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Executive Committee scrutinizes  
WMU's relationship to convention  
By Bob Allen & Robert Dilday

NASHVILLE (ABP)--The 104-year-old relationship between the Southern Baptist Convention and its auxiliary, the Woman's Missionary Union, has come under scrutiny of the SBC Executive Committee.

The Executive Committee, meeting Feb. 17-19 in Nashville, considered a motion to invite the WMU to become an agency of the convention.

The WMU--unlike SBC boards, institutions and commissions, which are overseen by trustees elected by the convention--has been self-governing since its organization in 1888 as a women's auxiliary to promote missions in Southern Baptist churches. WMU receives no funds through the Cooperative Program, the convention's unified budget and primary means of support for SBC agencies. The motion, made during the meeting's closing session by Gibbie McMillan, a pastor from Baton Rouge, La., was referred to the Executive Committee's administrative subcommittee.

It evolved from suspicion expressed by Executive Committee members that WMU is posturing itself to extend its allegiance

beyond the SBC to include the Cooperative Baptist Fellowship. The Fellowship is an alliance of moderate-conservative Southern Baptists that promotes budget options for churches waning in their enthusiasm for traditional channels of support, now administered by fundamental-conservatives.

WMU representatives disputed the perception. Whatever affinity individual members of their executive board might express for the Fellowship, the WMU as an organization has endorsed only SBC missions efforts, they contended.

The occasion for the sharp exchange was discussion of a revised WMU program statement submitted for Executive Committee approval. Program statements define and limit the assignments of various agencies of the SBC. Though not required to do so, WMU has sought SBC adoption of program statements since the 1960s, both as a courtesy and to ensure WMU's style is consistent with similar documents for other denominational entities.

The document, last revised in 1967, underwent substantial changes in format and language. It sailed through workgroup and subcommittee discussions before being withdrawn from a series of administrative subcommittee proposals during a plenary session.

The subcommittee huddled for a called session to reconsider the document. Committee members pointed out a specific reference to promoting missions in "churches of the Southern Baptist Convention" in the 1967 document's purpose statement was missing in the new statement's more general language, "to assist churches in developing and implementing a comprehensive strategy of missions in order that a church can fulfill its total mission in the world."

WMU representatives consented to changing the reference in the purpose statement to "Southern Baptist churches" and adding "Southern Baptist" in one other place in the body of the document. They balked at other similar insertions, saying the program statement had been previously approved by the WMU executive board, making them reluctant to agree to substantive changes.

The minor revisions satisfied the subcommittee, which voted unanimously to recommend the program statement to the full Executive Committee, where it also passed without dissent. McMillan said his motion to invite WMU to pursue legal steps to become an SBC agency would give the auxiliary an opportunity to assure Southern Baptists it does not intend to alter its commitment exclusively to SBC causes.

"We have a real need here," he said. "If we are going to be in the same camp together, we need to be in the same camp together. "I have never been able to figure out why we have the WMU president as (an ex-officio) member of the Executive Committee, but we have no say-so in what they do. I think it's time for us to close the gap."

A program statement revision for the SBC Christian Life Commission also generated debate.

The CLC revised its program statement to reflect its new assignment for religious liberty concerns. One new provision allows the CLC to work directly with Southern Baptist churches. The current document limits the moral concerns agency's relationships to Baptist state convention Christian life agencies. The CLC contends the change is necessary to allow the agency to counsel individual congregations on religious liberty issues.

Another provision authorizes the CLC to communicate religious liberty concerns to foreign governments, a change SBC Foreign Mission Board administrators worry might complicate the work of missionaries. The Executive Committee declined to give the FMB veto power over interventions overseas but did add a requirement to the CLC's program statement that the commission consult with the board before engaging in such communications.

Both the WMU and CLC program statements, as well as a revised program statement for the Executive Committee, will come as recommendations to the SBC, which is scheduled to meet June 9-11 in Indianapolis.

In other business, the Executive Committee:

-- Agreed to recommend a new Bylaw 38 to the SBC Constitution, which would provide for the removal of convention trustees for "excessive unexcused absences."

This action was taken in conjunction with proposed revisions of the Southern Baptist Theological Seminary articles of incorporation. The Louisville, Ky., school and the Executive Committee have been engaged in a discussion concerning whether the seminary's trustee board should give up its right to remove trustees. The Executive Committee has contended that only the convention, which elects the trustees, has the right to remove them, but the trustee-removal was stipulated in the seminary's charter.

