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EDITORS' NOTE: Today's Baptist Press releases:

ATLANTA -- Annuity Board to set medical rates on state-by-state experience basis.
ATLANTA -- Annuity Board credits \$17 million back to state convention uses.
IRAQ -- Baptist relief workers still in northern Iraq.
MISSISSIPPI -- Rural church steps forward to aid global book ministry, with photo.
RIDGECREST, N.C. -- Lloyd supprises doctor, reaches goal of attending Ridgecrest.
MISSISSIPPI -- New ties unfolding between Mississippi, Choctaw Baptists, with photo.
RICHMOND -- New director sees short-term missions growing in days ahead.
NASHVILLE -- Corrections to (BP) stories.

Annuity Board to set medical rates
on state-by-state experience basis

Baptist Press
8/5/92

By Thomas E. Miller Jr.

ATLANTA (BP)--Southern Baptists' Church Comprehensive Medical Plan will be priced according to state experience, although an effective date has not been set.

Southern Baptist Annuity Board trustees, meeting in Atlanta, heard reports of a modest decline in claims but a slow, steady loss in participants.

The board's executive staff brought a recommendation to begin rating state by state to bring more fairness to the rate structure and protect against shifting losses from one state to another if a state convention endorses another plan as an alternative. The move was supported by independent consultants and the board's carrier, Prudential Insurance Company of America.

Joel H. Mathis, senior vice president for insurance administration, said it is too early to say which states may benefit or be hurt by the change.

"Our consultants and carrier are already hard at work analyzing claims state by state. We know some states will have no increase in rates for 1993. Others may have a significant increase."

Mathis said he will issue information in the next several weeks to help churches know how to budget for the medical program in 1993.

"I am well aware," Mathis said, "that everyone is anxious for details. I wish we had them today. We don't. But we'll inform every church at the earliest possible moment."

"But the important point to make," he said, "is that each state convention, its leadership, pastors and churches can do something to help themselves. They can promote the plan."

"Making this change (in rating by state)," Mathis said, "will not guarantee competitiveness in every state. In some, it may make it worse, while in others it may become significantly better. But if the states -- their churches, ministers and executive leadership -- will become aggressive in promoting enrollment of young, healthy participants, they will be able to directly affect rates in their states."

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Annuity Board President Paul W. Powell spoke with alarm to trustees about the apparent lack of commitment to the denomination's medical plan. "Confronted with steeply rising costs and decreasing participation, many churches have sought less expensive coverage elsewhere. At the same time, messengers to state conventions have clamored for their states' executive leadership to find solutions close to home," he said.

"Several state conventions have appointed committees to study alternative insurance plans for their states. In the light of this (the possibility of some states endorsing competing plans), the only fair way to rate our people, and perhaps the only way our convention health coverage plan can survive, is to set rates state by state," Powell said.

The problem, he explained, is when alternate plans are endorsed by a state convention: "It inadvertently encourages the young and healthy to get coverage elsewhere, leaving behind the high-cost or high-risk participants in the church plan. These people cannot get coverage elsewhere but we pay their claims from a reduced income flow.

"Insurance consultants tell us that ours is a unique plan and it cannot survive unless it has the support of its sponsoring groups -- and that includes SBC leadership, state conventions and local churches," Powell said. "If our leadership does not participate in, support and endorse the plan, and if our people do not come in, it cannot survive.

"Affordability is the No. 1 concern of churches and their staffs," Powell said. "Because we had to raise rates dramatically over the period 1988-1991, we have been seen by many as an adversary instead of a benefactor. This year we've been more successful but still more are leaving than enrolling.

"We have striven for fairness," Powell declared. "The most unfair thing we could ever do is fail to charge enough to pay the claims. In this we will never fail. The rates will always be set to cover expected claims and provide a safety margin.

"But fairness," Powell went on, "includes spread of costs in a reasonably equitable fashion including age, cost of medical care where one lives and some recognition of claims experience."

Powell told trustees there are three things state conventions and churches can do to make the medical plan healthy and competitive.

"One," Powell said, "is to encourage every church to do its God-ordained duty and support the ministers they call to serve. Every church ought to pay the whole cost of medical and disability coverage for every employee. It's not salary. It's the cost of being a church.

