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91-56

RTVC trustees elect
Alabama pastor chairman

N-CO

FORT WORTH, Texas (BP)--Southern Baptist Radio and Television Commission trustees at their quarterly meeting in Fort Worth April 9 elected James M. "Mickey" Castleberry of Alabama as chairman for the 1991-92 year. Castleberry is pastor of Ridgecrest Baptist Church in Montgomery.

He will take office at the close of the Southern Baptist Convention in June, as will other officers elected at the April meeting -- LeRoy Stevens, Phoenix, Ariz., first vice chairman; Steven Huffman, Papillion, Neb., second vice chairman; and Charles McKeever, Roanoke, Va., secretary.

The board of trustees elected its 28 members as the board of directors of FamilyNet, a broadcast network which the RTVC recently purchased from Old Time Gospel Hour and Liberty Broadcast Network of Lynchburg, Va.

It authorized the FamilyNet executive committee to file amended articles of incorporation for FamilyNet immediately after approval by the Southern Baptist Convention Executive Committee in June and to develop bylaws for FamilyNet consistent with the constitution and bylaws of the Southern Baptist Convention and the Radio and Television Commission.

RTVC trustees also authorized purchase of new equipment to be used to transmit FamilyNet and ACTS programming. FamilyNet will become a subsidiary of the Radio and Television Commission.

Together, FamilyNet and the RTVC's American Christian Television System (ACTS) give the commission the potential of reaching 22 million homes, translating into up to 60 million people a day.

Staff and the finance committee reports indicated the commission remains in excellent fiscal health.

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Golden Gate Seminary trustees
OK budget; enrollment plan

N-CO
(GGBTS)

Baptist Press
4/12/91

MILL VALLEY, Calif. (BP)--Golden Gate Baptist Theological Seminary trustees approved a \$4.9 million budget and endorsed efforts to reverse serious enrollment declines.

Trustees adopted a \$4.9 million budget for 1991-92, a balanced budget for a second consecutive year. The budget reinstates faculty merit increases and sabbaticals, along with proposed faculty positions in church music and supervised ministry.

"The budget hemorrhaging of the past few years has been stopped," said seminary president William O. Crews. "Receipts for the first eight months of this fiscal year have exceeded expenditures by \$390,226. This compares to a deficit of \$171,091 at this same time last year."

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On the Mill Valley, Calif., campus for their annual spring meeting April 8-9, trustees elected Dick Lincoln, pastor of Shandon Baptist Church in Columbia, S.C., chairman. The board also elected John Morgan, pastor of Sagemont Baptist Church in Houston, vice chairman and Sandy Casteel of First Baptist Church in Fort Lauderdale, Fla., secretary.

Crews told the trustees enrollment has taken a sudden and dramatic drop.

"I would have to say to you that the greatest challenge we face today is a precipitous drop in enrollment, particularly here on the main campus ... At the hour of our greatest need for trained church leaders here in the West," said Crews.

In the three primary degree programs, 419 students were enrolled throughout the seminary's three campuses this year, compared to 444 the previous year and 530 the year before that.

"It is of little comfort that other seminaries are facing similar drops," Crews said. "We all have ideas as to the reasons for this decline; whatever the reasons are, they are not satisfactory and we cannot just accept these losses."

Trustees assigned actual recruitment duties to Mike Thompson and changed his job title from dean of students to vice president for student affairs. Thompson told the board he would begin an aggressive recruitment program focused on the western United States.

Crews described the seminary's financial picture as stable, but warned of the need for more long-term security.

Part of the reason for the surplus, Crews explained, is some positions remain vacant and needed maintenance projects are on hold. "While these actions help for the moment they do not portend good news for the future," he cautioned.

The \$4,902,320 budget for the 1991-92 school year which begins in August, is down 0.6 percent from the current year. The budget expects \$2,673,312 in Cooperative Program contributions, 1.5 percent increase over the amount this year.

