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January 10, 1995

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ALABAMA--WMU dedicates museum highlighting its history; photo.

ALABAMA--WMU awards \$65,500 in grants for women's missions work.

TENNESSEE--Blackaby urges husband, wives to 'awe,' surrender to God.

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WMU dedicates museum
highlighting its history

By Teresa Dickens

Baptist Press
1/10/95

BIRMINGHAM, Ala. (BP)--Woman's Missionary Union board members and guests from across the United States gathered at the organization's national headquarters Jan. 7 for the dedication the Alma Hunt Museum of Woman's Missionary Union.

The museum, which highlights WMU's 107-year history, is named in honor of Alma Hunt, WMU executive director from 1948-1974. Hunt, along with Southern Baptist Convention President Jim Henry, spoke during dedication ceremonies, held during WMU's Jan. 7-11 board meeting.

Carolyn Weatherford Crumpler, WMU executive director from 1974-1989; Dellanna O'Brien, current WMU executive director; Carolyn Miller, WMU president; and Dotson Nelson, longtime friend of Hunt, also were on the program. O'Brien's husband, Bill, and Ruth Wood, executive director of Arizona's WMU, provided music.

Henry, pastor of First Baptist Church, Orlando, Fla., described Hunt as a woman who, like the psalmist in Psalm 111:1, has sought the Lord with her whole heart. Consequently, as a missions leader in the SBC for nearly 30 years, she led Southern Baptists to develop "habits of the heart." He named three.

Hunt taught Southern Baptists to accept change, Henry said. Her heart's cry was, "Lord, I don't care where we go or how we get there, I just want you to be in charge."

She also firmly fixed in the hearts of Southern Baptists the need to give, Henry said, giving as an example his father-in-law who, although disabled in many ways by a stroke, made sure his gift to the Lottie Moon Christmas Offering reached the church.

A third habit developed by Hunt is the close and harmonious relationship WMU has with the Southern Baptist Convention and her entities, Henry said.

"The link between Woman's Missionary Union and the Southern Baptist Convention is critical," he insisted. "It must be encouraged, protected and strengthened.

"The Southern Baptist Convention without Woman's Missionary Union would be like ham without eggs ... Lottie without Moon and Annie without Armstrong. We go together. We must pray for and build on in the future this habit created by Miss Hunt."

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In her remarks to the audience, Hunt expressed appreciation to the WMU executive board for honoring her in such a way, but chided, "You hadn't ought done it. You should have a museum, but you should not have named it for me."

The concept of telling and preserving the history of WMU is right and good, she said. But WMU history is more than one person; it is many people, she said.

"The museum must not be a dead thing, but living," Hunt said. "It will change as you find new things from the past and include new people from the present and future."

She challenged WMU leaders not to "live under your circumstances; rather, rise above them." She also called on them to start new work in churches and to "strengthen the stakes" already planted.

She also encouraged the present leaders to continue seeking God's wisdom as they plan for the future.

Referring to Isaiah 43:18-19, she admonished the women not to cling to the past, but to look for the new ways God is working.

"Look to God for guidance and follow it," she concluded, "to the end that the museum will become more alive year after year."

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(BP) photo, 1- or 2-column horizontal, of Alma Hunt with Jim Henry in doorway of museum, WMU President Carolyn Miller and other guests, in the background, available upon request from WMU. Cutline in SBCNet News Room. Dickens, formerly with the Mississippi Baptist Record, now works as WMU communications specialist.

EDITORS' NOTE: Other business items expected to be acted on by the WMU executive board will be reported in a wrap-up story later this week.

WMU awards \$65,500 in grants
for women's missions work

By Teresa Dickens

Baptist Press
1/10/95

TALLADEGA, Ala. (BP)--Southern Baptist Woman's Missionary Union's executive board awarded \$65,500 in Second Century Fund grants during its annual meeting Jan. 7-11 at Shocco Springs Baptist Assembly in Talladega, Ala.