Last fall, the seminary agreed to comply with the Executive Committee's wishes. But it asked the Executive Committee to consider developing policies to allow for dismissing trustees for excessive absences "or other substantive issues."

During a subcommittee report, bylaws workgroup Chairman Joe Reynolds, an attorney from Houston, promised to "continue to study the problem of removal for moral grounds."

-- Learned that Executive Committee President Harold C. Bennett had signed a contract with Barry McCarty of Cincinnati to be chief parliamentarian for the 1992 SBC annual meeting. McCarty, an ordained Church of Christ minister, has been chief parliamentarian for the SBC since 1986.

The contract calls for him to be paid \$1,000 per day that he is at the convention site, beginning June 6. The convention ends June 11. In addition, he is to be paid a \$1,000 preparation fee, plus \$125 per hour for any pre- and post-convention consultation, plus expenses.

-- Amended the Executive Committee's bylaws to eliminate two standing committees created last summer.

Deleted were the officers' advisory committee and the legal assistance committee. During a subcommittee meeting, members were told the groups could function adequately in an informal basis and did not need to be standing committees.

-- Voted to recommend a \$4.2 million SBC operating budget for the 1992-93 fiscal year. The budget funds the work of the Executive Committee as well as administrative expenses of the convention and its annual meeting.

The \$4,211,070 budget represents a 4.67 percent increase over the current budget and includes a little more than \$3.2 million from the SBC Cooperative Program unified budget. It will be presented to messengers to the 1992 SBC annual meeting for final approval.

Although the proposed budget is greater than the current \$4,023,121 amount, the Cooperative Program allocation is a 0.36 percent reduction. Additional income for the operating budget is to come from an annual allocation provided by the SBC Sunday School Board; other income, such as advertising in the Executive Committee's magazine and fees from exhibitors at the SBC annual meeting; and interest on investments.

However, the 4.67 percent increase is not primarily due to additional revenues. Past budgets have underestimated the amount of non-Cooperative Program income, and this budget is to be more on target.

-- Asked a workgroup to continue studying the possibility of computerizing preregistration of messengers to the SBC annual meeting.

Computers could speed the process of registration and tie into reservations for hotels, meals, transportation and child care, members of a subcommittee were told.

-- Asked the staff to examine the feasibility of charging a registration fee for messengers to the SBC annual meetings. The cost of the meetings has grown from \$250,000 in the early 1980s to a budgeted \$777,000 in the 1992-93 fiscal year. The study is to include a survey of Southern Baptists to determine attitudes toward a registration fee.

Other denominations charge registration fees. And even a \$20 fee would only offset a portion of the convention expense.

-- Approved the application for the Baptist Convention of Pennsylvania/South Jersey to have full representation on the boards of SBC entities.

The BCP/SJ has 25,553 members. The threshold for full representation is 25,000 members.

-- Elected two people to fill vacancies on the 1991-92 SBC Committee on Nominations.

Bill Meleski, a layman from Kenai, Alaska, and Wendell Wood, a minister from Burton, Mich., were elected to the committee. They each were nominated by Executive Committee members and elected over the nominations of the executive directors of their state conventions. Meleski was elected after subcommittee members rescinded a previous vote to nominate Herb Cotton, a layman from Anchorage, who had been proposed by Alaska convention executive Bill Duncan.

-- Received a report from a task force of Executive Committee and SBC Education Commission members on accreditation of Southern Baptist seminaries.

Recommendations include annual orientation for seminary trustees on how to manage change in their institutions without running afoul of governing documents and encouraging accrediting agencies "to refrain from applying pressure that could be perceived as designed to affect the theological posture" of Baptist institutions.

-- Learned that less than \$6 million remains on the balance of \$10 million borrowed by the SBC Radio and Television Commission in 1985.

SBC agencies cannot take on loans that require more than three years to repay without approval from the Executive Committee, which granted its permission to the RTVC. The commission is required to provide the Executive Committee with regular reports on the loan.

-- Approved resolutions of appreciation for three retiring denominational executives: Julian Pentecost, editor of Virginia Baptists' Religious Herald newspaper; Lloyd Elder, past president of the Sunday School Board; and Lewis Drummond, president of Southeastern Baptist Theological Seminary.

