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**November CP rebounds,  
tops last year, budget**

NASHVILLE (BP)--Southern Baptists gave \$12,204,115 to the SBC Cooperative Program in November, exceeding the monthly budget requirement and receipts for the same month a year ago, according to Harold C. Bennett, Executive Committee President/Treasurer.

"I am gratified at the increase in Cooperative Program receipts for the month," said Bennett. "The Cooperative Program is the lifeblood of our world mission program. This includes the state mission programs and the world mission program through the Southern Baptist Convention."

Still, the year-to-date total for 1991-92 fell short compared to the same two-month period a year ago: \$22,897,708 to \$23,123,281. The November 1991 monthly percentage increase over last year was 1.30 (\$156,349) while the year-to-date (two months) shortage from the similar period last year was 0.98 percent (\$225,573).

Designated gifts were up 6.10 percent in November compared to a year ago: \$2,292,921 to \$2,161,026. That kept designated gifts for year-to-date above last year: \$3,772,442 compared to \$3,616,667 or a 4.31 percent increase.

The 1991-92 monthly basic operating budget requirement for the SBC is \$11,725,856.

Designated contributions include the Southern Baptist Foreign Mission Board's Lottie Moon Christmas Offering and the Home Mission Board's Annie Armstrong Easter Offering, world hunger and other special gifts.

The Cooperative Program is Southern Baptists' method of supporting ministry and missions through state and regional conventions and the Southern Baptist Convention. State and regional conventions retain a percentage of Cooperative Program contributions they receive from the churches to support work in their areas and send the remaining funds to the Executive Committee for national and international ministries.

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Chapman names Draper, Land  
to chair family task force

By Louis Moore and Linda Lawson

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NASHVILLE (BP)--Southern Baptist Convention President Morris Chapman has named the chief executives of the Sunday School Board and the Christian Life Commission to co-chair the Family Ministry Task Force he created earlier this year.

SSB President James T. Draper Jr. and GLC Executive Director Richard Land succeed Charles Lowery, pastor of Hoffmantown Baptist Church in Albuquerque, N.M., who resigned as chairman due to the illness of his father. Lowery will continue as a member of the task force.

Chapman appointed the seven-member task force in April 1991 "to raise the level of awareness among Southern Baptists about the alarming increase in dysfunctional families in the United States and to consider potential ministries to the family."

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In naming Draper and Land to chair the group, Chapman said he believes their appointments "will pool the resources of two of our agencies in combating the erosion of Judeo-Christian family values in America."

The CLC and the SSB both carry assignments from the SBC related to family concerns.

In dealing with issues of applied Christianity, the CLC program statement specifies the agency will help Southern Baptists "become more aware of the ethical implications of the Christian gospel with regard to such aspects of daily living as family life."

The SSB is assigned to assist churches, associations and state conventions in developing ministries to families.

In accepting the assignment, Draper said: "Every recent survey I have read indicates a concern for the family. This task force represents an opportunity to effectively coordinate the assignment of helping Southern Baptists meet the needs of families. I look forward to working with Richard Land to help channel areas of mutual concern."

Land said: "I am delighted at the prospect of working with Dr. Draper and the Sunday School Board in seeking to galvanize Southern Baptists on this critical issue. There is nothing that is of greater importance to raising children in the nurture and admonition of the Lord than encouraging and supporting strong, vibrant Christian families and family life."

Chapman said the task force has worked closely with Doug Anderson, director of the SSB's family ministry department, in identifying and meeting specific needs of families. Anderson serves as staff to the task force.

Other members of the group are: Suzanne Groce, former missionary to Ethiopia, now living in Gainesville, Fla; Tom King, minister of family enrichment at Two Rivers Baptist Church in Nashville; Kay W. Moore, freelance writer and family life speaker from Nashville; Ron Mumbower, director of counseling at First Baptist Church of Jackson, Miss.; Charles Page, pastor of First Baptist Church of Charlotte, N.C.; and Jay Wolf, pastor of First Baptist Church of Alexandria, Va.

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Annuity Board announces  
restructure of Fixed Fund

Baptist Press  
12/3/91

By Thomas E. Miller Jr.

DALLAS (BP)--The Annuity Board of the Southern Baptist Convention announced a long-term restructuring of its Fixed Fund designed to continue its safety, enhance its competitiveness and provide increased diversification.

"We're making some changes because changes are taking place in the financial environment. Our consultants and the investment committee of our board of trustees affirm the restructuring as being in the best interest of the members," said Paul Powell, president.

"Except for the ways we communicate and the way earnings are credited, members will see no obvious change," said John R. Jones, senior vice president for investments.

Jones explained the restructuring of the Fixed Fund will gradually replace insurance company issued guaranteed investment contracts with short-term maturity investments over the next six years. "Since the market value of the new securities will change with the general level of interest rates, account balances and the return credited to the Fixed Fund will vary some over time," he said.

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"Therefore," said Jones, "we will not estimate a specific rate of earnings, and we will credit actual performance each month. Posting to accounts will continue to be quarterly and accounting statements will continue their regular schedule." A target earnings "range" of 7.50 to 8.50 percent has been projected for 1992.

"Though we were careful in prior years to say the pre-announced rate was not guaranteed, the perception of members has been that the pre-announced rate was guaranteed," said Jones.

"From now on," said Jones, "the crediting rate each month will be the actual performance of the fund, and there will be fluctuations on a month-by-month experience. But on an annual basis, we expect to post to accounts the results of an earnings rate within the range announced," he said. "If we earn more, we'll credit more. If we experience a loss, each member will share in proportion to his accumulations in the month in which the loss occurs," Jones added. The accounting of the Fixed Fund will move from book value to market value.