The grants, assigned to both home and foreign fields, will fund a variety of projects designed to educate and involve women in missions.

The Second Century Fund is a permanent endowment created by WMU during its centennial year in 1988 as a gift to future generations of women in missions. All contributions are invested permanently, along with 10 percent of each year's interest earnings on the principal, which stands at nearly \$1.17 million. The remaining interest earnings is given each year in grants. Since 1988, WMU has awarded \$415,523 in grants.

Seventeen of the 27 grants awarded this year went to projects in the United States. The funded projects will provide training and/or materials for WMU leaders in Alaska, California, Colorado, Hawaii, Iowa, Michigan, Minnesota-Wisconsin, New England, New York, Nevada, the Dakotas, Northwest, Ohio, Utah-Idaho and Wyoming.

Other stateside project grants went to Maryland-Delaware for a Native American WMU project and Montana for WMU materials in new work areas and ethnic work with Native Americans, Hispanics and international students.

Foreign grants awarded this year will purchase equipment for the national women's office in Kenya; provide materials for Girls in Action and Royal Ambassador programs in Liberia; training for associational leaders in Tanzania and Canada; and fund scholarships for adult and children events in Venezuela.

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Grants also were awarded for international projects to Baptist Nursing Fellowship, Baptist Spanish Publishing House and Baptist World Alliance women's department. Monies also were granted to the National WMU ethnic advisory council for training and for the MK Re-Entry Retreat. or information on how to make gifts to the Second Century Fund or to get grant applications, write Second Century Fund, Woman's Missionary Union, P.O. Box 830010, Birmingham, AL 35283-0010.

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Blackaby urges husband, wives
to 'awe,' surrender to God

By Art Toalston

Baptist Press
1/10/95

MEMPHIS, Tenn. (BP)--Even the latest and best book on marriage can leave husbands and wives "still one step away from a relationship with the Lord ... the one who makes all the difference."

Henry Blackaby, speaking during an "Experiencing God Weekend for Couples," noted, "You need a person" -- Jesus -- "who will always be present in any situation in your marriage."

More than 400 couples attended the inaugural Experiencing God marriage conference led by Blackaby and his wife, Marilyn, at a downtown Memphis, Tenn., hotel Jan. 6-8. The conference, linked to "Experiencing God" study materials published by the Baptist Sunday School Board, drew on the Blackabys' 30 years of ministry to congregations in Canada and California.

Blackaby did much of the Bible teaching during the weekend's five sessions, with his wife often recounting family experiences of God's guidance and care in raising four sons and a daughter in home missions/pioneer settings.

Among the keys to Jesus' presence in marriage, Blackaby said, are "a deep sense of awe" and "a tremendous sense of excitement" for what God says to Christians in Scripture -- followed by prompt obedience.

"Do you tremble at God's Word or are you always looking for a nice devotional thought that will make you feel good?" Blackaby asked.

"Every time God speaks is the right time to obey him," he stated. "Somehow, obedience anchors a life on God. ... Obedience is always the beginning to experiencing God. Everything to that point is preliminary."

Postponing such surrender "could cost everything," Blackaby warned. If instruction or reproof from God is not heeded, the sin at issue can become a habit -- and a habit can lead to a fixed heart, ultimately ruining a person's life, he said.

"When God speaks, he means everything he says," Blackaby declared, noting every promise in Scripture is "yes" to those in Christ, citing 2 Corinthians 1:20. The Bible's words are far above those of a psychologist or a counselor, he said. "This is God speaking."

And: "When God speaks, it is your life," Blackaby said. "The Word of God in your heart determines everything else in your life." Christians in obedient submission to God can have "an absolute confidence" all the resources of God are in place and available when a problem or crisis arises in their marriage or with their children, he said.

A foundational promise Blackaby cited was 2 Corinthians 9:8: "And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, have an abundance for every good work" (NKJV).

Citing the creation account of Genesis 1, Blackaby said, "The God who could speak and bring harmony out of the whole universe won't have any trouble with your marriage. I never saw a situation that was beyond the grace of God."

