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August 4, 1994

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Annuity Board reports growth
despite investment market trials

Baptist Press
8/4/94

By Thomas E. Miller Jr.

RICHMOND, Va. (BP)--Trustees of the Annuity Board of the Southern Baptist Convention, meeting Aug. 1-2 in Richmond, Va., heard reports of continuing growth in assets, contributions and benefits paid despite six months of investment market turmoil.

Following market trends, earnings are down for the first six months of 1994. Despite the losses of 3.9 percent in the board's Variable Fund and 3.6 percent in the Balanced Fund, assets still ended the period with a total of \$4,386,557,532, a growth of \$206,117,454, or 5 percent above June 30, 1993.

The Fixed Fund, with earnings of 2.81 percent, exceeded the performance of its benchmark and remains on track for its estimated performance range of 5.15 percent to 6.15 percent for the year.

Paul W. Powell, board president, said, "While we take satisfaction in our overall strategies, it is frustrating to see negative earnings. We take comfort in our close tracking of established benchmarks and hope for some market recovery in the second half of the year."

Contributions to member accounts totaled \$118,078,272, to produce what board treasurer Harold D. Richardson called "a healthy increase" of 8.5 percent over the same period in 1993.

The trustees approved an amendment and restatement of the Church Annuity Plan and Convention Annuity Plan. These documents will go to state conventions for approval of the Church Annuity Plan and to employers for approval of the Convention Annuity Plan.

Tied to the amendments of the Church Annuity Plan is an offer of \$35 million in billing credits to the state conventions, the credits to offset costs of the Protection Section and to supplement certain matching contributions in the years 1995-99.

Benefits paid for retirement, relief and Adopt An Annuitant jumped 24 percent over those of the first six months in 1993, to a total of \$81,955,078. Virtually all annuitants received a 5 percent increase effective Jan. 1, 1994, and total annuitants on the benefit rolls topped 25,000 during the second quarter. There were 447 couples or individuals on the relief roll and 1,488 were receiving Adopt An Annuitant benefits of \$50 per month at the end of June.

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At a Monday evening dinner, Ray B. Pollard, director of the Virginia Baptist General Board's division of church and minister support, presented a check for \$7,500 to Powell for the board's Adopt An Annuitant ministry. This brought general association gifts for the program to a total of \$105,000, enough to fund 14 monthly benefits in perpetuity.

In the meeting of the board's relief committee, changes were made in the relief guidelines to raise allowable personal assets from \$5,000 to \$15,000 for individuals and from \$10,000 to \$20,000 for couples. The committee also raised relief benefits for 221 people or couples, effective Sept. 1, 1994.

In November 1993, the relief committee approved increasing grant amounts for all recipients on roll and phasing this in over a two-year period on their renewal dates. After review of available funds on Aug. 1, it was decided to abandon the phase-in and increase all remaining grants to the new maximum in September.

The relief committee affirmed offering one-time emergency grants of up to \$2,000 for eligible victims of recent flooding in Florida, Alabama and Georgia. The Christmas check for monthly relief and expense grant recipients on roll Dec. 1, 1994, will be increased from \$150 to \$175.

The committee considered 70 relief requests, approved 33 two-year monthly grants, two three-month grants, nine two-year expense grants, five one-time grants and one three-month expense grant. Twenty-one applications were declined for being outside the guidelines.

Retroactive approvals were granted for 211 people added to the Adopt An Annuitant roll during the first and second quarters.

Three new members were elected for the Annuity Board's endowment development council: Thomas W. Colbert, a Mississippi banker; Bob R. Howard, a Missouri insurance executive; and William A. Willis, a retired Arkansas insurance executive. Howard and Willis rotated off the Annuity Board's trustee board in June.

The board's insurance committee reported continuing encouragement in enrollments and claims experience. The higher benefits and lower deductibles, implemented in January for the Personal Security Program Comprehensive Medical Plan, are having expected impact on the total reserves. It was reported that a decision on January 1995 rates for the medical plans will be announced about the beginning of the fourth quarter.

The next scheduled meeting of the board of trustees will be Oct. 31-Nov. 1 in Dallas.

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**Annuity Board trustees approve
Church Plan changes, credits** By Thomas E. Miller Jr.

