



BAPTIST PRESS
News Service of the Southern Baptist Convention

NATIONAL OFFICE
SBC Executive Committee
901 Commerce #750
Nashville, Tennessee 37203
(615) 244-2355
Alvin C. Shackelford, Director
Dan Martin, News Editor
Marv Knox, Feature Editor

BUREAUS

ATLANTA Jim Newton, Chief, 1350 Spring St., N.W., Atlanta, Ga. 30367, Telephone (404) 873-4041
DALLAS Thomas J. Brannon, Chief, 511 N. Akard, Dallas, Texas 75201, Telephone (214) 720-0550
NASHVILLE (Baptist Sunday School Board) Lloyd T. Householder, Chief, 127 Ninth Ave., N., Nashville, Tenn. 37234, Telephone (615) 251-2300
RICHMOND (Foreign) Robert L. Stanley, Chief, 3806 Monument Ave., Richmond, Va. 23230, Telephone (804) 353-0151
WASHINGTON Stan L. Haste, Chief, 200 Maryland Ave., N.E., Washington, D.C. 20002, Telephone (202) 544-4226

September 27, 1988

Southeastern Seminary
enrollment decreases

N-CO
(SEBTS)

Baptist Press
88-154

WAKE FOREST, N.C. (BP)--Fall enrollment at Southeastern Baptist Theological Seminary has fallen by at least 17.5 percent compared to the same time last year, seminary officials have reported.

By mid-September, 828 students were enrolled this fall at the Southern Baptist school in Wake Forest, N.C., said Registrar Carson Brisson. That compares to 1,003 enrolled by the same time in 1987, for a drop of 17.5 percent, he said.

The final enrollment last year was 1,046 students, recorded Oct. 1. Brisson told Baptist Press this year's enrollment had climbed to 837 by Sept. 26, for a drop of 19.98 percent.

Although enrollment officially is closed, "it will crawl up just a little more," Brisson said. Registration papers for some Doctor of Ministry and Master of Theology students, as well as students at Southeastern's adjunct facilities, still are being processed, he explained.

"There's not going to be much change" from the 837 mark, he predicted. Consequently, the enrollment drop will be between 17.5 percent and 19.98 percent.

The decline has followed a controversial year at the seminary. Former President Randall W. Lolley announced his resignation last November after conservative trustees changed policies to ensure that only biblical inerrantists would be added to the faculty. Lolley later was joined in resignation by all but one top administrator, and several faculty members have announced resignations.

"Our enrollment is down, but we expected it to be in the light of our present situation," said President Lewis A. Drummond. "We are confident that our new directions will encourage men and women in the future to attend our seminary for their education."

Both Brisson and Admissions Director Frank Goare expressed concern about the drop in enrollment. But they said the administration is committed to "preserving the quality of community and academic programs for which the seminary is known."

"By no means is the decrease in the quantity of enrolled students in any way related to the quality of classroom teaching," Goare said. "Southeastern is truly blessed with a faculty of God-called men and women who are noted for their scholarship as well as their Christian commitment."

The enrollment decline will not have an immediate effect on the funding Southeastern receives from the Southern Baptist Convention, Brisson noted.

"Since our major funding comes from the Cooperative Program (unified budget) of the convention on a formula that averages enrollments on a three-year basis, the effects of a decline are not immediately felt in funding," he said. "This does not in any way reduce the significance or seriousness of the enrollment drop, but it does delay the full consequences of such drops by two years and allows time for efforts to make improvements."

Annuity Board church insurance plan
caught in health-care cost crisis

N- CO
(A. Boxka)

DALLAS(BP)-- Medical insurance rates for Southern Baptist church pastors and staff members will rise 30 percent in 1989, and some benefit reductions also are planned to control soaring health-care costs, according to Darold H. Morgan, Southern Baptist Annuity Board president.

In a "good news, bad news" report to Baptist state executive directors Sept. 20, Morgan said the retirement side of the board's business is in "good shape" with growth exceeding \$100 million this year.

However, medical claims are exceeding premiums by nearly \$1 million a month, even with a 20 percent premium increase last January.

Morgan told the executives a rate increase in January 1989 will average 30 percent, depending on the person's age.

"Despite the cost increase," said Morgan, "I must caution our plan members against dropping their medical coverage. Anyone who leaves the church medical plan will be required to give evidence of insurability before they can return."

Morgan spoke candidly about the national crisis in the cost of health care and the dangers facing the Annuity Board insurance plans after two years of large losses.

"This is the most serious issue to face us since 1972 when we lost our Blue Cross-Blue Shield contract," said Morgan.

