Her pioneering spirit was developed as a public school teacher and music minister in Baptist churches.

Phillips was on the seminary faculty until 1952, when she and her husband went to First Baptist Church of Texarkana, Texas.

The work in Texarkana provided the "golden years" of her church work with children's music, she said. In her first year of working with the children's program, attendance jumped from 18 to more than 100.

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Phillips later was minister of music at First Baptist Church of Decatur, Ga. She returned to the Southwestern faculty in 1967 after her husband, Dwight, died.

When she rejoined the music faculty, Phillips brought a deeper commitment to the development of children's music programs in local churches.

Her commitment is based on the needs of children more than churches.

"Why is the church interested in the lives of its children?" she asked. "It is vitally important churches have music training because of what it does for the children. Music can reach where words can't."

Because Phillips puts kids first, she has taught her Southwestern students not to use children as performers. "We have to train children to participate rather than perform in the worship experience," she said.

She also has taught that lesson outside the classroom. She travels across the Southern Baptist Convention, leading children's music workshops.

Her travels have kept her in touch with the needs of churches over the years. And while the needs change, the most frequently asked question has not: How do you discipline the children?

Phillips' answer is one word -- challenge. "There is nothing like challenge to discipline children. I tell them, 'You can do this. You can; therefore, you must.'"

It is a challenge she has lived up to herself.

But while Phillips challenges children, she still helps them enjoy music: "I tell them that choir is not for fun. Fun is only for now. We're after joy because that is eternal."

Phillips hopes her work with children's music also is eternal.

"What I have done will hopefully be the basis for what will be done," she said.

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(BP) photo mailed to state Baptist newspapers by Southwestern Seminary

Florida Baptists open doors
for witness in Trinidad

By Barbara Denman

F-10
(F10)
Baptist Press
8/3/88

JACKSONVILLE, Fla. (BP)--When the first Southern Baptist missionary appointed to Trinidad returned to the island to lead an evangelistic crusade in mid-June, he took along 98 Florida Baptists to blitz the island with the gospel.

Emit Ray, pastor of Riverside Baptist Church in Miami and first missionary to Trinidad, and 98 Florida Baptists participated in Caribbean '88, an evangelistic partnership project sponsored by the Florida Baptist Convention, the Southern Baptist Foreign Mission Board and the churches and missions of the Caribbean islands. The Trinidad trip was one of the largest of 14 evangelistic trips planned to the islands.

During their 12-day trip, 27 evangelistic teams, including a team for the deaf, saw record attendance in revival services and children's activities. And 1,232 spiritual decisions, including 527 professions of faith in Christ, were recorded.

Reminiscent of the New Testament church, Trinidadians crowded into their churches, sat on the outside and stood on roads to hear the gospel preached.

But when the teams arrived that first day in the Trinidad airport, it was clear the trip was an emotional homecoming for one of their own.

Greeting them at the airport were banners, a crowd and Margaret Hector, a minister in the Trinidad and Tobago's parliament, who as a teenager was led to Christ and baptized under Ray's ministry.

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In 1959 Ray was a missionary in the Bahamas when the Foreign Mission Board asked him to scout out future expansion in the Caribbean.

Ray recommended that Trinidad be the next island for expansion and surprised everyone by saying, "Let us go." Ray and his family became the first Southern Baptist missionaries to the island in 1962.

"We came to Trinidad -- not one believer, not one church, no place to stay -- with our household things on the high seas on a rum boat," he recalled.

He chose a valley six miles out of Port of Spain to build a congregation, Valley Baptist Church, which now is one of the strongest evangelical witnesses on the island.

In 1966, the health of Ray's wife forced the family to return to the United States, a disappointment to the whole family. But just as Ray's arrival on the island 26 years ago, the Florida Baptist mission trip to Trinidad will be a boon to the Baptist witness on the island.

Three distinct groups of Baptist churches are on Trinidad. Although the nine Southern Baptist missionaries on the island have sought to strengthen all Baptist churches, their influence primarily has been among the four churches started by Southern Baptists.

But within the past year, several of the Baptist groups have joined an umbrella organization, the Trinidad and Tobago Baptist Fellowship. Florida Baptists worked with 26 churches in the new fellowship, providing the missionaries with inroads for future relationships.

The results of the Floridians' visit will not be measured in one week but in molding the island's Baptist work together, said Willard Goforth, a Southern Baptist foreign missionary. "Just that we have a cooperation among Baptists here is important," he said. "This will open doors of opportunity we haven't had before."