**Baptist Press
8/4/94**

RICHMOND, Va. (BP)--Trustees of the Annuity Board of the Southern Baptist Convention, meeting in Richmond, Va., Aug. 1-2, approved amendments to the Church Annuity Plan and offered \$35 million in billing credits to state conventions.

The amendment and restatement of the Church Annuity Plan will go to state conventions for approval. Tied to the approval is an Annuity Board offer of Protection Section billing credits that could total more than \$35 million over the next five years.

State executive directors first heard of the proposal at their annual meeting in February. They were invited to a Dallas meeting in March where further details were provided. Some were visited in their own offices by an Annuity Board senior officer if additional discussion was desired.

The Church Annuity Plan is a state convention-approved retirement plan that is a contract between the state conventions and the Annuity Board. Amendments to the plan require agreement of the state conventions. It is expected that all state conventions or their authorized general boards will have acted in time for the plan provisions and accompanying billing credits to be activated Jan. 1, 1995.

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The Protection Section is a feature of the plan that provides a survivor benefit of up to \$67,500 and a supplemental disability benefit up to \$300 a month. It is paid for by the state convention for eligible members in the plan and funded by state Cooperative Program gifts from churches.

If the state conventions agree to the amendments, the Protection Section will be made available to all ministers and some non-ministerial participants of eligible churches. Matching retirement contributions from the state convention will be available to all ministerial participants in eligible churches and certain non-ministerial participants of eligible churches in some state conventions. The Annuity Board will issue billing credits that will pay all the cost of the Protection Section and supplement the required matching retirement contributions from 1995-99.

The source of the \$35 million for billing credits is a margin in the Protection Benefit Fund. Actuaries determined that the future liabilities of the fund are less than the assets available, due to successful investments and favorable mortality and disability experience over several years. Billing credits to state conventions totaling \$17 million were announced in August 1992 and began benefiting the state budgets in January 1993.

"These are difficult times for churches and state conventions," said Paul W. Powell, Annuity Board president. "A stagnant or declining rate of giving by churches through the Cooperative Program has had a ripple effect through state and national missions and ministries budgets. We hope this very major series of credits can help balance the Cooperative Program budgets and inspire churches to grow in missions stewardship," he said.

Other amendments to the plan, when approved by the states, will generally give participants greater access to their accumulations. They include:

- Provisions for Revenue Ruling 90-24 transfers from the plan to another Code 403(b) plan to the maximum extent permitted by law. Thus, a member could elect to move his money to another plan while still serving a Southern Baptist church.

- Permission to withdraw all accumulations, regardless of age, if the participant terminates service. Current rules do not allow withdrawal before age 55 if total accumulations exceed \$20,600.

- Participants in the formula benefit plan known as Plan A would be able to receive a reduced benefit beginning at age 55 even if still employed by a church or association.

- The Annuity Board would be authorized to offer participants loans against their accumulations at such time as systems capabilities are available and at a time to be determined by the Annuity Board.

Another amendment would give state conventions more control on eligibility of non-ministerial personnel, deleting a current plan provision that requires automatic inclusion of all church employees on Jan. 1, 1998.

"In general," said Powell, "we want our plans to be similar to what is current industry practice for defined contribution plans. We also want every participant to have both maximum control of, and maximum responsibility for, his accumulations. If he, or she, thinks it would be advisable to move to another plan, it should be possible. Given the freedom, we expect very few to exercise it."

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Oldest emeritus missionary
dies at 100 in Memphis

By Mary E. Speidel

Baptist Press
8/4/94

MEMPHIS, Tenn. (BP)--William H. Berry, the oldest living emeritus missionary of the Southern Baptist Foreign Mission Board, died of cancer July 30, three days after his 100th birthday.

Berry, a missionary to Brazil for 41 years, died the morning before his family had scheduled a delayed 100th birthday party.

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About 150 friends and family gathered at White Station Baptist Church in Memphis, Tenn., to celebrate his birthday and stayed for a memorial service in his honor.

"It was his wish that we go on with the party," said Berry's son, Edward Berry of Benton, Ark., also a retired Southern Baptist missionary to Brazil.

The elder Berry, a native of Magazine, Ark., died early July 30 in a Memphis nursing home. He had been ill for several months.

"He never lost his lucidity. He was well aware of what was going on," said Clair Berry, his daughter-in-law, of Memphis.