"Second, every minister should commit himself or herself to be brother and sister in the plan and stop chasing lower rates with other plans and leaving their sick brothers. Also, many of these plans cannot or will not guarantee portability if God calls to another state.

"And third," Powell said, "neither the state convention nor the SBC Executive Committee should ever endorse another plan."

Powell recalled that an independent committee of pastors, laymen and directors of missions concluded in 1991 that Southern Baptist polity makes it difficult for a voluntary medical plan to survive.

The committee concluded, "Without a change in Southern Baptist polity (resulting in compulsory participation), there can be no true group plan for Southern Baptist churches (less than 10 employees) offered on a national basis. However, ... if unprecedented commitment to the plan were made, some of the benefits of stability found in a group plan could characterize the Church Comprehensive Medical Plan."

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"What we are doing," Powell said, "is declaring to the churches and to the states, 'This is not just an Annuity Board problem; this is your problem.' The Southern Baptist Convention gave us the assignment of offering a medical plan. We cannot hire 500 agents to sell it.

"There may be 75,000 to 100,000 eligible families out there," Powell said. "We have less than 24,000 of them in the plan. We need commitment, conviction and cooperation. This is a family problem that is part of a national crisis. We can't fix the whole nation's medical-care crisis but we can do something about our part. This plan can be successful. It's up to the churches and state conventions."

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Annuity Board credits \$17 million
back to state convention uses

Baptist Press
8/5/92

By Thomas E. Miller Jr.

ATLANTA (BP)--Southern Baptist state conventions will receive \$17 million in billing credits for the Church Annuity Plan as a result of action by Annuity Board trustees Aug. 3-4 in Atlanta.

"Our excellent earnings with investments in the Protection Section and a favorable claims experience created a surplus," said Paul W. Powell, president of the Dallas-based agency. In deciding to make the credits, Powell added, "We saw this as a blessing to the states who paid in the original contributions."

The Protection Section is a state convention-funded part of the Church Annuity Plan that provides supplemental disability and life benefits to eligible participants.

The allocation of surplus funds in the Church Annuity Plan to state conventions was the third major financial boost from the Annuity Board this year. In January more than 16,000 annuitants received a permanent 10 percent increase in monthly benefits. In July all 22,000 annuitants received a permanent 5 percent increase. Also, the 734 annuitants with a variable annuity received an increase of more than 25 percent Jan. 1.

Trustees heard a mixed report on the board's Church Comprehensive Medical Plan. Claims were down and reserves were reported rising to a level to permit introduction of two less-costly optional plans Jan. 1. However, participation in the comprehensive plan is declining.

The board voted to change rates for the Church Comprehensive Medical Plan to a state-by-state experience basis, with the effective date to be announced.

In another major action, trustees approved a staff recommendation that the Annuity Board begin preparations leading to a restructure of its investment functions into a mutual fund format. Its investment funds would become registered securities under Securities and Exchange Commission regulations. The board's investment committee explained the move will allow the Annuity Board to better serve its annuitants, retirement plan participants and Southern Baptist agencies and institutions.

In his quarterly report to trustees, Powell reported continuing growth in both enrollments and contributions to the Church Annuity Plan and Convention Annuity Plan.

Earnings for the second quarter followed the stock markets and bond markets in decline. Treasurer Hard D. Richardson noted that despite Variable Fund losses of 2.6% in six months the Balanced Fund had regained a positive position in the second quarter and the Fixed Fund earned 4 percent. That placed the Fixed Fund squarely in the middle of the pre-announced target range of 7.5 to 8.5 percent for the year.

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Asset increase of \$111.1 million in six months was strengthened by an increase in Church Annuity Plan contributions of 3.6 percent and an increase in Convention Annuity Plan contributions of 18.7 percent. Total assets reached \$3.65 billion, rising more than \$1.2 million per day the past 12 months.

Benefit payments were up 8.7 percent for the six months to \$55.6 million. There were 22,750 annuitants receiving benefits on June 30.

The board's relief committee considered 48 applications and made 16 2-year monthly grants, five 1-time grants, one 2-year expense grant, two 12-month monthly grants and one 7-month monthly grant. Twenty-four applications were declined as outside relief guidelines.

Relief expenditures for the quarter totaled \$142,080. The board's Adopt An Annuitant program, funded through gifts to its Endowment Department, paid another \$142,030 in benefits. There are now 1,063 adopted annuitants receiving an extra \$50 in benefits each month.