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Marv Knox, editor of the Western Recorder in Kentucky, also contributed to this report.

SBC Executive Committee moves  
to exclude pro-homosexual churches

By Marv Knox

NASHVILLE (ABP)--The Southern Baptist Convention has taken steps toward excluding churches that affirm homosexuality.

The SBC Executive Committee voted Feb. 18 to initiate work on two motions to keep members of churches that have taken pro-homosexual stands from participating in the convention's annual meetings.

If approved, the motions would reverse more than 140 years of precedent. Historically, the SBC has looked only at financial support for convention causes as the basis for determining who participates in annual meetings.

The motions came in response to pending decisions by two North Carolina congregations. Pullen Memorial Baptist Church in Raleigh is to decide whether it will bless the union of two gay men. Olin T. Binkley Memorial Baptist Church in Chapel Hill may license to the ministry a homosexual divinity student from Duke University.

The Executive Committee passed a resolution--a non-binding statement of belief--critical of the churches' pending actions. It also referred two motions--binding procedures that could lead to convention action--to smaller committees for further work. The resolution "acknowledges the impending apostasy of two North Carolina churches," said David Button, a layperson from Canton, N.Y.

The resolution cites the Executive Committee's view that "the Bible says that God regards homosexuality as a gross perversion and unquestioned sin." It claims "the nation and world are watching" how denominations respond to homosexuality, and notes the SBC "has repeatedly stated its abhorrence of homosexuality" in six resolutions in 16 years.

It expresses "deep and compassionate concern for these churches showing willingness to consider departure from doctrine and theology generally held by Southern Baptists concerning homosexuality" and also expresses "alarm at their ill-advised movement toward accepting and approving unscriptural moral behavior."

It also calls upon "all Southern Baptists to pray fervently that the Holy Spirit will admonish and enlighten these churches" and "that their members will have sufficient grace to know and do that which is right in the eyes of Almighty God and in accord with his inerrant word."

The resolution drew limited opposition. Committee members who dissented did not express disagreement with its theological interpretation, but with the committee's involvement in the issue. "For us as a committee to engage in the particular matters of a church ... is not in the purview of this committee," said James Morton, a pastor from Grass Valley, Calif.

"We're not telling the churches to do anything; we're expressing deep, compassionate concern," responded Bill Harrell, a pastor from Evans, Ga. "We ought to nail it and nail it hard and come at it from a position of strength."

The two motions were presented to add "teeth" to the resolution, said their author, T.C. Pinckney, a layperson from Alexandria, Va.

One motion initiates the process of amending the SBC constitution and bylaws to exclude participation of members from "churches endorsing homosexuality."

The other motion would ask the convention to instruct its credentials committee not to seat messengers from such churches at

the 1992 annual meeting in Indianapolis. It also would instruct SBC entities not to receive donations from such churches. And it expresses "agape love and concern for each person who has chosen to rebel against God by participating in the abominable practices of homosexuality"; it pledges to "help them come to a saving relationship with the Lord Jesus Christ" and "rehabilitate their lives."

As with the resolution, committee members who debated the motions did not argue with their theological interpretations. But Wally Jones, a pastor from St. Louis, expressed concern about the motion that would impact the seating of messengers to this year's meeting.

"We're too far in the water to turn back," replied Fred Wolfe, a pastor from Mobile, Ala. "If we don't approve this, it will be interpreted by the liberal press that we chickened out, just like the Methodists and Episcopalians and all those others." After a split vote concerning whether to hear legal counsel, Nashville attorney Jim Guenther said short-term remedies could cause legal problems.

The courts generally allow churches to determine their own membership, Guenther said. But the courts "want to know whether the membership rights have been interpreted arbitrarily." Specific instructions not to seat messengers to the 1992 annual meeting might fail that test, he explained, because of SBC precedent.

Historically, the convention has based its criteria for participation upon financial contributions to convention causes during the preceding year. The motion to deny seating based on the homosexuality issue would alter that process and could not be implemented until the convention already was in session and messengers acted on the motion, Guenther said.

Both motions are to be studied and returned to the Executive Committee for its June meeting immediately preceding the SBC annual meeting.

Meanwhile, the two churches have yet to settle the issues before them, their pastors said.