Berry and his late wife, Olga, were appointed missionaries to Brazil in 1922. They served in Curitiba, Rio de Janeiro and Belo Horizonte where he filled such roles as educator, administrator, journalist, pastor, evangelistic worker, statistician and builder. He directed several Baptist schools in Brazil.

A graduate of the school of journalism at the University of Missouri in Columbia, Berry started a communications agency that later became the Brazilian Baptist Radio and Television Board. He also wrote more than 30 books and hundreds of essays and poems.

"He loved foreign missions. He took his foreign mission work very, very seriously," added Edward Berry. "He personally led me to the Lord, and then because of (the influence of) him and others I was led to be a missionary."

After retirement in 1963, the elder Berry and his wife lived in Memphis. She died in 1987. Since 1986 Berry had lived with his son, Bailey, and daughter-in-law, Clair, in Memphis.

"He was a vital personality. He stayed very current with what's going on in the world today," said Clair Berry.

At the time of his death, Berry was a member of White Station Baptist Church. During retirement he had taught Sunday school, served as a deacon and wrote extensively.

Before missionary service Berry was a teacher and pastor in Arkansas. He received the bachelor of arts degree from Ouachita Baptist College (now University) in Arkadelphia, Ark., and the bachelor of journalism degree from the University of Missouri in Columbia.

Since Berry's missionary appointment in 1922, the Berry family has had a family member serving in Brazil as a missionary for more than 70 years. Edward Berry and his wife, Lois, were appointed in 1953 and retired in 1985. Their daughter, Laura Spiegel, and her husband, David, have been missionaries there since 1979.

David Spiegel's parents -- Betty and Don Spiegel of Benton, Ark. -- are retired Southern Baptist missionaries to Brazil. Bailey Berry's first wife, the late Doreen Margrett Berry, was a great-granddaughter of William Buck Bagby, the first Southern Baptist missionary to Brazil.

Besides his wife, Berry was preceded in death by his son, Thomas, of Sao Paulo, Brazil, in 1992. Survivors include his sons, Edward and Bailey; a daughter, Betty Crews, of Osceola, Ark.; a sister, Essie Berry, of Fort Smith, Ark.; nine grandchildren and 12 great-grandchildren.

Graveside services were held Aug. 1 in Memphis.

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(BP) photo (mugshot) of William Berry mailed to state Baptist newspapers by Richmond bureau of Baptist Press. Cutline available on SBCNet News Room.

EDITORS' NOTE: This is the third article in "The Spirit of Southern Baptists, 1845-1995" series. The Southern Baptist Historical Commission will release one article each month from June 1994 to May 1995.

ANALYSIS

The 'freedom ideal' in the
Southern Baptist story

By Carol Woodfin

NASHVILLE, Tenn. (BP)--Freedom is risky business. It brings dignity to the individual. It provides a person with a voice in the governing of his or her country, as the founders of the United States envisioned. Freedom also can open the door to chaos, as recent events in Eastern Europe have shown. Yet without freedom, people are dehumanized.

Baptists from their beginnings have cherished freedom. The freedom ideal in the Southern Baptist story is played out in three beliefs: the priesthood of all believers, the autonomy of the local church and religious liberty. Each of these has been valued by Baptists throughout their history.

Baptists have championed the right of each individual to read and interpret the Bible. This belief, known as the priesthood of all believers, emerged with renewed force during the 16th-century Protestant Reformation. One of the issues of the Reformation was the Catholic Church's reluctance to allow those not trained in theology to read the Scriptures for themselves.

The priesthood of all believers is tremendously liberating. It means an individual can encounter God without the mediation of a priest or other religious professional. Each person is ultimately accountable to God for what he or she believes. The priesthood of all believers reveals a profound faith in the power and authority of Scripture to reveal to ordinary people what they need to know about God, faith and how they should live their lives. Individuals also have the privilege and responsibility to minister to the needs of others.

Allowing freedom to interpret the Scriptures will sometimes lead to false interpretations. The founders of the Southern Baptist Convention in 1845 resented Northern Baptists' imposition of anti-slavery views on their own readings of biblical passages about slavery.

Southern Baptists today affirm the doctrine of the priesthood of all believers when they ask laypersons to teach the Bible in Sunday school, when they pass out Bibles or Scripture portions as a part of witnessing and when they pray and read the Bible in times of personal devotion.