Relief payments by the board are funded by an allocation from the Southern Baptist Convention Cooperative Program. Otherwise, the Cooperative Program provides no funds for the board's operating expenses. Expenses are paid from earning on assets.

Insurance receipts for the second quarter were reported up 5.9 percent, with group receipts up 18 percent and church plan receipts down 3.6 percent. Reserves were reported in the best condition since 1987.

Trustees were told that preparations have been made to introduce two new catastrophic medical plans Jan. 1, 1993. A \$1,000 deductible plan will have rates 30 percent less than the comprehensive plans and a \$2,500 deductible plan will have rates 40 percent less than the comprehensive rate. Benefits will also be scaled back.

Joel Mathis, senior vice president for insurance administration said, "These two plans are designed to address the affordability issue. They have much lower rates, large deductibles, but still help prevent a financial catastrophe in event of a very major medical incident."

The next scheduled meeting of Annuity Board trustees will be Nov. 2-3 in Dallas.

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Baptists relief workers
still in northern Iraq

By Erich Bridges

Baptist Press
8/5/92

ZAKHO, Iraq (BP)--Nobody said it would be a vacation, and it isn't.

Two years after Saddam Hussein's invasion of Kuwait, Southern Baptist relief workers still provide daily aid to the Kurdish people of northern Iraq.

They do it despite increasing Iraqi harassment of foreign aid personnel in the region, Turkish attacks on rebel Kurds and the growing possibility of renewed air strikes on Iraq by U.N.-sponsored forces.

A savage sun bakes the landscape as temperatures top 100 degrees -- every day. Amazingly, Southern Baptist medical and development specialists continue signing up to use vacation time to go there. Still, more nurses are desperately needed.

Here are the amenities, as described by Paul Smith of West Monroe, La., who oversees the relief work from a base in the Kurdish town of Zakho:

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"We have good security. We have our own hired guards outside the residence 24 hours a day. In addition to this the (Kurdish) militia has put up a tent in a vacant lot by us. All the foreigners are guarded by these people."

That sounded good enough for Kentucky doctor Merrill Winchester, who arrived Aug. 2 to spend the month.

"I think the Lord opened the door for me to go at this time," said Winchester, of Whitley City, Ky., just before departing for northern Iraq. "I see no reason to change my mind. I'll just do whatever needs to be done. I'm a family practitioner, so I'm used to doing a lot of different things."

He'll get the chance. Southern Baptist doctors and nurses have seen a little of everything in treating Kurdish refugees and villagers in clinics throughout the area. Other workers drill wells so villages can have fresh water.

Volunteers have been rotating in and out of Kurdish-controlled northern Iraq since the end of the Persian Gulf war, when Iraqi attacks on the Kurds set off a death-march exodus of Kurdish refugees across the Turkish and Iranian borders. When the surviving refugees came back under U.N. military protection, Western relief workers came with them. The Southern Baptists work with Global Partners, a relief and development agency based in London.

For a time the region knew a kind of normalcy, despite an economic blockade by the Iraqis to the south and battles between Kurdish rebels and Turks to the north. The Kurds, long a people without a nation, exulted in their rare semi-independence and debated the virtues of democracy.

But the fear of impending war with Saddam has resumed. U.N. peacekeepers in the Kurdish zone are a tiny, lightly armed presence. Iraqi forces threaten to move into northern Iraq once again. And the tenacious Iraqi ruler apparently wants foreign aid workers out of the area once and for all.

Aid groups have been harassed. Relief equipment has been sabotaged. Relief convoys from Turkey have been attacked by terrorists allied with Saddam, charge the main Kurdish parties. So far, the Global Partners teams have escaped attack.

Relief workers are "a target because Saddam is sending saboteurs into the area to discourage the foreigners," Smith said. "They have not hurt any foreigners. It's mostly just burning and bombing cars and the like. But there's always the potential it could happen. So we keep a low profile and go about our business. We do our clinics. We're still drilling the water wells. Some of the (aid) organizations have decided not to stay. But we feel like it's secure enough for us to stay."

Global Partners' closest brush with violence came during a recent incident in Zakho itself. A Kurdish clan seeking revenge for a family member's execution incinerated a member of another Kurdish party and his young son in their car with a rocket-propelled grenade.