To support the budget, students will pay five percent more in fees, an additional seven percent in rent for on-campus housing and increased security deposits (equal to one month's rent) for on-campus housing.

Crews also reported the sale of 24 single-family lots on the campus is back on track. "We have the lots listed for a bulk sale with a local real estate broker and are moving toward being able to offer the lots individually in the near future."

Trustees also presented bonuses to all faculty and staff in appreciation for their work. Contributions to the bonus fund were \$19,225.

In a budget-related matter, the board approved an increase in the salary ranges for the president, the dean of academic affairs and vice presidents. Crews said efforts to recruit a new academic dean prompted the request.

In his report to trustees, Crews signaled a shift in opinion about the potential for selling the seminary's entire 150-acre site and moving to an area with a lower cost of living.

"We are challenged by the inertia created by our waiting for some dramatic development with this property," he said. "I must say to you that we have come to the place where we must move to the business at hand and not be immobilized by waiting for the impossible dream."

Trustees authorized the administration in 1989 to study selling the Mill Valley site and relocating. Since then, school officials have worked with unnamed groups hoping to find an arrangement beneficial to the seminary. Crews indicated he remains open to moving the seminary, but opportunities seem remote.

Trustees discussed property development and relocation matters at length in a session closed to the public.

Trustees also granted tenure to Ron Hornecker, professor of ministry, and Beth Singleton, church music instructor. Step increases on the salary scale for 11 faculty members were also approved.

Two California trustees, Cynthia Woodall of San Diego and Joanne Hann of Westminster, submitted their resignations.

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(Cameron Crabtree, news editor of The California Southern Baptist, and Eddy Oliver of Golden Gate Seminary contributed to this story.)

Uzbeks will be focus
of prayer, fasting day

By Kathy Fogg Berry

N-FMB

Baptist Press
4/12/91

RICHMOND, Va. (BP)--It may not be the South, but it's a "land of cotton" too.

Uzbekistan -- one of the world's largest cotton growers -- is also one of the Soviet Union's 15 republics. It borders Afghanistan in Central Asia.

Its people, the Uzbeks (pronounced OOOZ-bees), are the focus of a worldwide emphasis -- the fourth annual day of prayer and fasting for world evangelization. The special day will occur just prior to Pentecost Sunday -- from 6 p.m. Friday, May 17, to 6 p.m. Saturday, May 18.

Each year, "Great Commission" Christians worldwide, such as Southern Baptists, hold a day of prayer and fasting for some of the world's 3.5 billion non-Christians -- like most of the Uzbeks.

This year Minette Drumwright, director of the Foreign Mission Board's prayer office, is encouraging Southern Baptists to "pray that God will work among the Uzbeks in extraordinary ways."

About half of all Uzbeks are farmers, but Uzbekistan is Soviet Central Asia's most industrialized republic. It also boasts numerous resources such as natural gas, coal and metallic ore.

About 19.2 million Uzbeks live in the Soviet Union, which has a population of 291 million. They represent one of that country's fastest-growing nationalities.

Uzbeks are almost exclusively Muslims. Even most Uzbeks who do not embrace the Islamic faith still participate in Islamic holidays. The New Testament has been translated and gospel messages recorded in Uzbek, but religious intolerance toward non-Muslims restricts distribution.

Drumwright also asked Southern Baptists to pray specifically that God will "open avenues to provide distribution of gospel records and cassette tapes which have been translated into the Uzbek language, and bring Christian witnesses from neighboring people."

Other prayer requests include:

-- laborers will respond to the many opportunities for ministry unfolding among the Uzbeks.

-- the handful of known Uzbek Christians will have strength as tensions mount toward non-Muslims.

-- the Lord will open peoples' hearts to hear and accept the gospel as they experience many new freedoms after years of oppression.

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-- the Lord would fill Russian Christians with a missionary spirit so they will reach people for Christ who live among them.