"I want to applaud the Executive Committee in treating as a high priority the churches' response to homosexual persons," said Mahan Siler of Pullen Memorial. "While I might disagree with their conclusions, I am pleased to see churches grapple with the needs of Christian homosexuals who want to be faithful in their commitments to God."

A "watershed question" before Baptists is whether people choose to be homosexual or discover they are homosexual in orientation, Siler said. "I'm convinced by the evidence that one's sexual orientation is more discovered than chosen. Therefore, I'd like to see the church support the responsible expression of one's

sexuality, whether they be primarily homosexual or heterosexual." Pullen Memorial did not "throw down the gauntlet" over the issue, as some Executive Committee members charged, he added: "I was responding as a pastor to a request from a church member who wanted the support of his Christian friends and faith community for them to live out a faithful, monogamous commitment to each other. I share the concern over the rampant promiscuity in the homosexual as well as heterosexual community and believe the church should support the desire of Christian persons to live out faithful, monogamous, lifelong commitments within a same-gender union." Binkley Memorial Pastor Linda Jordan expressed concern about the change in the way Baptists might determine denominational membership.

"One of the things that has made Baptists great and historically significant has been the autonomy of the local congregation and the cooperative nature of churches to work together," she said. "The Executive Committee's action would virtually change both of those by making your stand on homosexuality a litmus test for being seated at an SBC annual meeting.

"The issue is: Who is going to be the moral watchkeeper on the moral flaws of who comes to Southern Baptist meetings," Jordan added.

"The issue is not homosexuality. Every Baptist church has homosexual persons, many of whom were raised Southern Baptist and have deep spiritual convictions. The issue is whether we will continue to require them to be dishonest and secretive or whether we will deal with the issue openly."

Executive Committee members who disagree with the churches' possible decisions agreed with the need to deal with the issue. "We've probably never been faced with this kind of aberration before," said Guy Sanders, a pastor from Lake Wales, Fla. "We need to take this stand as strongly as possible."

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Executive Committee votes to give  
fund's interest to BJCPA

By Marv Knox

NASHVILLE (ABP)--A \$400,000 tug-of-war between the Southern Baptist Christian Life Commission and the Baptist Joint Committee on Public Affairs appears to be pulling in favor of the Christian Life Commission.

At issue is a fund given to the "Public Affairs Committee" in the 1960s. The account, held by the Southern Baptist Foundation, includes \$300,000 in principle <sup>al</sup> and \$83,954.45 in interest.

The Joint Committee has earned \$568,384.63 in interest off the account since 1968 and has directed the Foundation's investment of the money since 1985. But last year the Christian Life Commission asked for the money, claiming it now is heir to the "Public Affairs Committee" mantle.

The SBC Executive Committee, which had authorized a special committee to study the issue, voted Feb. 18 to recommend the convention divide the account.

If approved by messengers to the 1992 SBC annual meeting in Indianapolis, the convention would "disclaim any right to the interest accumulated on these funds on deposit" and ask the Foundation to give the accumulated interest to the Joint Committee. But the \$300,000 principle would be reallocated "to convention causes as the Executive Committee deems appropriate." The CLC has asked for the fund to help buy an office in Washington.

The special committee--which conducted its business in closed session out of concern for possible lawsuits--provided the Executive Committee with a three-page report detailing the recommendation and its rationale for taking that course of action. It notes the SBC adopted a 1964 capital needs budget that included \$300,000 for a share in a "building for Public Affairs Committee" in Washington.

A companion document notes the Baptist Joint Committee on Public Affairs in the 1960s was referred to as "Public Affairs Committee," "Joint Committee on Public Affairs," "Committee on Public Affairs" and "Joint Committee." The "Public Affairs Committee," which has comprised the SBC's delegation to the nine-denomination Joint Committee, was merged with the Christian Life Commission when the SBC defunded the Joint Committee and gave its program assignment to the CLC during the past two years.

The rationale statement notes the Joint Committee did not follow through with the original plan to buy a share in the Washington building.

"The principal ... was not a gift" to the Joint Committee, and the SBC is not "contractually obligated" to pay the principal to the Joint Committee, the statement says. "At all times since its deposit, the principal has been the property of the Southern Baptist Convention subject to the conditions originally imposed upon the use of the money (purchase of a share of a building), which have never been met."