"Several of our people were very close to that," Smith reported. "It scared them but they weren't in any imminent danger. But that put everything on a pretty tense note."

The Global Partners workers consult regularly with Kurdish and U.N. officials about where to go and where not to go. The Kurdish forces recently stepped up security for all foreign aid groups. Should evacuation become necessary, the Baptist workers have contingency plans to get out of Iraq -- with or without U.N. help.

In the meantime, Smith's message to potential recruits for the medical work is realistic but not discouraging.

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"This is not a picnic," he said. "Security is tight and things could happen that would put them in jeopardy. But I'll be very honest with you: I feel safer where we are right now than I would in downtown Houston, Texas, or certainly downtown Washington, D.C. You'll be less likely to get shot here than you would there."

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Rural church steps forward
to aid global book ministry

By William H. Perkins Jr.

Baptist Press
8/5/92

ABERDEEN, Miss. (BP)--A small, ambitious church in rural Mississippi is the first in the Southern Baptist Convention to serve as a receiving and shipping point for donated religious materials headed for worldwide mission fields under the BookLink program of the National Fellowship of Baptist Educators (NFBE).

"The church has authorized our participation and we are eager to do it," said Dennis Smithey, pastor of 126-member Central Grove Church Between Aberdeen and Tupelo.

Central Grove members met at the church July 23 with Hal Buchanan of Tupelo, retired dean of education at Delta State University in Cleveland, Miss., and executive director of BookLink.

Buchanan, who helped found NFBE and later the BookLink program, reported that since the program was authorized by the SBC Brotherhood Commission in 1988, almost 60,000 pieces of material weighing 11.4 tons and valued at over \$137,000 have been shipped to 52 countries and five U.S. states.

BookLink also is affiliated with Books for the World, a project inspired by longtime Southern Baptist leader Owen Cooper of Yazoo City, Miss. Books for the World helps BookLink in many ways, he said, including assistance with postage costs.

Tom Booth, Central Grove's Sunday school director and new director of shipping for BookLink, said an article in a Tupelo newspaper sparked his interest in the program. He contacted Buchanan and approached Smithey about getting the church involved.

The night of the meeting with Buchanan, boxes and bags of donated materials lined the walls of the church's fellowship hall. Buchanan busily went about the business of explaining the intricacies of international mail to the 15 people in attendance.

"One of the problems we have is that when we start going through the books, the material is so interesting that we stop to read it," he said.

Using heavy kraft paper donated by a Tupelo cardboard manufacturer, Buchanan carefully wrapped dozens of used Baptist Hymnals and explained how to ensure the packages endure the rigors of rough handling and international customs inspections.

He then slipped the tightly wrapped hymnals into a household garbage bag to protect against wetness and finally into heavy-duty international mail sacks with the necessary markings and tags.

The first Central Grove shipment is bound for Nigeria missionary Alma Rohm.

In a recent letter to Buchanan, Rohm described the reaction of Nigerian Christians to previous shipments.

"I wish all of you who have sent books could be here to see the delight on the faces of those who will attend our Nationwide Baptist Music Workshop ... when they are able to get a hymnbook with music, not just words!" she wrote.

Booth, too, is pleased his church's involvement is beginning to blossom. He recently took receipt of his first delivery of donated material, which arrived from Hope Baptist Church in Philadelphia, Miss.

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There are many ways for churches and church groups to contribute to the success of Booklink, Buchanan said.

"The opportunities for 'hands-on' mission efforts for all ages are too numerous to list them all," he said.

The greatest demand, however, is for donation of religious books and other publications to meet the needs of Southern Baptist missionaries, national pastors, church planters, teachers, libraries and seminaries around the world. Donations of money and supplies to help with the costs of the program also are accepted, Buchanan said.

Donations should be sent to Tom Booth, BookLink Director of Shipping, Route 1, Box 217, Aberdeen, MS 39730. For more information on the program itself, Buchanan can be contacted at 2121 Briar Ridge Road, Tupelo, MS 38801.

Buchanan has a challenge by which he lives that also neatly sums up his vision for BookLink.

"The greatest efforts are the sustaining ones which provide resources to our brothers who keep crying out for help. God is at work! Help us glorify him through this worldwide effort," he said.

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(BP) photo available upon request from The Baptist Record, Mississippi Baptist newsjournal.