-- translation of the Old Testament into Uzbek will be completed. --

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

Hungry Iraqis, suffering Kurds
to get Southern Baptist aid

By Art Toalston

N. PMB

Baptist Press
4/12/91

RICHMOND, Va. (BP)--Joining worldwide efforts to ease suffering in the Middle East, the Southern Baptist Foreign Mission Board is sending \$130,000 in relief funds to the region.

Hungry families in Iraq will receive food purchased with \$105,000 in Southern Baptist funds. And \$25,000 has been set aside for suffering Kurdish refugees at Iraq's border with Turkey. Additional relief allocations are likely, according to Tim Brendle, who heads the Foreign Mission Board's Persian Gulf Response unit.

"The doors of opportunity are opening in the Gulf region," Brendle told the agency's trustees April 10 during their meeting in Baltimore.

But Brendle urged trustees to pray evangelicals of all persuasions will be "willing to pay the price without getting the glory for it so that God might accomplish what he wants to do in the Middle East." He noted the Foreign Mission Board has become a partner in an interdenominational effort to coordinate outreach in the postwar Middle East.

The board is exploring ways to enable Baptists from throughout Asia to travel to the Persian Gulf for ministry, Brendle said. Particularly in Iraq and Jordan, Asian Baptists likely will find greater openness than Baptists from countries that warred with Iraq over its invasion of Kuwait, he said.

Meanwhile, in Bahrain, a Christian survey team continues to seek visas to enter Kuwait, Brendle reported.

However, one of the three team members, John Cheyne, human needs administrator for the Foreign Mission Board, departed for Jordan to explore ministry opportunities and will do the same in Egypt. The two other team members will remain in Bahrain to seek entry into Kuwait. They are Maurice Graham, Southern Baptist representative who worked with the National Evangelical Church in Kuwait before the Iraqi invasion, and Jerry Zandstra, pastor of the church who was in the United States at the time.

The initial \$105,000 hunger relief allocation for Iraq will provide food for some 1,000 families for two weeks, Cheyne reported from Amman, Jordan, where he contacted evangelical representatives from Baghdad. Each food package will contain milk, eggs, flour, rice, sugar and tea.

The \$25,000 in relief funds for Kurdish refugees along the Iraq-Turkey border will be used to meet needs signaled by a Christian survey team scheduled to visit the region about April 17.

Southern Baptists who want to participate with special donations above their regular church giving may send funds to: Middle East Relief, Foreign Mission Board, P.O. Box 6767, Richmond, Va. 23230.

Foreign Mission Board involvement in the region "is not simply a relief effort," Brendle told trustees. "It's an effort to walk through the doors that are open and to do whatever God wants to do in this area." The Persian Gulf Response unit is exploring a range of ways Southern Baptists may help meet physical and emotional needs in the wake of war, especially among displaced laborers from India, Bangladesh and other countries, he said.

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Needs in Iraq alone are so great that the United Nations and Red Cross estimate \$280 million will be needed to care for hundreds of thousands of refugees for the next three months. International pledges, however, currently total only \$124 million of that amount, according to news reports.

Cooperative efforts among evangelicals for Persian Gulf outreach began taking shape during an April 8-9 consultation in Atlanta sponsored by the Evangelical Foreign Missions Association and Open Doors. Representatives of 50 Christian organizations were present, including Brendle and Jimmy Maroney, assistant director of the Foreign Mission Board's Global Desk.

Adopting a statement of cooperation, the consultation called for worldwide prayer for the Middle East, short-term relief, long-term relationship building with the people of the region, and support for human rights and religious freedom.

All ministry in the Middle East, the statement noted, should "enhance the ministry effectiveness of the church in the Middle East." Small evangelical congregations exist in Iraq and most Muslim countries of the Persian Gulf.

"A tremendous spirit of cooperation -- remarkably little turf protection" characterized the consultation, Brendle said. He is one of six members of a follow-up committee to continue building cooperation among evangelicals as they broaden their work in the Middle East.

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The Kurds: no
nation, no friends

By Erich Bridges

N-FMBS

Baptist Press
4/12/91

RICHMOND, Va. (BP)--"The Kurds have no friends."