Obedience to God, however, will require major adjustments in a believer's life in order to have a shaping, spiritual role in the lives of his or her children and grandchildren, Blackaby said.

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Urging parents to take full responsibility for their children, for example, Blackaby discounted such laments by parents as "I did everything I knew to do" for their now-wayward children. Rather, he said, the question should be: Did you do everything God told you to do?

Children are "the product" of how their fathers and mothers relate to God and each other, Blackaby said, noting the rearing of godly offspring to share Christ in the day-to-day world is one of God's key purposes in marriage.

Parents of troubled children should "seek the wisdom and face of God," asking the Holy Spirit to convict them of neglect or other sins and to reveal the radical adjustments they as parents must make, likely shedding tears and spending sleepless nights in the process, Blackaby said.

"It's no fun, but it can redeem your children," he said, noting he experienced this truth when he agonized with God over one of his sons who once strayed. "I became a different father," he said.

"The life that walks with the Father," Blackaby noted, "will draw those closest to you into the same kind of relationship."

Among comments addressed specifically to fathers, Blackaby said, "There's nobody who can influence your children like the father." To a man who says his wife handles the religion of the household, Blackaby said, "Then hang your head in shame"

Information about two more couples' conferences with the Blackabys, Jan. 20-22 in Dallas and Jan. 27-29 at Ridgecrest (N.C.) Baptist Conference Center, may be obtained by phoning the BSSB at (615) 251-2277.

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**Salvadoran Baptist jailed,
then released in Morocco**

**Baptist Press
1/10/95**

CASABLANCA, Morocco (BP)--A prominent Baptist from El Salvador was abruptly released Jan. 9 after he was sentenced to a year in a Moroccan jail for sharing his Christian faith.

Six days earlier, in a twice-delayed trial, Gilberto Orellana was convicted of "proselytization" and sentenced.

Orellana, former conductor of the San Salvador Symphony Orchestra and a member of Miramonte Baptist Church in San Salvador, moved to Morocco in 1992 to teach music at a conservatory. He was arrested during December while meeting with five Moroccans, most or all of whom are Christian believers.

Three of the Moroccans were released. The other two were sentenced to eight months in prison; they also reportedly have been freed.

Observers said the Christians were denounced by a man who evidently had been baptized earlier. When police came to arrest them, the man was with them and was dressed in a policeman's uniform, the workers said. Later reports said this same man now has been arrested himself.

Christian workers expressed alarm at Orellana's arrest and were seeking financial help for his legal expenses. They also sent out a worldwide call for prayer on his behalf.

"This case of a resident of Morocco being imprisoned for living out his faith, and nationals of a religious minority being harassed and incarcerated, demands a response," said one worker who requested anonymity because of security concerns.

Those appeals and prayers -- and possible contacts by foreign governments -- may have accounted for Orellana's release.

He was escorted by police on the day of his release to the Moroccan border with Spain, where he crossed over and presented himself to authorities. He reportedly planned to remain in Spain for a time. His wife, Ruth, and two daughters were expected to leave Morocco and meet him in Spain within a day or two.

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Morocco, a heavily Muslim country in North Africa, is known for its anti-Christian repression.

Late in 1993 Moroccan Mustapha Zemamda of Casablanca was sentenced to three years in jail for converting from Islam to Christianity. Zemamda had signed up for a Christian correspondence program based in France. Eighteen other arrested Moroccans were released after agreeing to sever relations with the school, but Zemamda refused. Later, in court, he also refused to renounce his Christian faith.

Some Christian workers fear anti-Christian actions may increase in North Africa as militant Muslims push their efforts to set up Islam-dominated, Iran-style church states. Morocco's neighbor, Algeria, currently is torn by a civil war that kills up to 1,000 people each month as Muslim rebels battle the government.