Harold Richardson, executive vice president over the insurance services division, said projections called for almost \$30 million in additional premiums in 1989. "That would have meant raising rates more than 60 percent," Richardson said. "Our plan members could not afford that kind of increase. We had to find ways to shift and control costs."

Morgan noted that the Annuity Board has retained two major consulting firms who are engaged in the review process that will lead to a bidding for Annuity Board medical insurance business. Also being addressed is the possibility of alternative health-care delivery systems such as a Preferred Provider Organization.

"The bid process is extremely complicated and expensive for everyone," said Morgan. "There is the temptation to say, 'change your carrier' when costs go up. But the insurance company doesn't determine our rates. The company advises, then we set the rates high enough to stay solvent." The medical insurance was last bid in 1985 and bids will be sought again in 1990.

"I must tell you that the future will bring changes in the delivery of health care. Our goal is to offer insurance plans that make good care available to our participants at a cost that is competitive," said Morgan.

For two years, the Annuity Board has kept a lid on rising medical rates by paying excess claims from reserves, which are now seriously depleted, Richardson said.

Participants will directly pay for half the needed additional revenues through increased monthly premiums. The other half of the needed money will come from "cost containments" and "cost shifting," said Richardson.

"We are as near being self-insured as we can get," said Richardson. "We're earning all we can safely expect and we are realizing all the savings we can in our contractual agreement with Aetna," the national insurance carrier.

Beginning Jan. 1, church insurance participants will be brought into Healthline, a program that helps reduce unnecessary hospital stays and surgery. Group insurance participants have been in this program for two years.

--more--

Healthline requires participants to "pre-certify" their hospital stays and secure second opinions for some surgeries to receive maximum benefits.

Other changes and additions to the church plan include:

- An increase in out-of-pocket expenses from \$1,000 to \$2,500 maximum per person each year.
- An increase in the yearly maximum benefit for outpatient nervous and mental disorders from \$1,000 to \$3,000.
- A decrease from \$1 million to \$100,000 of the lifetime benefit for inpatient nervous and mental disorders.
- Addition of a \$250 per-admission inpatient hospital deductible.

"My desire is that our medical plan members will be patient with our cost-control features," Morgan said. "Give them a chance to work."

"I am seriously concerned about how rising costs affect our insurance programs and impact the lives of our members. I want to make sure that each person is protected from unforeseen expensive medical bills that could force a person into financial crisis."

"The challenge of the Annuity Board remains to provide affordable yet adequate insurance coverage for all of the church and denominational workers we serve."

-- 30 --

Church medical rate hike
not unique, AB president says

N- CO
(A. Board)

Baptist Press
9/27/88

DALLAS(BP)--Southern Baptist Annuity Board President Darold H. Morgan says he hopes the 30 percent increase in church medical insurance rate does not cause Southern Baptists to add to the 40 million Americans without health-care insurance.

"Since 1980 the cost of medical care has risen twice as fast as overall consumer prices," Morgan said.

Citing a report by the Hay/Huggins Co., an actuarial and benefits consulting firm, Morgan said the average American family pays \$484 per month for medical coverage.

"Even with the 30 percent rate hike for 1989, the highest premium in the church comprehensive medical plan is \$394," said Morgan.

He said he has received several letters from people saying they will have to drop their coverage or go with another insurance company, but Morgan said he warns them about insurance agents who boast of lower rates:

"The medical insurance crisis is not unique to the Annuity Board and its carrier -- the Aetna Life Insurance Company.

"The latest estimates are that the health-care insurance industry lost more than \$4 billion in 1987. Blue Cross and Blue Shield organizations, which cover 77.6 million Americans, reported a combined operating loss of nearly \$2 billion, and they may lose another \$1 billion this year.

"Unfortunately, the insurance industry has its share of opportunistic sales people who operate in an unprofessional manner. Beware of those who offer such good deals, because they may not be so good.

"Some of our people will fall victim to the 'low premium promise' and in a second year will either get rates they can't pay or find themselves without any insurance at all."

Morgan said people who leave the Church Medical Plan will have to give evidence of insurability before they can return.

--more--

Conference participant John McBride, now director of missions for Shelby County Baptist Association in Memphis, Tenn., believes the Ridgecrest meeting was a landmark for Southern Baptist hunger awareness because it made Hunger Sunday an important -- and official -- part of Southern Baptist Convention life.

"Among Southern Baptists, until something is institutionalized, it won't make an impact," McBride said.

Since World Hunger Day was placed on the SBC calendar in 1978, Southern Baptists have designated hunger offerings of \$63.7 million, according to Robert Parham, acting director of the convention's Christian Life Commission.

"What's remarkable is that the convention has neither an official offering nor a fund-raising program for this cause," Parham said. "We give education about the problem, and the money comes in. This is an impressive grassroots response."