That saying, an ancient axiom of Kurdish culture, is proving true once again.

While Kurdish men, women and children die at the hands of Saddam Hussein's forces in northern Iraq, or starve and freeze in the mountains of Iraq and Turkey as they flee Saddam's bullets, other nations watch and debate whether it is politically wise to help them.

By fighting to overthrow Saddam -- and being slaughtered for it -- the Kurds have emerged, however briefly, from relative anonymity. Their last moment in the world's awareness came three years ago when Saddam exterminated an entire Kurdish town with chemical weapons. But he is only the latest in a long line of enemies of the Kurds.

Estimates of the total Kurdish population in the region range as high as 28 million; most count at least 20 million. About 4.5 million Kurds lived in Iraq before the recent civil war broke out. They are the world's largest nationality without a nation. They also may be the largest single people group largely untouched by Christianity.

The Kurds are an ancient, close-knit, fiercely independent tribal mountain people, possibly descended from the Medes of Old Testament times. Their history stretches back 4,000 years in the region once known as Mesopotamia. Darius, the Median king of Persia in Daniel's time, may have been a Kurd. Saladin, the Muslim hero who drove the Christian crusaders out of Jerusalem in 1192, was a Kurd.

Most Kurds now live in areas recognized as parts of Iran, Iraq, Turkey, Syria and the Soviet Union. More than 500,000 Kurds also live in Germany, and smaller groups of them reside in Kuwait, Lebanon, other parts of Europe, Canada, Australia and the United States.

They lost control of their homeland, Kurdistan, which was carved up when maps of the region were redrawn after World War I. But they have been fighting for independence and land in one form or another since the fall of the Median empire in 550 B.C. They have fought the Arabs, the Persians (now Iranians), the Turks and many others.

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And because of their numbers, the strategic location of old Kurdistan, and the area's rich deposits of oil and other resources, they are unlikely to regain nationhood any time soon.

Most Kurds are Sunni Muslims. The group converted to Islam in the seventh century. Before that, many followed a Persian form of Zoroastrianism. Some Kurds became Christians related to the Nestorians around the fifth century and again in the 13th century, but the Mongol invader Tamerlane destroyed the Nestorian Church in the area in the 14th century.

Modern missionary efforts have been minimal and stymied by the political turmoil of the region. Kurds often have identified Christianity with anti-Muslim or anti-Kurdish movements. Many mission agencies have ignored the Kurds because of their isolation and lack of a national homeland.

Probably no more than a few hundred Kurds -- or a few thousand at most -- are believing Christians. A Kurdish translation of the New Testament was completed in 1872, but it is practically unavailable where most Kurds live.

There are few Kurdish Christian broadcasts and little Christian literature. Areas where most of them live are closed to missionaries. Efforts to evangelize Kurds in more open countries are in their early stages.

Now that the Kurds are suffering again, Christians have another chance to become friends to a friendless people.

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

Southern Baptists face
two choices about future

By Sarah Zimmerman

F. AMB

Baptist Press
4/11/91

INDIANAPOLIS (BP)--Southern Baptists face two choices about their future, according to author Lyle Schaller.

"You can grow smaller as your people grow older or you can grow larger by reaching a new generation," the church growth analyst told 138 church leaders attending a Home Mission Board conference in Indianapolis.

A key to reaching a new generation is starting churches Schaller said, but he added effective church planting requires teamwork.

"Starting a new church is one of the loneliest jobs in the world. I wouldn't do it unless I were part of a team," said the Parish consultant for Yokefellow Institute in Richmond, Ind.

Church planting teams should include a minimum of three people -- a pastor, evangelist and music specialist, he said. A five-person team could include a person to minister to families with children and a person responsible for developing church life.

Schaller, a Methodist, recommended church planting teams establish at least eight small groups. When the groups are brought together to form a church, "everybody would already belong." He said teams should try to have at least 200 people in their first church service.

Schaller called on volunteers and churches to work with church planters to form teams.