Lloyd surprises doctor, reaches goal of attending Ridgecrest

By Ferrell Foster

Baptist Press
8/5/92

RIDGECREST, N.C. (BP)--Once again, Kathy Lloyd has surprised her doctor -- or rather, she would say, God has.

She is attending Sunday school week at Ridgecrest Baptist Conference Center here Aug. 2-7, thus achieving a goal she set in early spring before beginning prolonged cancer treatment.

Lloyd, a former missionary to South Korea who had extensive bone cancer earlier this year, underwent a second bone marrow transplant July 20 at St. Louis University Medical Center. Ten days later she was released from the hospital.

"I told (the doctor) I would really like to leave by Saturday," Aug. 1, Lloyd said in a telephone interview. The doctor discouraged such a hope because Lloyd's white blood cell count was so low on Tuesday, July 28. But the count began to climb dramatically.

"(The doctor) said he's never seen it grow that fast in one day," Lloyd stated. "I said, 'You've never known the power of God.' He threw his head back and said, 'I'm learning.'"

She was released Thursday, July 30, with the condition she have her blood count checked Aug. 3 and 5 by a doctor "familiar with bone marrow transplants."

That need was supplied by another woman in the St. Louis hospital. When Lloyd walked past the room she occupied during her first transplant, she noticed the new patient in that room had her name, Katherine. Lloyd stopped to visit and discovered the woman was from Ashville, N.C., a few miles from the Baptist conference center where Lloyd wanted to go. Thus a doctor was secured.

"God wanted me to be at Ridgecrest," she emphasized. "There were a lot of training things I needed for this next year that I was planning to do in Sunday school." She is a member of First Baptist Church in Henderson, Ky., where her husband, Skip, is minister of education and administration.

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The good news for Kathy Lloyd has come in the midst of a Southern Baptist prayer barrage keyed by Woman's Missionary Union and a number of state Baptist newspapers.

In January this year, the young mother of two was given six months to two years to live. Recent bone scans and biopsies have indicated the cancer is in retreat.

Lloyd doesn't know how long she will live but her desire is to "use wisely the time that God has given me He has given me some time and I need to be accountable for it."

Her personal goal now is to grow some hair. "My little one (6 years old) does not remember me with hair," Lloyd said. She lost her hair, even her eyelashes, during recent chemotherapy.

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New ties unfolding between
Mississippi, Choctaw Baptists

Baptist Press
8/5/92

By Teresa Dickens

PEARL RIVER, Miss. (BP)--Nestled in the rolling hills of east central Mississippi is a nation within a nation. The Mississippi Band of Choctaw Indians owns the land it occupies, elects its own leaders, enacts and enforces its own laws and prosecutes its own law offenders.

But the Choctaws are not an island unto themselves. While distinctly different in many ways from the inhabitants around them, they also share many similarities with their neighbors.

That is especially true of Choctaw Baptists. Their worship is the same as English-speaking Baptists. (Except for different sounding words, the tune of "Where the Roses Never Fades" is easily recognizable.) They dress the same and offer the same ministries.

The needs in Choctaw Baptist churches also parallel those in neighboring churches. Pastors seek and pray for better trained leaders, more involvement in evangelism and ministry by laypeople and a stronger commitment in giving to support missions through Southern Baptists' Cooperative Program, the association and the local church.

Part of this similarity can be explained by the long relationship Choctaw Baptists have had with both the Southern and Mississippi Baptist conventions. The Southern Baptist Home Mission Board assigned its first missionary to work among the Mississippi Choctaws in the 1920s. Today, the HMB and MBC work together in providing missionary leadership among the Native Americans.

In 1963, the HMB helped establish the Baptist Indian Center, which today is located in Pearl River Indian Community, the site of the Tribal offices. The Baptist center houses offices for the New Choctaw Baptist Association of 13 churches and serves as the outlet for the association's food and clothing ministries.

Given all the similarities and long, formal relationship between the two groups of Mississippi Baptists, one might expect them to share a close working relationship as well. However, for much of their history, the contrary has been true. An invisible wall has kept them separate from each other.

But through what many call a miracle, the wall is beginning to crumble. Both sides are demonstrating a new openness in working together in missions and ministry.

