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**Therapist urges churches' help
in sex abuse victims' healing**

By Terri Lackey

**Baptist Press
3/22/94**

EULESS, Texas (BP)--Try telling Helen there is no need for churches to endorse Christian-based support groups dealing with sexual abuse.

For her, a church harbored the perpetrator, and now it must become the healer. Hel n (not her real name) grew up in Southern Baptist churches because her father was a pastor. He also was her molester.

The dark residue of sexual abuse blankets Helen's family, soiling nearly ev ry member at least indirectly, if not directly.

A few years ago, Helen, in her mid-50s, discovered her now-deceased father had molested her two sons and probably quite a few young boys in the churches wh r he was pastor. One of her sons has, in turn, molested his daughter -- the granddaughter now in Helen's legal custody.

After four years in therapy, Helen still cries when she recounts the incestuous history of her family.

Helen's story could be told again and again within the walls of Southern Baptist and other churches, according to experts.

"Eighty percent of incest survivors grow up in religious families," Jacque Truitt, a trauma resolution therapist from Deer Park, Texas, said. Truitt is author of the facilitator's guide addressing sexual abuse for a new LIFE Support Group Series published by the Baptist Sunday School Board. She also wrote th learning activities. "Shelter from the Storm: Hope for Victims of Sexual Abuse" is due for release in the fall.

Truitt taught the support group leaders workshop at a national conference for Recovery and Spiritual Awakening, sponsored by the BSSB's discipleship and family development division. The conference was held at First Baptist Church in Eules, Texas, March 17-19.

The BSSB now offers several discovery and support group resources dealing with subjects ranging from codependency and self-esteem to eating disorders and chemical dependency.

Truitt, herself a survivor of sexual abuse, sees the support group materials for victim of sexual abuse as a welcomed relief. Nearly 50 percent of her clientele are victims of sexual abuse and she acknowledges sh could use some h lp in dealing with the overwhelming number of victims.

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The support group workbook defines sexual abuse as "any sexual activity, verbal, visual or physical, engaged in without consent which may be emotionally or physically harmful and which takes advantage of one person in order to meet another person's sexual or emotional needs."

One in three women and one in five men are abused sexually, said Truitt, who noted a growing number of reported abusers are female.

"People are saying to me, 'I can't believe we can really talk about this in church,' but it is needed. One of the reasons it needs to be done at church is because it happens among church people.

"It is normally true that the statistics (of sexually abused victims) are the same within the church as they are in the world," said Truitt when explaining why the BSSB has chosen to deal with the issue in a support group resource.

Addressing sexual abuse in church empowers the people to begin to confront the problem of secrecy.

"The basic rules of a dysfunctional family, whether biological or church, is don't trust, don't feel, don't talk about it," she said.

Forgiveness, Truitt said, is a necessary element to moving on and getting well, but when the abuse is not talked about, it can't be forgiven.

"We spiritualize our denial. We say we have forgiven, but what we have done is denied our pain in God's name. As long as we carry that shame, we can't forgive.

"Becoming a Christian gives us spiritual resources to realize (we need help), but not to fix it all," she said.

Church leaders of support groups dealing with sexual abuse can expect the study to open a Pandora's box of emotions, Truitt said.

Survivors of sexual abuse are hiding feelings of fear, anger, betrayal, hurt, rage, guilt and shame, she said. But when they shut out their bad feelings, Truitt said, they also are sealing the lid on the good ones, such as joy, happiness and love.

Truitt said sexual abuse results in the loss of identity, innocence, trust and ability to feel or manage feelings (from numb to painfully intense). It is the loss of safety and security, the loss of the ability to relate in healthy ways, the loss of personal freedom and the loss of the ability to experience God.

"That is plainly the loss of life -- the loss of the ability to be 'me,'" she said.

Support groups offer encouragement, she said.

"They offer unconditional love and acceptance in a safe and trusted place. They allow an environment to express your feelings and the freedom to identify options and make decisions."

Truitt suggests leaders of support group should:

- have experience in group dynamics.
- have gone through considerable recovery themselves.
- be willing to have clinical supervision.
- be able to set boundaries and handle personal attacks.
- hold advanced knowledge in sexual abuse issues and symptoms.
- experience God daily.
- obtain a list of qualified counselors for referral.

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(BP) photo mailed to the Baptist Standard of Texas by the BSSB bureau of Baptist Press.