"Our missionaries now have a point of contact and entry into the churches," said team member Steve Baumgardner, a former missionary journeyman and a member of Deermeadows Baptist Church in Jacksonville. "Now they can funnel Southern Baptist resources to the national church who needs such resources."

From a perspective that dates back more than decade, former missionary Ray can view the progress. "From every indication, the Baptist work on the island is coming together," he said. "I liked what I saw -- the new blood pastoring churches and the developing of preaching points in bonafide churches.

"It was a very emotional, moving experience for me to go back and see so much going on from the Southern Baptist standpoint, because there was nothing going on in 1962."

Almost all the Floridians returned home with a renewed commitment to personal Christian witnessing, since many of the laypeople led children and adults to faith in Christ.

Haskell Dunn from Merrill Road Baptist Church in Jacksonville summed up what many team members expressed -- "I'll never be the same again after this week."

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Floridians provide surgery
for Trinidad pastor

By Barbara Denman

F-10
(F10)
Baptist Press
8/3/88

JACKSONVILLE, Fla. (BP)--While a team of Florida Baptists led a revival in his home church, a Trinidad pastor was recovering in Miami's Baptist Hospital from heart surgery made possible by another group of Florida Baptists.

When Trinidad physicians recommended Paul Doon, pastor of the Mission Baptist Church in Curepe, travel to Venezuela to receive adequate diagnosis of his heart condition, Doon was surprised to discover the diagnosis alone would cost \$12,000.

Knowing their pastor did not have the needed money or insurance, members of the Trinidad church offered the pastor eight years of savings -- money allocated for a church van.

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But Willard Goforth, Southern Baptist missionary to Trinidad, felt Southern Baptists had other resources and could help. So Goforth contacted Emit Ray, pastor of Riverside Baptist Church in Miami and the first Southern Baptist missionary appointed to Trinidad.

Ray and Baptist Hospital chaplain Robert Jakoby, a member of Ray's church, made arrangements for Doon's hospital stay and for the hospital to give financial assistance. Jakoby arranged for a surgeon to admit the Trinidad pastor.

Through connections at the American embassy, Goforth arranged visas and passports for Doon and his wife.

Within days, Doon had an operation for five bypasses in his heart and soon was recuperating as an outpatient in an apartment near the hospital.

Although the cost of the surgery and hospital stay was estimated at about \$50,000, Doon paid only for the plane fare to and from the United States.

Heart specialist Nelton Moreno, the son of a Southern Baptist pastor in Miami, led a team of surgeons who donated their services. Riverside Church covered the Doons' expenses during their stay in Miami.

On his way to Trinidad to lead a Caribbean '88 revival in Doon's church, Bob Harllee, director of church extension for Jacksonville (Fla.) Baptist Association, visited Doon and his wife in the hospital's critical care unit, held their hands and prayed for Doon's safety. While in Trinidad, Harllee and his Florida team were recipients of the Doons' hospitality, staying in the pastor's home.

"It's a wonderful thing that we as Baptists can work together to help a man of God like this," Harllee said. "I'm so proud to be a part of such a team."

Harllee credits Jakoby for unlocking the doors to make the surgery and hospital care possible.

When the Doons returned to Trinidad July 27, they were welcomed at the airport by nearly 50 people. Included in that crowd were four of the island's missionaries "who have been a great blessing to me and my church," said Doon.

The outpouring by Florida Baptists showed "a great love and concern to me and my people," Doon said. He predicted the experience "will draw the convention and our people together for greater work as the church of Christ."

As Doon returned to his home, another Trinidad pastor, Allan Parkes, journeyed to Baptist Hospital in Miami with a condition similar to Doon's. Parkes, too, is being treated at the hospital.

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Louisiana's Smith spends
4 decades with students

By C. Lacy Thompson

F-10
(La.)

Baptist Press
8/3/88

ALEXANDRIA, La. (BP)--When Louisiana Baptists called Udell Smith to lead student work in the state in 1949, they told him the sky was the limit.

But no one dreamed the sky would reach so high.

"When I first started out, I knew how far-reaching Baptist Student Union could be, but I never dreamed how far-reaching it would become," says Smith, director of the Louisiana Baptist student work division.

"I really never realized--until I sat down and looked back--how far-reaching it really was."

Smith is doing a lot of looking back these days. After almost 39 years in the Louisiana Baptist Convention post, the dean of state student work directors retired July 31. No one in the Southern Baptist Convention has served longer in such a capacity.

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In 1949, Louisiana colleges taught 8,400 Baptist students. Only four schools had student centers. Three current state universities were junior colleges. Four others did not exist.