While there is risk involved in allowing such freedoms, the benefits of a direct personal relationship and encounter with God are great. Interference in the priesthood of the believer would result in a church where professional interpreters of the Scripture tell people what they need to believe. Such a church does not guarantee adherence to biblical truths, as the Catholic Church of Luther's time reveals.

Another facet in the Baptist heritage of freedom is the autonomy of the local church. This means each church is free to call its own pastor and determine its patterns of giving, style of worship and programs. Churches do not answer to any higher authority except God.

Southern Baptists' 1963 Baptist Faith and Message states that the local church "is an autonomous body, operating through democratic processes under the Lordship of Christ."

Southern Baptists do cooperate with each other to carry out missions work, education and other ministries. Messengers from local churches meet annually in conventions and associations. They hear reports on ministries, vote on budgets and elect trustees to agencies and institutions funded by offerings given through their local congregations.

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Messengers also may pass resolutions on issues of moral or political concern. Resolutions are reflections of the views of the majority of that year's messengers and tend to measure the current mood of the denomination at large. But they are not binding on a local church.

The freedom ideal in the Southern Baptist story, finally, has rested on a heritage of religious liberty. Since their beginnings, Baptists have consistently championed religious freedom.

Early Baptists in 17th-century England found themselves in conflict with the dominant Church of England. Their calls for religious liberty were essential to the survival of the new denomination. They also knew they could not claim freedom for themselves, without defending the rights of others.

In 1612, when Thomas Helwys, an English Baptist minister, wrote the first defense of religious liberty in the English language, it landed him in prison, where he later died. In his *Mystery of Iniquity*, addressed to King James I, Helwys claimed the monarch had no authority over religious matters: "for men's religion to God is betwixt God and themselves; the king shall not answer for it, neither may the king be judge between God and man. Let them be heretics, Turks, Jews or whatsoever, it appertains not to the earthly power to punish them in the least measure."

Baptists believe there can be no real religious liberty without the separation of church and state. If one church has a special position as a state church, as did the Church of England, other denominations and religions cannot be truly free to worship and carry out their ministries. Indeed the door is open for persecution.

In the United States, Virginia Baptist pastor John Leland urged future president James Madison to support a religious liberty amendment to the Constitution. The Bill of Rights, adopted in 1791, states: "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof." In the United States, no church holds a favored position with the government. All denominations and religions are free to carry out their work.

Having gained religious liberty in the Constitution does not mean that Americans never face threats to their religious freedom. One recent example was the Supreme Court's 1990 *Oregon v. Smith* decision. This decision undermined longstanding restrictions against government intrusion into religious practice. The court claimed the government no longer needed a "compelling interest," such as important health or public safety concerns, to interfere with religious practices.

The decision produced strong support among Southern Baptists for the Religious Freedom Restoration Act, passed by Congress in 1993 and signed into law by President Bill Clinton, a Southern Baptist. RFRA restored "compelling interest" as the guideline for government interference into religion.

As Southern Baptists look toward their 150th anniversary in 1995, they also can look back to a heritage of freedom. Without the priesthood of all believers, the autonomy of the local church and religious liberty, Southern Baptists would not be what they have become in their first 150 years. Southern Baptists now reflect a diversity of races, cultures, interests, economic levels and geographic locations. Local churches vary in their sizes, worship styles and program emphases.

Diversity may be complicated, and freedom is never a simple issue. Yet Southern Baptists must look forward to the next 150 years with an even greater appreciation of the freedom they have to read and study God's Word, to worship with others and to carry out their ministries in a nation which provides religious liberty.

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Woodfin is instructor in history at Palm Beach Atlantic College, West Palm Beach, Fla. A logo for the series is available from the Historical Commission. A longer version of this article is available in the SBCNet News Room under freedom.sbc. To receive free guidelines and to purchase resources to help celebrate the SBC's 150th anniversary, write the Historical Commission, SBC, at 901 Commerce Street, Suite 400, Nashville, TN 37203-3630 or call toll-free 1-800-966-BAPT.

Volunteers distribute 7,000 Bibles
to Moroccans in Spanish port city

Baptist Press
8/4/94

ALGECIRAS, Spain (BP)--At least 600,000 North African Berbers work in southern Europe and their employers, particularly in France, set annual vacation time for the last two weeks of July and the first two weeks of August.

As a result, the midsummer migration of Moroccans through Spain has become the largest annual migration of people in the world. More than a million people -- workers and their families -- were expected to pass through Spain in this four-week period.