The bloody hijacking of a French plane in Algiers Dec. 24 was the latest, most sensational chapter in this struggle, which has witnessed the murder of many foreigners. About 2 million Algerians live in France, Algeria's former colonial ruler, and French police have arrested some Muslim leaders there to prevent the spreading of a war of terrorism onto French soil.

The government of Egypt also has been battling Muslim forces in recent years. Muslim groups there have blown up tourist buses and launched other terrorist attacks on foreigners, police and government officials.

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Southwestern awaiting
accrediting findings

By Art Toalston

Baptist Press
1/10/95

FORT WORTH, Texas (BP)--Southwestern Baptist Theological Seminary is awaiting word whether any actions have been taken by the Association of Theological Schools' accrediting commission in connection with the trustee firing of Russell H. Dilday Jr. as president of the Fort Worth, Texas, institution last March.

Scotty Gray, SWBTS' executive vice president, told Baptist Press Jan. 10 the seminary has not received any official notification of any actions taken by the commission Jan. 6 in Pittsburgh.

A five-member delegation from the seminary made a presentation to the commission during the meeting. Gray said commission action, if any, was voted on after the Southwestern delegation departed. Gray declined to identify who spoke on behalf of Southwestern or what was said in the seminary's behalf.

Representing Southwestern at the ATS accrediting commission meeting were new President Ken Hemphill, elected by trustees last July to succeed Dilday; Ralph Pulley, trustee chairman and a Dallas attorney; Gray; William Tolar, vice president for academic affairs; and James T. Draper Jr., president of the Baptist Sunday School Board and former trustee chairman as a pastor in Texas.

ATS teams visited the Fort Worth, Texas, campus May 23-25, after Dilday's firing for what was called a "focused visit without prejudice" for "fact-finding" and made a follow-up visit Nov. 14-15. The first visit also involved representatives of another seminary accrediting agency, the Southern Association of Colleges and Schools. To date, there has been no word of any SACS decisions involving Southwestern's accreditation with that agency.

ATS policies give schools a one-month period to appeal any sanctions and the right of first disclosure to their constituencies of such sanctions, said Nancy Merrill, ATS public relations director. After the one-month period, ATS would answer media inquiries about its actions, she said.

If ATS actions are imposed, they could involve probation or less-severe "notations" for Southwestern, which enrolled 3,254 students during the fall semester.

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Probation would address a "major inadequacy in a school" to be remedied within a specific period of time, Merrill said. A "notation," meanwhile, would reflect principles in the accrediting standards not being adequately translated into practice at a school, in the ATS commission's judgment, she said.

ATS issued a written rebuke to Southwestern's trustees after Dilday's firing, viewing "with utmost seriousness ... such precipitous action (by the trustees) ... a clear violation of accepted governance practices and places in jeopardy the vitality and basic integrity of the institution." At that time, James L. Waits, executive director of ATS, who penned the criticism, asked trustees to rescind Dilday's firing.

The seminary's other accrediting association, the Southern Association of Colleges and Schools, took part in the May visit and those findings were to be presented to a commission subcommittee at the end of June in Atlanta. Pulley and Gray attended the subcommittee meeting June 23 by invitation, but no further information was reported by seminary officials.

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Commentary writer, publisher
agree to withdraw manuscript

Baptist Press
1/10/95

NASHVILLE, Tenn. (BP)--The manuscript for a volume of The New American Commentary, planned for release in 1995, has been withdrawn by mutual agreement between the author, Stephen Wyrick, and the publisher, Broadman & Holman Publishers of Nashville, Tenn.

Wyrick, professor of religion at the University of Mary Hardin-Baylor, Belton, Texas, and author of the manuscript for a commentary volume on the book of Joshua, was leading a group of students from California Baptist College on a "mini-mester" study in Israel and was unavailable for comment to Baptist Press.

Wyrick told Associated Baptist Press in early January differences over the manuscript centered around "methodologies I desired to employ during the research and writing and the methodologies they (B&H Publishers) desire to be employed...."