The rationale also states, "Considering the present theological differences between the Southern Baptist Convention and the Baptist Joint Committee on Public Affairs, and the SBC's efforts to distance itself from the BJCPA, it would be a breach of the trust which the Southern Baptist Convention has placed in the

Executive Committee for the Executive Committee to give the \$300,000 capital needs allocation to the BJCPA, thereby assisting the BJCPA in promoting religious views that are not shared by the Southern Baptist Convention."

C. Ray Fuller, a director of associational missions in Joliet, Ill., and chairman of the special study committee, said the recommendation was developed painstakingly.

"The motion we brought to you has not come easily," he told the Executive Committee. "It is our heart's desire to do the right thing."

The committee felt it had achieved a solution prescribed by God, he said.

But Oliver Thomas, general counsel for the Joint Committee, disagreed.

"I don't believe the Lord leads people to take money that isn't theirs," Thomas insisted. "If you go back and examine carefully the action of the 1964 convention, there is no doubt that the convention intended the money was for the Baptist Joint Committee."

Albert McClellan, a retired denominational worker who was associate executive secretary of the Executive Committee at that time, basically agreed.

"It's a very sticky question--a legal question at this point," McClellan said.

"It was understood that it (the fund) was going to the Joint Committee to achieve its purpose. But the understanding was that there was to be a partnership in building this building." Thomas declined to speculate whether the Joint Committee would accept the offer or sue for the full amount of the fund.

However, James Dunn, Joint Committee executive director, issued a statement later in the week saying "a dark cloud of doubt hangs over the integrity of all Southern Baptist foundations" because of the Executive Committee's action.

"I personally know of only a few million dollars that will not be given to Baptist institutions because of this blatantly political decision," he said. "Sadly, however, there is no way to measure the dollars that will be denied worthy Baptist causes because of this destruction of trust."

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SBC Executive Committee elects  
Chapman president/treasurer  
By Marv Knox

NASHVILLE (ABP)--The Southern Baptist Convention's Executive Committee has elected Morris Chapman as its fifth president and treasurer. Chapman, who is pastor of First Baptist Church of Wichita Falls, Texas, and will complete his second one-year term as SBC president when the convention meets in Indianapolis in June.

Chapman will become Executive Committee president/treasurer-elect June 15 and will succeed Harold C. Bennett Oct. 1, the day after Bennett's retirement. The Executive Committee acts on behalf of the convention between its annual meetings, and it coordinates the programs and much of the funding of convention causes.

Chapman will be paid \$120,000 per year, which includes a housing allowance, plus business expenses. That amount is less than Bennett's salary, but is prudent in light of tight convention finances, search committee Chairman Julian Motley said.

The nomination of Chapman was announced by Motley, a pastor from Durham, N.C. He told the Executive Committee, "The search committee believes God has raised up Morris H. Chapman and called and equipped him" for "a unique opportunity to give positive leadership to the Executive Committee."

First Baptist of Wichita Falls has increased its giving to the SBC Cooperative Program unified budget from 12 percent to 15 percent during Chapman's 13-year tenure, according to a video presentation the Executive Committee watched. It also noted he has baptized an average of more than 160 people per year in Wichita Falls. Those numbers put the congregation in the top 1 percent of the SBC in both baptisms and Cooperative Program giving.

Chapman has demonstrated his personal commitment to the conservative direction of the SBC, the video added, noting several times his belief in biblical inerrancy.

The search committee's report to the full Executive Committee noted it received 11 nominations for the office and described the selection process as a "spiritual pilgrimage."

"We felt it our assignment and responsibility to find and to recommend a man who is fully committed to Christ and his word, who is gifted of God to do this kind of work and who would have a good opportunity to lead the Executive Committee," the report stated.

"God was able to bring us to a clear conviction that Dr. Morris Chapman is the man he has chosen to fill this responsibility in our denomination at this time," it added. The report cited Chapman's relationship with SBC agency leaders, "the innovative way in which he has worked as a strategist in the convention presidency" and his strength, statesmanship and creative missions/evangelism work.

Moments before his election, Chapman told the Executive Committee, "If I know my heart, I want God's will--nothing more--to be accomplished."

Chapman said he hopes to "carry the convictions I have in my heart with ... the love of God. ... I can do no other than to stay by those things that I have in my heart. ...

"My heart's desire is for Southern Baptists to keep on doing those things that have been proven over the years," he said, noting his responsibility is to "carry out the will of the majority and bring healing."