He also suggested adding two questions to the Uniform Church Letter completed by Southern Baptist churches each year: "How many new churches did you start or help start this year?" and "How many will you start or help start next year?"

"The church letter assumes that every church has Sunday school. It wouldn't ask about baptisms unless you assume the church is in the baptism business," Schaller said.

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Church starting questions on the church letter would "build into the system the expectation that every church every year will at least help start a church."

New churches attract people who do not attend church anywhere, Schaller said. The unchurched population is so large, new churches do not compete with existing churches, he added. Schaller used an analogy from Operation Desert Shield to make his point. "If you had the only McDonalds in the Persian Gulf and someone put in one next door, you wouldn't be competing because neither of you could fry hamburgers fast enough to feed all the soldiers coming for some 'back home' food."

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Mega churches could replace denominations, Schaller says

By Sarah Zimmerman

F-AMB

Baptist Press
4/11/91

INDIANAPOLIS (BP)--Mega churches do not compete with small churches, but they could replace denominational structures, a church growth analyst said.

Lyle Schaller, a United Methodist and parish consultant for the Yokefellow Institute in Richmond, Ind., said programs define mega churches more than size.

A church which averages 500 in worship is a mega church if its ministry extends beyond Sunday and Wednesday services, Schaller said.

"Seven-day-a-week churches have a place for everybody," Schaller told 138 church leaders attending a Southern Baptist Home Mission Board conference in Indianapolis. This variety of programs attracts people from all social, economic and racial backgrounds.

As such churches grow, they offer services traditionally provided by their denomination, Schaller said. They own publishing houses, operate camps and offer continuing education. Future ministers are trained as apprentices on the church staff rather than attending seminary.

Leaders of churches which function independently often think they do not need a denominational affiliation, or they say, "The denomination needs us but we don't need the denomination," Schaller said.

Mega churches typically attract people age 35 and younger -- the generation which grew up in big institutions such as high schools with hundreds of people in the graduating class, Schaller said.

People also are attracted to churches which have expanded their education ministry beyond Sunday school, Schaller added.

"I'm convinced more adults are engaged in serious, in-depth weekly Bible study than ever before in American history," he noted. "The majority of that is not happening on Sunday morning.

"If you're serious about reaching the post World War II generation, it is impossible to over-emphasize the teaching ministry of the church."

Another characteristic of growing seven-day-a-week churches is their emphasis on the transformational power of the gospel, he continued.

"The church hears a transformational message from a transformed messenger," Schaller said. "Because their lives have been transformed, they cannot help but tell other people about that and invite them to come to the place where their lives were changed."

Large churches, especially those with televised services, set the community's expectations of a church, Schaller said. Yet small churches should be challenged rather than threatened by seven-day-a-week churches, he explained.

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"Seven-day-a-week churches are not in competition with smaller churches. They are in competition with each other.

"The real squeeze is on the church with 260 people in worship," Schaller said. Medium sized churches can't compete with the intimacy of small churches or the variety of programs offered by mega churches, he added.

Churches with fewer than 100 in worship offer a closeness rarely found in large churches. People who want to belong to a place where everyone knows their name will continue to attend small churches, Schaller said.

Schaller's advice to small churches is, "Pick out what you do and do it well. Don't try to copy your big neighbor down the street. Be who you are and be good at who you are."

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Young black professionals
seek reality from church

By Ginny Whitehouse

F-SSB

Baptist Press
4/11/91

NASHVILLE (BP)--People of all economic backgrounds make up Greenforest Baptist Church explains Pennon Lockhart, but the minister of education adds 65 percent of the adults in Sunday school could be described as young black professionals.

The church located in Decatur, Ga., an Atlanta suburb, caters to no particular financial group, Lockhart says. But they have been able to reach educated, middle class African-Americans by providing a Christian context for the world where they already live.

"They are looking for a Christianity that can be believed and observed in daily living," Lockhart said. "In the corporate world, they have had it with fronts and facades. They want the reality that adds dimension to their faith."