**N.C. WMU elects Irma Duke
as executive director**

By R.G. Puckett

ASHEBORO, N.C. (BP)--Irma Duke, a 19-year employee of the Southern Baptist Convention's Foreign Mission Board, was unanimously elected executive director of Woman's Missionary Union of North Carolina during a called meeting of its executive board March 19.

Duke, who will assume her new duties May 1, has been associate vice president for communications at the FMB since 1989.

"We feel that Mrs. Duke brings all of the gifts and experience essential to the success of this strategic position," said Donice Harrod, who chaired the search committee that brought the recommendation to the meeting at Camp Mundo Vista near Asheboro.

"Her commitment to missions and her service at the Foreign Mission Board make her an ideal choice for this leadership position."

Dot Allred, a former president of the state's WMU organization and interim executive director since the retirement of Nancy Curtis last April, told the state's Biblical Recorder newsjournal in a telephone interview, "We feel very fortunate that God has led us to Irma and that she feels his leadership in this decision.

"Her knowledge of the work and skills in communication will be an asset to the progress of Woman's Missionary Union in North Carolina."

Prior to her current FMB role, the native of Martinsville, Va., served as assistant vice president in the office of communications and public relations. She started working at the Foreign Mission Board in 1975 as a staff writer for news of missions work in East and Southeast Asia.

In her present capacity she leads the work of 55 staff members in print and audiovisual production. She has been the primary person for developing and monitoring the FMB's \$2 million communications budget.

In the past year Duke chaired the Foreign Mission Board's transition communications team during a potentially difficult transition from the presidency of R. Keith Parks to that of Jerry Rankin.

A part of her responsibilities has been to represent the Foreign Mission Board in various meetings across the country. She is one of six staff members on the FMB's administrative council, the board's internal policy-making body.

Duke worked her way through Florida Southern College in Lakeland, where she was editor of the college newspaper and a staff writer on the Lakeland Ledger. She received the bachelor of arts degree in journalism in 1973.

After her marriage to Jim L. Duke of Portsmouth, Va., she worked to provide support for her husband while he completed his degree at Southern Baptist Theological Seminary in Louisville, Ky.

The couple has two children, Jonathan Lee, born in 1980, and Jason Linwood, born in 1982.

Duke moved to Richmond in 1975 when her husband became minister of education and youth at Broadus Memorial Baptist Church. She started working at the Foreign Mission Board immediately.

Her published books include Global Gazette, a youth Foreign Mission Study Book, and Middle East Today, an adult Foreign Mission Study Book. She has also written numerous articles for Southern Baptist and secular publications.

EDITORS' NOTE: The following three stories focus on tax-related concerns involving ministers and church s.

**Ministers may pay for confusion
over tax rules, expert says** By Tim Tune & Kirby Warnock

DALLAS (BP)--Ministers are being robbed of tax savings and potential Social Security benefits because of confusion about the "dual tax status" of the clergy, according to a widely recognized expert.

The result of this confusion, according to Richard Hammar, is that many ministers are paying more in personal taxes than they need to and are jeopardizing the accuracy of their records with the Social Security Administration, upon which benefits are based.

Hammar, an attorney and certified public accountant, is editor of the popular newsletter Church Law and Tax Report. He spoke to a recent gathering in Dallas of state annuity representatives and Southern Baptist Annuity Board personnel who often field questions on ministers' taxes. Hammar wrote the 1994 edition of the board's annual guide for preparing ministers' taxes.

Though ministers must follow a sometimes-confusing set of tax-filing rules, Hammar said when churches and ministers apply the rules properly, ministers can take advantage of a unique taxpayer status.

Hammar, of Springfield, Mo., said most of the confusion in preparing ministers' taxes revolves around two Internal Revenue Service rules:

1) Ordained ministers are always self-employed for Social Security tax purposes with regard to their ministerial earnings.

2) Ministers can report their income taxes as an employee and receive a Form W-2 from the church, which Hammar recommends. Ministers are exempt from federal income tax withholding, but can voluntarily arrange to have churches withhold their income taxes. Social Security taxes cannot be withheld from ministerial income.

A minister must prepay taxes using the quarterly tax-paying schedule, unless the minister has entered into a voluntary income tax withholding agreement with the church. Many ministers fresh out of seminary -- as well as others -- do not know these rules, Hammar said, and don't catch it until tax liabilities are beyond their means to pay.