"Members will not see the kind of earnings fluctuation they see in the Variable or Balanced Fund," assured Jones. "Maturities of the investments will be short enough to prevent this."

Noting the range estimate for 1992 is less than the 1991 pre-announced 8.8 percent, Jones said, "Everyone knows fixed income investments are earning less because interest rates are down. So there should be no surprise to anyone that we expect conservative investments to earn less this year. The range estimate compares quite favorably with current fixed income rates of returns."

Over the next six years, most guaranteed investment contracts in the Fixed Fund will be phased out and replaced with other low-volatility fixed income investments. These other investments will include U.S. Treasury, government agency and high quality corporate fixed income investments.

As a part of the restructuring, the Annuity Board has hired two nationally renowned companies to manage a portion of Fixed Fund assets.

"Fidelity Management Trust Company of Boston and Payden & Rygel of Los Angeles have been employed to help provide greater diversification and liquidity than an all-GIC portfolio. We expect that their work will increase the overall return of the fund," Jones said. Each of the firms manages more than \$10 billion.

"While some pension funds have all their guaranteed investment contracts with one insurance company, the Annuity Board diversified its fund among 19 of America's strongest insurance companies," said Jones.

"Still, we are being proactive to lessen our exposure to the risks in today's insurance industry. We started these moves two years ago.

"Soon after the first of the year," said Jones, "we will publish new fund descriptions and provide additional material to help our members make decisions on where to place their contributions and accumulations."

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German Baptists to oppose  
Nazi-backed attacks on foreigners      By Mike Creswell

Baptist Press  
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HAMBURG, Germany (BP)--German Baptists will mount a campaign in 1992 to counter a rising tide of Nazi-inspired nationalism and attacks against immigrants that have swept Germany and other parts of Europe in recent months.

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"This is something we find very important -- that we as Christians show we are peacemakers and that we struggle against this fighting against the foreigners who come to our country," said Hans Guderian, German Baptists' home missions secretary.

The special emphasis will be part of the German Baptist Union's yearlong home missions promotion. Missions conferences will feature participants from many ethnic and racial backgrounds. German Baptists have an extensive ministry to refugees.

"We will strengthen work with refugees from whatever country and background," Guderian said.

Almost 5 million foreigners live in Germany, a country with 79.5 million people. Several hundred thousand immigrants have moved into Germany in recent years; as many as 2 million more are expected. More than 30,000 asylum seekers entered Germany in October alone, most of them fleeing the war in Yugoslavia. But many of the newcomers are ethnic Germans from the former Soviet Union, returning to their homeland now that they are free to move.

Guderian estimates 40,000 of these ethnic Germans come from Baptist or Mennonite backgrounds. The newcomers have organized several hundred churches in Germany. "They form their own organizations because they have their own culture and background," he said. "Often they don't speak German so very well because they have been in the Russian-language culture. ... Our long-range goal (is) to help them integrate into normal church life in Germany."

The attacks against foreigners pose a challenge for Baptists, Guderian said, although no Baptist facilities or personnel have been attacked thus far.

Unsettled economic conditions and a flood of immigrants associated with the fall of communism have caused a backlash against immigrants and led to political victories by extremist right-wing forces in several countries.

In Germany alone, more than 1,000 neo-Nazi-connected attacks have targeted immigrants this year. Six people have died in the attacks and scores have been injured. In November more than 200 neo-Nazis attacked a refugee hostel in Griefswald with firebombs and stones, forcing the 76 residents to flee to another facility.

In Saarbrücken, three men identified as neo-Nazi "skinheads" reportedly kidnapped a Sri Lankan man, knocked him unconscious and left him lying on a railroad. A passing train crushed one of the victim's legs.

In southern Germany right-wingers threw an Afghan man out of a second-story window. The fall broke the man's nose. In Salzgitter, skinheads threw a firebomb into a wedding reception, then battled the guests.

Even the 250,000 Soviet troops remaining in the region that once was East Germany have been targets of neo-Nazi shooting and rock-throwing. More than 75 attacks on Soviet soldiers were registered between August and October. In October Soviet guards and soldiers on patrol were issued bulletproof jackets.

Neo-Nazis have held many public rallies and marches in Germany. News photographs often show the participants giving the Nazi salute. Some have ties with Ku Klux Klan groups. In October American citizen Dennis Mahon, the "Imperial Dragon of the White Knights," visited Königs-Wusterhausen, near Berlin, for a cross-burning ceremony attended by neo-Nazis.

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Elsewhere in Europe, the desecration of Jewish cemeteries in France has drawn widespread publicity. Attacks against immigrants have taken place even in Denmark, usually known as a gentle country. In October a black British exchange student was injured in a racist attack in a Danish discotheque. In another incident, young people broke into a kindergarten for refugees and wrote on the walls, "Refugees go home. Denmark for the Danes."

In Denmark, the right-wing political party Den Danske Sorening said its membership is rising rapidly. The party publicly urges that all foreigners be deported. Members of the New Democracy Party won their first seats in the parliament of Sweden earlier this year on an anti-immigrant platform.

In Brescia, Italy, an anti-immigration party known as the Lombard League defeated the Christian Democrats. In Belgium, the anti-immigrant Vlaams Blok party increased its representation in the legislature from two seats to 12.

Austria's Freedom Party won 23 percent of the votes in a recent municipal election in Vienna, again using an anti-immigrant campaign. The treatment of foreigners also was a central issue in Austria's national elections. A poll in November showed nearly one-third of Austrians dislike Jews and foreigners. Thirty-one percent of Austrians said they do not want Jewish neighbors.

In France, the far-right and anti-immigrant National Front party says 32 percent of the French people agree with its ideas. That figure is up from 18 percent a year ago. But 76 percent say they do not want National Front leader Jean-Marie Le Pen to have an active role in the government.