To reach out to these and other North Africans, more than 40 evangelical Christian groups, including Southern Baptists, made a decision to target three of Spain's port cities this summer -- Algeciras, Malaga, and Almeria.

"We plan to distribute over 100,000 New Testaments," said a representative of the evangelicals, "plus gospel portions, tracts, audio cassettes of the Jesus Film in Arabic and in Riffi Berber languages, and folders advertising Christian radio broadcasts beamed from Europe into Africa."

A 10-member team from the United States, Mexico and Lebanon recruited by the Southern Baptist Foreign Mission Board distributed 7,000 Bibles July 14-25 to Moroccans waiting to board ferries in Algeciras.

Team members expressed surprise at the openness of the Moroccans and their evident gratitude when many said, "This is the first Bible I ever saw."

"The people seemed distant at first," said team coordinator Millie Roberts of Arlington, Texas. "But when you talk with them and get to know them a bit, they are warm and open."

Team member Anne McWilliams of Clinton, Miss., former associate editor of The Baptist Record, Mississippi Baptists' newsjournal, pointed out this openness was surprising in view of the fact Moroccan Muslims, who comprise 99.5 percent of the country's 25 million people, are forbidden ever to change his or her religion and does so at risk of persecution, exile from home and family, imprisonment or death.

Said Roberts, "The multitudes of people who are lost -- this impressed me, and the power of the Word of God to reach them. We were not just giving out a book."

Another team member, Dennis Wiles, pastor of Calvary Baptist Church in Garland, Texas, referred to John 17 and Jesus' prayer for unity among believers. Citing the varied languages of the volunteers, French, Arabic, Spanish and English, he said, "This week I have seen such unity."

Other team members were Dawn Isler, Arlington, Texas; Janelle Jeter, Bryan, Texas; Mychaelle Monarch, San Diego, Calif.; Maricela Barranco Montiel and Alejandro Peregrina Albores, both of Pueblo, Mexico; Fernando Moreno Ponce, Chihuahua, Mexico; and Gabi Kadrossi of Lebanon, whose present address is Cyprus.

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Kentucky pastor dies
during youth retreat

By Jon Walker

Baptist Press
8/4/94

LOYALL, Ky. (BP)--It isn't often that a church loses its pastor in the line of duty," said Glenn Durham, music minister at First Baptist Church in Loyall, Ky., referring to the death of Chuck Lovejoy.

Lovejoy, 50, died July 24 while accompanying the church's youth to a summer camp in Lynchburg, Va.

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"Chuck had been feeling bad all week, but he insisted on going with the youth to camp," Durham said. Shortly after arriving at The Master's Inn youth camp, Lovejoy collapsed of an apparent heart attack. He regained consciousness long enough to talk to his wife and several others, including the paramedics. "We just kept praying for him and Susie," said Steve Delaney, a youth intern the church.

Lovejoy was pronounced dead at Lynchburg General Hospital a few hours later.

"It took forever for them to give us the bad news," Delaney said. "That night we had to do a lot of work with the kids -- counsel them -- because they were real close to Chuck.

"Delaney said the youth group, as well as the whole church, are still working through the loss of Lovejoy. "He really did touch a lot of people," Delaney said.

Don White, a member of the church who accompanied the youth group to camp said, "When we arrived at the camp late Sunday afternoon, you could see Chuck's eyes light up with enthusiasm. He was always upbeat and positive."

Lovejoy had been the church's pastor for about one year. In a denomination known for ministers who are also tinkers, tailors and candlestick makers, Lovejoy spent many years as a youth pastor, often volunteering at churches while selling insurance to support his family.

Roy Carlton, pastor of Crestview Baptist Church, Lakeland, Fla., and one of Lovejoy's former pastors, said Chuck never outgrew his love for youth.

"Even though Chuck was a pastor and 50 years old, he still wanted to be there with the youth group," Carlton said. "He was passionately committed to kids. It dominated him, and he just knew how to communicate with them."

Lovejoy had served as youth pastor at Harlan Baptist Church, near Loyall, Ky., and most recently as youth pastor at North Central Baptist Church, Gainesville, Fla.

His survivors include his wife, Susie, and a son and a daughter.

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EDITORS' NOTE: The pastor was featured on the cover of the June/July issue of SBC Life, where he explained how God had taught him patience in the process of evangelizing the people of Harlan County, Ky.