Charles Wilson, vice president for trade publishing at the Baptist Sunday School Board, which owns B&H, said the manuscript did not meet standards established for the 40-volume NAC by BSSB trustees in 1987.

The trustee criteria involves: strong, scholarly defense of the traditional authorship of the biblical books, the Mosaic authorship of the Pentateuch, a presentation of an apologetic for creationism, consistency with the Baptist Faith and Message and the Chicago Statement on Inerrancy, and writers who hold to the position of inerrancy.

"Dr. Wyrick's manuscript did not meet standards established for all volumes of the NAC and, after considerable discussion, we agreed to discontinue efforts toward publishing that material," Wilson said.

Wyrick's manuscript was not consistent with the Chicago Statement on Inerrancy, which holds that inerrancy implies an internal consistency within Scripture, according to Wilson.

"Passages in Joshua are capable of more than one interpretation," Wilson explained, "some of which can result in the appearance of inconsistency within that book. Dr. Wyrick's manuscript acknowledged some of those kinds of interpretations without ever resolving the inconsistencies.

"In another matter, the manuscript was not written for the agreed-upon target audience. The New American Commentary is designed for use by persons who do not necessarily know the original languages. This manuscript was written for an audience that knows Greek and Hebrew, a factor which would have required substantial rewriting rather than routine editing."

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**Congress' budget-cut willpower
yet to be seen, Burkett says**

By Ken Walker

GAINESVILLE, Ga. (BP)--One of America's leading Christian financial counselors said he believes the new Congress can play a key role in trimming the nation's trillions of dollars of debt. But Southern Baptist Larry Burkett said whether lawmakers have the courage to take the drastic steps needed remains to be seen.

Eliminating a couple of Cabinet positions and shutting down a lot of programs doesn't necessarily do that much, Burkett said, when comparing cutting 100 federal government programs to the overall number of 3,500.

"I think the people proposing (huge cuts) are serious, but they're mainly cosmetic," said Burkett, whose "How to Manage Your Money" program airs over 1,100 radio stations. "But I think it helps set the mentality that the government is willing to do something. Ultimately, I think Newt Gingrich is right: You're not going to attack the programs that need to be changed without some credibility."

Burkett, who has written more than 30 books, founded Christian Financial Concepts (CFC) in 1976 to teach biblical principles of money management. At its headquarters an hour from Atlanta, CFC fields an average of 600 calls a month from people seeking financial advice.

In addition to its office staff of approximately 100, it has 1,000 volunteer counselors across the nation. The ministry also publishes a series of workbooks, financial planning guides and a monthly newsletter with a circulation of 200,000. A member of Blackshear Baptist Church, Oakwood, Ga., Burkett has a degree in finance. He got his start in the field offering financial counsel to the staff of Campus Crusade for Christ.

For people wondering what politics has to do with balancing your checkbook or budgeting your income, he offers this word: "Recession."

Burkett said he thinks America is headed for one within the coming year, even if Congress approves tax cuts. George Bush's 1990 tax hike was the largest in history, and President Clinton's was even larger than that, he said. While he had forecast a downturn by early '95, interest rates remained low for longer than he thought they would.

Still, he cited the following factors in a recession scenario in '96:

-- President Clinton's tax increases have removed more than \$100 billion a year from the nation's economy, which will contribute to choking off economic growth.

-- With the economy so dependent on credit, rising interest rates (as in recent months) will send the economy in a downward direction.

-- Average household debt is back up to 1989 levels, which, coupled with higher interest rates will help put the brakes on consumer spending.

"The tax increase that Clinton put into effect has hurt the economy because the savings rate of Americans is down almost exactly the percentage of the tax increase," he said. "So that came out of savings, because the increases hit upper-income people. They're the ones who save, to the largest extent."

"I would say by the middle of this year we'll have a good feel for whether we're going to have a recession, whether we're in a declining phase of the economy. I think the statistics over the next two quarters are going to verify that the economy has definitely peaked and will either plateau or head down."