The church emphasizes outreach through friends, and infuses black liberation theology and the African presence in the Bible into Christian education programs, he explained. Understanding Christian faith in light of black history and culture is vital to young African-Americans struggling to establish their own identity.

"These folks are living and working outside the black community. They need to be affirmed in who they are, and the church provides that. Just being in a group of people that look like you gives the 'I'm-at-home' feeling," said Elgia Wells, manager of the black church development section of the Southern Baptist Sunday School Board.

Churches that "adjust their approaches" to meet community needs tend to be the most successful, Wells explained.

As the burgeoning black middle class returns to church, they make demands on Sunday schools, said Larry Covington, minister of education at the New Way Fellowship Baptist Church in Miami.

Sunday schools must provide biblical responses to issues including stress, intimacy and handling the pressures of a family, Covington said. His additional Sunday programs include discipleship training equipping center modules on the Baptist Faith and Message and WiseCounsel.

"We teach how to witness in the marketplace," Covington explained. "We take the Great Commission very seriously -- not just the going part but the teaching part. We deal with the whole man and the whole woman. Our job is to not only prepare them for heaven but for an abundant life on earth."

With 52 percent of the adult membership of Brentwood Baptist Church in suburban Houston holding college degrees, Myron Cloyd utilizes the classroom approach for Sunday school. That includes homework and quizzes.

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"It's not like the old days when less structure was OK," said Cloyd, associate pastor. "We must now try to meet at their point of need and reach them at a way that is familiar for them to learn."

Teachers work to keep up with their students and emphasize time for individuals to express themselves in Sunday school, Cloyd said.

"They don't want to listen to preaching again. They want to dialogue articulately. As they do, we see more people becoming committed to serving Christ," he said.

The result at Brentwood has been an upsurge in the number of volunteers for Sunday school teaching positions, workers in the church's prison ministry and AIDS programs and an increase in financial giving.

Currently, the church has 7,800 members with 140 new people joining between January and March of this year, Cloyd counted. But the most encouraging number, he said, is the 37 percent of enrollment who are men.

"In African-American churches it is rare to find that high a number. Men traditionally thought that church and Christianity was a weak thing and that humility and submission were feminine," Cloyd explained.

The change in attitude can be partially attributed to the changes in the entire society's view of male roles, but Brentwood continues to reinforce men's ability to worship, feel, weep and share their emotions.

Wells said all churches attempting to reach young black professionals must be prepared to shed some existing programs and methodologies while maintaining a biblical focus.

"We must strike a balance between the place of tradition, understanding the value of culture and, at the same time, being faithful to the word of God," Wells said.

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Pastor seeks to restore
integrity of church membership

By Mark Wingfield

F-11/11/91

Baptist Press
4/11/91

MATTESON, Ill. (BP)--Church membership has lost its integrity, says the pastor of a rapidly growing Southern Baptist church in suburban Chicago.

"The church is powerless in the world because we have no integrity," says Frank Thomas, pastor of New Faith Baptist Church in Matteson, Ill. "I believe the key word for the church in the '90s and beyond will be integrity."

To address this issue, Thomas led his congregation to adopt a concept called "the integrity of church membership."

Implementation of this program comes amid rapid membership growth in the church. In the past four years, New Faith has added 1,300 members, for a total membership of 1,500. The church averages 15 additions per Sunday.

Members expect the pastor to have integrity, Thomas says, so it is not unreasonable for the pastor to ask members to exercise integrity. "Our expectations are too low," he says.

"People want a strategy to grow," Thomas believes. "We run them through a three-week program and then tell them to come to Wednesday night Bible class."

At New Faith, church membership requires more than walking the aisle on a Sunday morning or attending a three-week program. New members receive extensive training and are challenged to make careful choices about where they are gifted to serve.

"The paid staff is there to train the laity," Thomas preaches, "not to do the ministry."