Ministers must pay Social Security taxes at the self-employment, or SECA, rate on their ministerial income because ministers are always considered self-employed for Social Security purposes. On the other hand, ministers may have to pay FICA taxes on income they receive from non-ministerial employment.

SECA is short for Self Employment Contributions Act and refers to the rate which self-employed people pay toward Social Security. FICA is short for Federal Insurance Contributions Act and refers to the rate at which employees and employers contribute toward Social Security.

SECA and FICA taxes provide old-age, survivor and disability benefits, as well as Medicare hospital insurance.

"There are multiplied numbers of Southern Baptist churches," Hammar said, that make the mistake of misapplying the rules "and they are robbing ministers of their entitlements paid for by Social Security."

Churches that misapply the rules could violate federal payroll tax procedures, possibly leading to Internal Revenue Service penalties and erroneous records for ministers, as well as church employees.

Ministers who don't understand these rules could underpay their taxes. If this is the case and the IRS audits the minister's tax return, the IRS could hold the minister liable for substantial back taxes plus penalties and interest.

Ministers can arrange to have the church "overwithhold" income taxes to cover the SECA tax due. This eliminates the need for filing quarterly estimated Social Security tax payments.

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Unless a minister has properly followed IRS rules to opt out of Social Security, the minister, who is self-employed for Social Security purposes, must pay SECA rates on ministerial income. The church cannot pay these taxes for the minister. However, some churches give ministers a supplement to help offset the tax expense, but that supplement must be reported as taxable income.

Employees pay about half the percentage of Social Security taxes self-employed people pay. The employer pays the other half for employees.

Ministers, because they are considered self-employed for Social Security tax purposes with respect to ministerial income, must pay the entire amount of the tax. However, Hammar pointed out ministers can deduct half of their actual self-employment taxes as an adjustment on their personal income tax return whether they itemize or not.

Hammar said few Southern Baptist ministers could legally -- or ethically -- opt out of Social Security. IRS rules require candidates file for the exemption by the due date of the federal tax return for the second year in which the minister has net self-employment earnings of \$400 or more.

The application for exemption requires the minister validate a personal opposition, based on religious beliefs, to receiving health and retirement benefits from the government. The exemption is not based on opposition to paying the tax. It's based on opposition to receiving benefits paid at public expense. Opting out is permanent. Once a minister is out of the Social Security system, there is no provision for getting back in.

Hammar agreed "opting out of Social Security will help decrease taxes substantially, but at a very high cost." Social Security tax credits not only determine retirement benefits, but also Medicare benefits. He said opting out also possibly could leave ministers out in the cold as far as health care reform is concerned since exemption from Social Security requires religious-based opposition to the acceptance of "public insurance" benefits. Public insurance may be interpreted to include any health care program Congress enacts.

Though some ministers can file income taxes as self-employed, Hammar said, most ministers will find they are better off reporting as an employee because fringe benefits are not included as taxable income.

Another reason for filing as an employee, he said, is a concern the IRS may be targeting self-employed taxpayers' contributions to 403(b) retirement programs, which include the Annuity Board's Church and Convention Annuity plans. Hammar said some IRS officials have argued self-employed taxpayers' 403(b) contributions should be taxed.

Many of the tax issues discussed by Hammar also are addressed step by step in the Annuity Board's 1994 Ministers Tax Guide for 1993 Returns. The guide also includes a special section on reporting requirements for churches. Copies are available free by contacting the annuity representative at the state convention office or the Annuity Board, P.O. Box 2190, Dallas, TX 75221-2190.

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Tune and Warnock work in the Annuity Board's communications department.

There's right, wrong way
to reimburse ministers

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DALLAS (BP)--Wrongly handled, how churches handle reimbursement of business expenses incurred by their ministers can cause problems, according to church tax expert Richard Hammar.

A church cannot simply fund a minister's accountable business expenses out of the minister's salary, said Hammar, an attorney and certified public accountant, editor of the popular newsletter Church Law and Tax Report and author of the 1994 edition of the Southern Baptist Annuity Board's annual guide for preparing ministers' taxes.

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In 1991 the IRS ruled churches cannot reduce a minister's salary by the amount of the minister's accountable reimbursements. Before this type of arrangement was prohibited, for example, if a minister's monthly salary was \$2,000 and the minister accounted for \$400 in expenses, the church reduced the salary to \$1,600 and reimbursed the minister \$400 for expenses.