The gloomy forecast is why congressional action is so vital to the economic future, he said, and to the average person's pocketbook. Left untouched, the increasing budgetary demands of Social Security and Medicare alone will eventually destroy the economy, Burkett believes. "It will take a little longer if (the government) makes other changes in the non-discretionary budget. But unless we make those discretionary changes, we can't solve the problem."

That doesn't mean Social Security has to be cut, he added, but there must be dramatic reductions in the increases built into the system and other federal entitlement programs. He pointed out some have automatic 3 percent raises per year, in addition to adjustments for inflation, continually increasing costs.

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"Assuming Congress can do the things they were commissioned to do by the voters, they can make some drastic changes in the direction of the government and the economy. But we have to almost totally deregulate the government and trim entitlement programs. Whether or not this Congress has the ability or will to do that is yet to be seen."

Burkett said he believes the Republicans can get a boost of courage by passing a Balanced Budget Amendment to the Constitution. He said that will become the vehicle used to make tough cuts needed to bring the federal budget back in line.

When people affected by reductions object, he said, officeholders will respond that they're cutting programs to accomplish what they've been ordered to do by the amendment. "So in my opinion the Balanced Budget Amendment is absolutely critical to getting the job done."

Balancing the budget is especially important because the government's budget deficits are much worse than reported, Burkett said. While last year Uncle Sam supposedly spent \$203 billion more than taxes brought in, the deficit was actually \$260 billion, according to Burkett.

That is because of "off-budget" debt, where the government transfers money from Social Security and other federal trust funds and issues IOUs to those departments. But the debts aren't counted because they're owed to off-budget federal programs, he said.

In addition, the Congressional Budget Office forecasts an increase in annual deficits to \$350 billion by the end of the decade. Burkett blames the projected rise on high taxation and the negative impact of too many government regulations. The latter is often subtle, he said, because companies that might have started businesses in the United States locate them in foreign countries, and most people are never aware of the problem.

Overlooked in much of the discussion about the economy and budget deficits is Burkett's "bottom line" -- our ailing economic predicament is a reflection of our country's spiritual sickness. What we see "outside" is the indicator of what we believe "inside," he said.

"Whether or not the people we elected are spiritual enough to recognize that the direction we were going in was anti-God, that's our problem. We've turned our back on God.

"On a day-in, day-out basis, God does not have any role in the running of our government, in the handling of our finances, the education of our children and the running of our legal system. We've just taken God out. That is our fundamental problem. All the other things we're seeing are symptoms."

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Walker is a free-lance writer in Louisville, Ky.

**Money management needed more
than higher salaries, he says**

By Ken Walker

**Baptist Press
1/10/95**

GAINESVILLE, Ga. (BP)--Labor Secretary Robert Reich testified to a Senate finance subcommittee in December that higher wages are the best way to help today's workers to prepare for future retirement needs.

"The best strategy for increasing savings is to increase wages -- so that people have something left to save after they've paid the rent, purchased the groceries, bought the kids clothes and taken care of the health care bills," he said, according to an Associated Press report. "A growing economy that brings every American along must be an essential element of our savings strategy."

Financial counselor Larry Burkett heartily disagrees with Reich, saying his statement has a ring of truth but is wrong. Unless people are taught the principles of good money management and encouraged to save, the only thing they will do with more money is spend it, said Burkett, a Southern Baptist layman from Gainesville, Ga.

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In helping thousands of couples with finances, Burkett said he has seen numerous cases where couples have received assistance from their parents or churches. Some offer as much as \$400 or \$500 extra a month to the couple, only to see them wind up back in Burkett's office for more counseling.

"They didn't reduce their spending and use that money to pay off their debt," he said. "If they weren't required to, if they weren't trained how to do it and then made accountable, they simply spent that money and needed more. They were asking me to go back and recommend to the church or their parents they increase the subsidy. More money in means more money out."