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After completing a six-month training program, new members commit to six spiritual disciplines:

- Regular and consistent attendance at public worship;
- Weekly participation in prayer meeting or prayer groups;
- Weekly attendance in Bible study;
- Proportionate giving with tithing as a minimum;
- Limiting oneself to one ministry in the church to be effective in ministry and avoid burnout;
- Giving a personal witness to non-believers.

Training includes one-on-one discipleship, an exploration of spiritual gifts and witness preparation.

New members are not asked to do anything other church members haven't done. The integrity of church membership program was first completed by all church leaders.

Faced with rapid growth and a desire to empower the laity for ministry, Thomas asked the church to determine a vision for the future.

At a weekend retreat several years ago, church members wrestled with one question: "What unique ministry and mission is God calling New Faith Baptist Church to do?"

Out of that retreat, the church adopted a mission statement. In subsequent feedback sessions, members gave input on what the church was already doing well, what needed improvement and what dreams they had for the future.

At that point, Thomas says, it became obvious that for the mission statement to become reality, "we would have to change the way our church was organized and structured. We would have to radically restructure our organization, starting with a different understanding of church membership."

Accomplishing this vision would require discipline and stewardship, he says.

"Anything we're serious about, we put a target on the wall and draw a map to get there," he explains. "People want a structured program for growth.

"If you aren't going anywhere, any road will get you there."

Thomas admits these changes have not come easily because they are not traditional. "You can get in trouble in the church trying to follow Jesus," he quips.

"Some of our members said, 'The Bible says whosoever will, let him come.'"

"I say, 'Yes, but it also says to train him when he gets here.'"

Thomas believes churches are too often guilty of false advertising. "We sing 'Oh, the love of Jesus,' and people join wanting some of that. But we won't even take the time to shake his hand on our way out the door."

"The world is waiting for the church to be the church," Thomas says, "just begging, pleading, 'Please be the church.'"

Small church pastors
study medical insurance

F-10
Duxan

DALLAS (BP)--A special committee, comprised mostly of pastors of small churches, has concluded without a change in Southern Baptist polity there can be no true group medical plan for small Southern Baptist churches.

Annuity Board President Paul W. Powell created the 12-member committee in the fall of 1990. A. Earl Potts, former executive director-treasurer for the Alabama Baptist State Convention, was chairman.

Powell asked the committee "to determine whether there is any area of the Church Life and Health Program of the Annuity Board to which group underwriting principles and administration any be applied."

Creation of the committee was prompted by Powell's desire to have representative participants' direct input into possible ways to slow the need for increasing premiums in the Church Comprehensive Medical Plan.

After three all-day meetings in Dallas, with individual research by members in 10 states, the committee concluded without compulsory participation of churches and their employees there can be no group plan for churches with fewer than 10 employees.

Generally, a group plan offers lower rates than an "association" plan, such as the church medical plan. Group plans have compulsory participation of all or a great majority of eligible persons. The compulsory participation is more likely to ensure that there are enough healthy people to pay the cost of claims for the sick.

The smaller the group, however, the more risk there is for a few large claims to have a major impact on rates. Though an association plan may have thousands of participants, the right to move in and out of the plan disrupts the risk spread and costs the plan excessive claims. This is the case in the church medical plan.

Though the Church Comprehensive Medical Plan has more than 24,000 participants, it is not a true group because participants have the right to get out at will.

Anyone who is employed by a Southern Baptist church for 20 hours a week can apply for coverage. Evidence of good health is required to get into the church medical plan. But the plan never has cancelled or individually raised the cost to a participant who has high or frequent claims.

That commitment by the Annuity Board has resulted in a growing percentage of participants who have at least one family member covered who is uninsurable. It is estimated that as many as 5,000 covered individuals would be unable to secure coverage elsewhere.

The cost of paying claims for a growing number of sick people has caused rates to rise for all participants. Many young and healthy families have opted for less expensive coverage elsewhere. Many ministers' families are covered under the group plan of a working spouse.