In a more recent and "very significant development" that will affect ministers' taxes, Hammar said, the IRS ruled "salary restructuring" arrangements to fund accountable business expense reimbursements also are prohibited.

Business expense reimbursements frequently are handled this way, Hammar said, when churches use the so-called compensation package arrangement.

The new rule "is a real threat to compensation packages," he said.

He advises churches to separate business reimbursements from salary and housing in the budget. "Words like 'total compensation' on documents that break down the components can cause problems," he said.

"Don't tie reimbursements to salary and housing." He recommended separating the reimbursement component on paper. "You want to separate the personal compensation from what is legitimately an expense to the church."

He encouraged churches to adopt an accountable business expense reimbursement arrangement, which does not require the church to report reimbursements as income to the minister and the minister need not claim any business expense deductions.

Being reimbursed through an accountable system also helps ministers avoid the deduction limits on business entertainment expenses, Hammar said. Taxpayers will be allowed to claim a deduction on only 50 percent of business entertainment expenses in 1994.

Another new regulation prohibits a deduction for a spouse's or other dependent's travel expenses, unless the spouse or dependent is an employee of the church, Hammar said. Also, the new rule requires the travel must be for a bona fide business purpose. In the past, under some circumstances, travel expenses of a minister's spouse would have been deductible, regardless of whether the spouse was an employee of the church.

If a church pays the expenses of a spouse or dependent who isn't an employee of the church, the church needs to report that as income to the spouse or dependent. However, Hammar pointed out the spouse or dependent who travels to conventions and participates as a messenger or in some other official capacity could claim a charitable deduction. But he cautioned those who claim such deductions need to pay close attention to the limitations and restrictions.

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Ministers, get a CPA 'cause
IRS may be looking your way

Baptist Press
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DALLAS (BP)--Other comments of note by church tax expert Richard Hammar: -- It is highly advisable to have a certified public accountant prepare a minister's income tax return. He recommended ministers ask the CPA a lot of questions, the first one being: Is an ordained minister self-employed for Social Security purposes? The answer is yes, he said, and if the CPA does not know the answer, find another CPA.

-- The IRS is adding clergy to a special list of classes being targeted for audits, Hammar said. "Every district office of the IRS will have a specialist on clergy taxes." He said the IRS continues to focus on all kinds of self-employed taxpayers.

-- The IRS is accepting more "offers in compromise" and installment agreements for the payment of back taxes. The IRS will accept an offer in compromise, he said, "when it is unlikely the tax liability can be collected in full and the amount offered reasonably reflects collection potential."

Additionally, the IRS will focus in 1994 on several tax-exempt issues that could affect churches, Hammar said, such as:

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1) Employment taxes. Churches often fail to comply with the many payroll tax reporting requirements.

2) Media evangelists. They will be more closely scrutinized, with the focus being on excessive compensation.

3) Charitable fund-raising activities. The focus here will be on the new reporting rules for 1994 contributions, including church tithes and offerings.

4) Racial discriminatory policies of religious schools. Schools in the Southeast and Mid-Atlantic states will be scrutinized. Religious schools must operate in a racially non-discriminatory manner or risk losing their tax-exempt status.

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Pierce joins Index
as managing editor

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TOCCOA, Ga. (BP)--John D. Pierce, 37, campus minister at Georgia Tech, has been elected by the Georgia Baptist Convention's executive committee to join The Christian Index staff beginning July 1 in a newly created position as managing editor. His responsibilities will include assisting the editor with managerial, editorial and miscellaneous administrative duties, as well as focusing attention on circulation, advertising and public relations for the newspaper.

The Index board of directors was unanimous in its recommendation of Pierce, and his election was approved by the executive committee without dissent. Pierce will finish out the school year at Georgia Tech before joining the Index staff this summer.

Pierce, a native of Catoosa County, Ga., is a graduate of Berry College in Rome, Ga., Southeastern Baptist Theological Seminary in Wake Forest, N.C., and Columbia Theological Seminary in Decatur, Ga., where he earned the D.Min. degree.

Mrs. Pierce is the former Teresa Long of Pelham, and they have a daughter, Meredith Emily, 7 months old. The Pierces are members of First Baptist Church in Marietta.

In commenting on upon Pierce's election, editor William Neal expressed great confidence in the new managing editor: "Johnny Pierce comes to us with the skills we were looking for in this job, related to administration and public relations, and he is a good writer. He has a great appreciation for this paper and shares our vision for the great future of The Christian Index."

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