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Some of the leaders involved in the ministry with Choctaw Indians attribute the new openness in the relationship to English-speaking churches' mission efforts among Choctaw Baptists. Several churches have provided volunteer builders for construction projects at Choctaw churches. Others have made donations to the Choctaw association's food and clothing ministries. Still others have provided workers for Vacation Bible Schools in several churches.

The effort also has involved Mississippi Baptists' making money available through their annual Cooperative Program budget to fund training events and other projects among Choctaw Baptist churches. Part of that support has included the availability of Mississippi Baptist Convention Board personnel to lead training conferences and provide other assistance when requested by Choctaw leaders.

Other leaders say the leadership of Choctaw director of missions Lee Bacon is a significant factor in the new openness between the two groups. Bacon, who retires Sept. 30, has cultivated numerous opportunities during his three years as DOM for the two groups to work together.

While Bacon acknowledges he has been intentional in his efforts, he said the new openness on the part of his people is more likely due to a new spirit among white Mississippi Baptists.

"Their attitude toward us is no longer maternalistic," Bacon said. "Rather, they ask, 'What can a Choctaw do for himself? Then, what assistance can we provide?'"

Choctaws also have found acceptance among white people, Bacon said. He recounted an incident involving a Choctaw youth who attended a training event with him. There, the young man met a group of Baptist youths who welcomed him and showed a genuine interest in Choctaw life. The enthusiasm created in the teen through the experience resulted in his becoming an evangelist among his peers on the reservation.

"I encouraged our leaders to go off the reservation to training events because I believed once they met leaders from white churches, their feelings would change," Bacon explained. "And that has happened. Our pastors and leaders have discovered they are not alone in the problems they have in their churches. White churches have the same problems."

Although leaders may not agree on who changed -- Choctaw or English-speaking Mississippi Baptists -- all agree more is at work in their relationship than human effort.

"The Lord has opened the doors," noted Don Wilson, Mississippi Baptists' liaison with the Choctaw Indians. "The only thing we have done or can do is walk through them."

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Dickens is newswriter for The Baptist Record, Mississippi Baptist newsjournal. (BP) photo available upon request from The Baptist Record.

New director sees short-term
missions growing in days ahead

By Kathy Fogg Berry

Baptist Press
8/5/92

RICHMOND, Va. (BP)--Wendy Norvelle thinks short-term foreign missions will keep growing because it gives Southern Baptists a chance to get personally involved, to "try missions out and see if it fits."

Norvelle, 39, has been named director of the Southern Baptist Foreign Mission Board's international service department. The associate director of the board's personnel selection department since 1987, she succeeds Tom Prevost, who recently joined the staff of the Baptist General Association of Virginia.

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The international service department coordinates several mission programs: the International Service Corps -- including journeymen -- for people serving between four months and two years; student summer and semester missions; and the "Baptists living abroad" and "tentmaker" programs for Southern Baptists wanting to spread the gospel while living overseas.

"I still believe the career missionary has to be our stack pole," said Norvelle, of Floyd, N.M. "But I believe short-term programs are a wonderful way for mission support and involvement of laity.

"There are some real creative things (short-termers) can do to help with evangelization of the world. I foresee the department growing and expanding as it continues to find new ways to do missions and champion new approaches."

Last year the department processed 318 International Service Corps workers. To date, 1992 statistics reveal an increase in that record-breaking figure. Also, the number of student summer and semester missionaries swelled from 127 in 1991 to a record 244 this summer.

A former journeyman in Zimbabwe (1975-77), Norvelle has firsthand experience as a short-term missionary. She also worked as a Home Mission Board summer missionary in Washington state.

Following her journeyman service, she attended Southwestern Baptist Theological Seminary in Fort Worth, Texas. She joined the Foreign Mission Board's personnel selection department in 1980. She also served on the task force that created the International Service Corps program in 1990.

Norvelle and her husband, Jim, have two young daughters.

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

CORRECTION: In (BP) story titled "Directors of missions receive recognition," dated 7/31/92, please note a correction in paragraph four.

William E. East is director of missions in Kern County Baptist Association in Bakersfield, Calif., not Currin County.

Thanks,
Baptist Press

CORRECTION: In (BP) story titled "Evangelist preaches 'flying by the seat of his pants,'" dated 8/4/92, please change the word waitress in the first paragraph to flight attendant.

Thanks,
Baptist Press

Also available upon request:

-- Feature by David Williard: World crises force missionaries to agonize over safety decisions.