Realistically, Burkett said, a student in the United States can go through elementary school, high school, college and get a Ph.D. in economics -- and still not know how to balance a checkbook. He said he believes high schools need to teach practical subjects like budgeting, handling credit cards, and how much of your income to spend on a home and a car.

"Just giving people who are ignorant about money, more money, is not going to solve their problem. To do what Reich says wouldn't work. You've got to back up a bit and train people and encourage them to save. You just couldn't give them a bigger salary and expect them to save it."

Sadly, Christians don't fare much better than the world in using biblical principles to manage their money, Burkett added. Although more people have become aware of the subject in the last 20 years, he said, Christian Financial Concepts is just scratching the surface in reaching the public.

Jesus taught more about handling money than any other subject in the New Testament, Burkett said, so it must be important. He said he would like to see the topic covered in every Sunday school class in America, and taught in every Christian high school.

"It doesn't mean they would all do it, but at least they would be armed with the truth," Burkett said. "In lieu of the churches not (teaching) it, you have a para-church ministry like ours that has sprung up to help promote that message."

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Health care issue reshaped
by '94 election, Burkett says

By Ken Walker

Baptist Press
1/10/95

GAINESVILLE, Ga. (BP)--While financial counselor Larry Burkett foresees health care reform coming to the nation during 1995, he said it will be far less sweeping than President Clinton's legislation that died in Congress last year.

"It pulled the wheels off that wagon," he commented about the congressional shift to Republican control. "And that wagon doesn't have any wheels left. Clinton wouldn't even think about resubmitting it and he wouldn't have any great support if he did."

The health care issue is crucial to the nation's economy, according to Burkett, who says increasing Medicare costs are a major threat to Uncle Sam's budgetary resources. And, he devoted a chapter of his updated version of "The Coming Economic Earthquake" last year to criticizing the president's proposal.

Calling the idea of mandating universal coverage for every American unconstitutional, Burkett wrote it is naive to think the federal government can operate anything more efficiently and at less cost than the private enterprise system. It astounded him that many Americans believe the government can reform health care in a cost-efficient way.

"Does anyone honestly think that the same government that brought us \$4.5 trillion in debt can reduce the costs of health care?" Burkett asked. "If so, let the socialized medicine advocates practice on the Congress and federal employees first."

The financial counselor said the free market system will bring costs into line via competition if allowed to operate properly. In his book he outlined a number of objections to massive government intervention in health care, such as:

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-- During the 30 years after President Lyndon Johnson began his "War on Poverty," the nation spent \$3.5 trillion and there were still as many people living below the poverty level.

-- A study by the National Center for Policy Analysis said up to 50 percent of the increases in health care costs during the '80s and '90s can be attributed to government-sponsored health care services.

-- While the government claims more than 38 million people don't have health care, 6 million of the uninsured declined to take it because they would have to pay something for it. And up to half are people in transition from one job to another.

Based on conversations with several members of Congress, Burkett thinks one of two major reforms that will be passed this year will be the "portability" of health care. That would mean someone who changes jobs would retain their insurance even if their new employer doesn't offer coverage, he said. In addition, he forecasts a law guaranteeing coverage to the "uninsurable."

"I think we'll see some kind of pool created, state by state, where if you have a pre-existing condition and you can't get insurance anywhere else, you can get it in that pool," he said. "It will be higher cost than if you were healthy, but I think that's reasonable and fair."

He said he also believes in reforming tort law to reduce the number of expensive lawsuits involving medical claims. Burkett said an estimated 15 percent of total health care costs are for preventive medicine in which doctors are simply trying to protect themselves against lawsuits.

However, he said, working against reforms in the legal arena are the large number of lawyers in Congress, and heavy lobbying against it by the American Bar Association.

Beyond those three items, he doesn't see many changes in the health care system.

"If this Congress does what I think it's going to do, we'll see it send that problem back to the states and say, 'You solve that problem however you can solve it,'" Burkett said. "All the (federal) government will do is require they solve it and let them figure out how to do it."

(BP)

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