Those who choose medical coverage elsewhere usually can't take that plan with them when they change churches or the working spouse changes employers. Some others, who choose a less expensive program, have either been cancelled or have been hit with huge rate increases after a major claim. Then, because of underwriting requirements, they sometimes cannot get back into the church plan.

The committee included six pastors of small churches; two directors of missions from predominantly rural associations in Kentucky and North Carolina; Claude Cone, executive director of the New Mexico State Convention where most of the churches are small; and two professional insurance executives who are Southern Baptist laymen.

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The Annuity Board supplied an outside consulting actuary, and The Prudential Insurance Company of America assigned the Annuity Board's account executive as technical resource person.

Powell assigned four senior Annuity Board officers as staff representatives to assist the committee.

Over the next three months the committee met, studied and discussed the Church plan and researched medical plans available in their home states of Alabama, Arkansas, Florida, Kentucky, Missouri, New Mexico, North Carolina, Tennessee, Texas and Virginia.

Committee members compared the Annuity Board plan with 28 other plans and discussed coverage of pastors and church employees with insurance agents in their hometowns. Most companies declined to discuss a plan for churches that is not compulsory, and at least six companies said they would not write health insurance on ministers at all. One of the insurance executives on the committee observed there is an industry perception that ministers and their families overuse medical insurance.

The committee found nothing in any state exactly matched the Annuity Board plan. While some competitive plans -- especially preferred provider organizations -- were found cheaper, no comprehensive plan was found that would allow ministers to take the coverage to all 50 states. Only the church plan guarantees this kind of "portability," a feature important to pastors and other staff members who may move frequently.

Addressing plan design, the committee singled out three changes on Jan. 1 it felt hurt the church plan's competitive position: increase of deductible, increase of co-payment limit and capping of maternity benefits.

The committee recommended offering less costly options by July 1, 1991; consider tiering of rates if it would improve enrollment of healthy individuals; and restudying maternity as an extra cost rider.

Powell resists tiering of rates. "We have said that we won't cancel anyone's insurance because of high or frequent claims. Tiering of rates means raising the cost for the people who have claims. This year we raised the deductible and co-payment limit for everybody in an effort to shift a reasonable amount of the plan cost to people who benefit the most. This plan design change cut the monthly rate increase dramatically. Eighty-seven percent of our participants had increases of 10 percent or less on Jan. 1. Thirteen percent of those had no increase at all."

"I guess we could consider rate tiering once or twice," said Powell, "but I'm afraid the rates would soon become so high they would be unpayable for the sick participants. That's not much different from cancelling coverage."

"Nevertheless, I told the committee we'll consider anything that won't break the law or break the Annuity Board," said Powell. "So everything they suggested is still on the table."

One recommendation of the committee was being accomplished even as the committee was drafting its report. The Annuity Board is negotiating discount arrangements with as many Baptist hospitals as possible.

Powell said he anticipates an announcement by July 1 of some preferred provider agreements with both Baptist hospitals and Prudential networks. These agreements are expected to result in enhanced benefits for participants who use the hospitals in the networks.

Powell added he was frankly pessimistic about one recommendation of the committee. The group asked the Annuity Board to explore with the Executive Committee of the Southern Baptist Convention the possibility of a convention-wide special offering to supplement the Church Comprehensive Medical Plan.

"In 1990," said Powell, "it would have taken \$6.5 million just to break even. In order for a supplement to be really meaningful, it would need to be twice that. It would have taken a supplement of \$13 million or more to place us in a good competitive position with the commercial plans that are getting our young, healthy prospects. That's nearly 10 percent of the national Cooperative Program budget, and I doubt the viability of such an idea in today's economic and denominational climate. If you want to talk about a true subsidy, it would take a special offering of as much as \$50 million."

"The thing we desperately need," said Powell, "is for every church to properly care for the servants they have called to be their ministers. If every church would do what is right by their pastor, we wouldn't have a problem. There are thousands of preachers who can't afford our good medical plan or anybody's good medical plan because their churches don't provide enough support."