"Back then, we had no idea what was going to happen," Smith admits.

What happened was an emphasis on education that spread universities and extensions throughout the state.

What happened was a commitment to reaching students and building student centers that resulted in 15 centers ministering to 31,464 Baptist students. Those centers are valued at more than \$8.5 million.

What happened was a commitment to ministry and to providing uniform salaries that increased Louisiana workers from five full-time campus directors in 1949 to 15 directors, three associate directors and two directors in the state office in 1988.

What happened was a commitment to excellence that nurtured BSU ministries on several campuses to become some of the strongest in the Southern Baptist Convention.

What happened was a commitment to missions that grew from two student summer missionaries in 1950 to 61 missionaries this summer. In 23 years of records, more than 830 student missionaries have been sent out by the state BSU.

"We did it primarily by just doing it a bit at a time. I always tried to practice the art of the gentle push," Smith explains.

It took a gentle push to get Smith to Louisiana in the first place. The Texas native was BSU director at the University of Tennessee when contacted about the Louisiana post. He declined to consider the job, insisting he was entrenched in Tennessee. A trip to Louisiana and a meeting with a persuasive search committee proved him wrong.

Once in the Bayou State, the graduate of Howard Payne University in Brownwood, Texas, and Southwestern Baptist Theological Seminary in Fort Worth, Texas, proceeded to lead Louisiana Baptists through four decades of change and occasional unrest.

"There's been a lot of dreams come true, but there's been a lot of restless nights in helping those dreams come true," Smith points out.

Baptist student work really caught hold in Louisiana and elsewhere in the 1950s "when Baptist young people began to realize in large numbers that they needed a college education," Smith notes.

In the 1960s, that education took a turn as Louisiana students experienced typical unrest spawned by the civil rights movement and Vietnam War protests.

"The period was brief but it was tense," says Smith. "We didn't try to be radical at that time. Most of our work was behind the scenes. We accomplished more that way."

In fact, Smith sees the decade as a time that deepened faith and commitment. "Students quietly took their stands, and they felt good about it," he says.

The deepened commitment carried over into the 1970s as the BSU began to branch out in its missions program.

The summer of 1976 proved a watershed for the state program. That summer, Smith and his wife, Betty, took 30 students to Rhodesia, now Zimbabwe. "That was when our missions work began to jump four-fold. We started then and never looked back," he says.

Neither did the Southern Baptist Foreign Mission Board, which began to realize how much students could do in missions thanks to Smith and what the board president termed Louisiana's "step of faith."

In the 1980s, students have traveled to five countries and seven states. Smith explains: "We've refined our methods. It's big business, and I think it always will be from now on. Our students expect a big project."

The Louisiana BSU has come into its own in other areas as well. The emphasis on campus evangelism is holding firm. Most of the state BSUs conduct a campus revival each year. In addition, the BSU is accepted "with trust by every college administration. And that takes years to build that up. You do it bit by bit," Smith states.

The 1980s also has introduced a new element into BSU work -- the controversy between more conservative Southern Baptists and convention moderates. Smith has refused to get involved in the conflict: "That would have limited me. You just can't get involved in something like that and keep the overall effectiveness of your work."

The students have not allowed the debate to affect their work, either. Smith reminds them that they must "major on missions and evangelism, because that's what Baptists have always majored on."

It is what Smith always has majored on as well. His overriding philosophy of student work is simple -- "to reach all the Baptist students."

"I thrill to all the students we're reaching. But I still feel a little hurt to see students we're not reaching," he says. "Everything we do is to reach out."

Smith recalls a warning he received early on about the danger of BSU becoming a small, select group. "And I've tried to get as far away from that as possible," he notes.

He has succeeded. A roll call of former "Smith students" includes pastors, missionaries, businessmen, lawyers, professors, university deans, denominational workers, a college president and two state BSU directors. In addition, about half of the BSU directors in Louisiana were students under Smith.

Smith praises the directors, all of whom were brought in under his tenure. He also praises his wife, whom he says loves student work more than he does.

But the guiding force has been Smith and his commitment to missions and real evangelism.

"If we don't do the work that God has for us to do, if we get sidetracked, God's going to turn to another group," he warns. "I really think the key to Baptist work is missions and evangelism. And I'm not talking about surface evangelism. I'm talking in-depth (evangelism)."

Smith's vision now gazes on the future landscape of BSU work.

"I really believe the greatest days are ahead," he maintains. "If you're not careful, you'll fold your hands and say 'Wasn't it nice?' But I really believe the best is yet to come."