In 1979 Southern Baptists gave only \$7,000 for domestic hunger. Last year, more than \$1.3 million in hunger gifts was channeled through the Home Mission Board.

And the domestic figure represents only one-fifth of what Southern Baptists give for all hunger causes. Over the past decade, the Foreign Mission Board has received about \$51 million for worldwide projects, which not only feed the hungry, but also teach people to feed themselves.

In 1979, South Carolina became the first state convention to institutionalize its hunger giving. Under state President Alastair Walker, the convention split hunger funds among the Foreign Mission Board, 80 percent; Home Mission Board, 15 percent; and state missions, 5 percent.

At the same time, Walker, pastor of First Baptist Church in Spartanburg, led South Carolina Baptists to place plastic rice bowl banks on their tables. Giving in South Carolina grew to more than \$1 million.

Walker said hunger concerns in no way dilute his gospel ministry: "I just want to try to be a Christian. If we're going to take the whole Bible and believe it is really God's word, we have to go beyond mere spiritual relationships. Jesus says we feed him when we feed the hungry. And I know that thousands and thousands and thousands of people aren't being fed."

"Hunger is not a novelty ministry just taken on by a handful of pioneer churches," said Nathan Porter, national hunger consultant for the Home Mission Board. "You can go into any church anywhere and find RAs (boys) collecting cans and WMUs (women) putting up posters for a world hunger banquet."

Southern Baptists have increased their awareness of hunger. Yet over the past 10 years, all Southern Baptist giving to hunger causes is less, per capita, than the cost of two Big Macs, large fries and a shake.

"We give money and write letters to Congress, but too often we never associate with the poor," Parham said. "We need to work with them to transform their situations. But we need them to transform our situations, too."

--30--

(Adapted from the September-October issue of MissionsUSA magazine.)

Bisagno says church is big enough,
plans to start 100 new churches

By Mark Wingfield

N-HMB

HOUSTON (BP)--John Bisagno, pastor of First Baptist Church of Houston, has declared his 11,000-member church is large enough and should start 100 missions by the year 2000.

"This is a whole new philosophy for the superchurch," Bisagno said in an interview before delivering the missions challenge to his congregation Sept. 18. First Baptist is the fifth-largest church in the Southern Baptist Convention, according to resident membership statistics reported by the 1987 Uniform Church Letter survey.

His vision for "superchurch" missions is radical because it places a priority on growing satellite congregations while maintaining attendance at the mother church, Bisagno said.

The constraints of parking, buildings, scheduling and fellowship put a limit on how large a church should become, he added. That limit is probably around 6,000, he said. Currently, First Baptist ministers to 4,000 in Sunday school and 7,000 in worship.

"God has put heavily on my heart that the direction and ministry of this church ought not to be just to get bigger and bigger on this corner," Bisagno said.

"There is a reasonableness around 5,000 people in Sunday school and 6,000 or 7,000 in worship that we can work with and minister to on this corner. We need to commit the totality of those resources to spinning off missions work here and around the world.

"The same energy and money required to add an additional 1,000 people here can reach 5,000 out there. When I retire, I expect this church to have 100 mission churches in Houston with an aggregate in all our work of 10,000 in Sunday school and 10,000 in church."

A key thrust of Bisagno's missions plan is to reclaim Baptist churches in Houston that are dying. He said 112 of the city's 246 Baptist churches have declined to less than 100 in Sunday school and "appear to be on the edge of dying."

In most cases, the dying churches are victims of white flight. As mostly white, middle-class neighborhoods have changed, the churches have not been able or willing to reach the poorer ethnic people who have moved in.

First Baptist already has reclaimed two church facilities of Houston congregations that dwindled and merged with First Baptist. Westview Baptist Church has become a missions center ministering to 500 people in five ethnic congregations. Woodhaven Baptist Church now is one of the largest deaf congregations in the United States, with 175 people in worship.

In the past three years, First Baptist has started 16 new Houston congregations that minister to more than 1,200 people weekly in five languages.

The church has hired former foreign missionary Harvey Kneisel as minister of missions. Kneisel works with Bisagno to determine mission strategy and supervises volunteer and paid mission workers.

First Baptist's 16 missions include traditional suburban missions, language missions and apartment churches. Many have been started and staffed by volunteers and lay preachers. The mother church's total financial commitment this year is \$150,000 -- less than \$10,000 per mission.

"I can win more people to Christ and be the best steward of the money we have through this kind of approach," Bisagno said. "When you realize how much more you can do per hour spent, per dollar spent, it is phenomenal.

"The same money, energy and effort that would go into getting this church from 5,000 to 7,000 in Sunday School spent in missions would get the ministry of this church up to 10,000."