Chapman predicted promising days ahead for Southern Baptists. "I believe God will renew our nation through Southern Baptists," he said, "and if not beginning with Southern Baptists, then Southern Baptists will participate in it."

Chapman is a native of Kosciusko, Miss. He is a graduate of Mississippi College in Clinton; Southwestern Baptist Theological Seminary in Fort Worth, Texas; and Southwest Baptist University in Bolivar, Mo.

In addition to the Wichita Falls congregation, he has been pastor of churches in Albuquerque, N.M.; Waco, Texas; and Rogers, Texas. He has been on the staffs of churches in Texas and Mississippi.

He has been president of the SBC Pastors' Conference and the Baptist Convention of New Mexico. He has been a member of the SBC Resolutions Committee, Committee on Boards and Committee on Order of Business; the Baptist General Convention of Texas Executive Board; the Hardin-Simmons University board of trustees. Chapman has preached in seven foreign countries, and he has written one book and compiled two others.

His wife, Jodi, has been a trustee of the SBC Sunday School Board and a member of the SBC Peace Committee. They have a two adult children: a son, Chris, and a daughter, Stephanie Evans.

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Florida Fellowship draws double last year's crowd  
to explore alternatives for Baptist work

By Lindsay Bergstrom

ORLANDO (ABP)--Baptists are being called "back to the future," John Hewett told more than 700 people attending the second annual meeting of the Cooperative Baptist Fellowship of Florida.

Attendance for this year's meeting at College Park Baptist Church in Orlando more than doubled attendance at last year's meeting.

During the Feb. 13 gathering, participants explored several alternatives to traditional Southern Baptist structures through workshops, worshipped together and heard reports on the Fellowship's progress.

Hewett, pastor of First Baptist Church in Asheville, N.C., and moderator for the national Cooperative Baptist Fellowship, brought the keynote address.

"I believe God has called us back to the future," Hewett said. "and that God has something in store for us that we have only yet begun to dream.

"We've come here tonight to talk about a better future and a more honest future, and a more Baptist future," he said. "We've spent too many of our years arguing with each other over who got to go, as an excuse for not going. We've spent too much of our time wrangling over who gets to be first in the bucket brigade while the house across the street is burning down."

Hewett told the group he had come to the conclusion there is nothing he can do to change the direction of the Southern Baptist Convention's new conservative leadership.

"I do not know how to live in a denomination where Keith Parks, Carolyn Weatherford, Duke McCall and Roy Honeycutt are symbols of unbelief," he said. "I do not know how to live in a denomination where the college that took me from ignorance and set me on a road toward theological accountability is maligned by people who have never set foot on its campus."

Before the evening worship, workshops were led in five areas: ethics, denominational relations committees, theological education and missions in Europe, understanding alternative funding, and understanding new Sunday school literature.

In an interview after the meeting, Hewett candidly expressed his vision of the future for the Cooperative Baptist Fellowship. "Our mission is not to sweep up after the the Foreign Mission Board," he said. "We are doing some exciting things on our own.

Hewett said there is no desire or agenda on the part of the Fellowship to create another bureaucratic and structured institution that mirrors the past. The Southern Baptist Convention and the Fellowship can co-habitate because the era of denominationalism is passing, he explained.

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Money messes cause  
many marital mixups

By Mark Wingfield

LOUISVILLE, Ky. (ABP)--The wedding vow to love for richer or poorer isn't a stumbling block for most couples, Robert C. Ward contends.

But figuring out how to manage family money--whether richer or poorer--can become a major battleground, he said.

Finances are a common source of marital discord, said Ward, a frequent seminar leader on family financial planning. The reason for most money fights is not money shortage but fuzzy goals, confusion and disorganization, he adds.

Ward served as chief of budget affairs with the Kentucky Cabinet for Human Resources from 1980 to 1988. He now works as a consultant and is a member of Russell Cave Baptist Church in Lexington, Ky.

"I believe initially love reigns supreme, and when two parties within a marriage start encountering problems with managing their finances, the marriage tends to start breaking down," Ward said. One-half of all couples seeking marital counseling report severe problems with money, he explained, but only 6 percent are in trouble because of inadequate income.

He believes most couples get in financial trouble because they have unrealistic expectations about money or because they use money emotionally--either as a weapon or as compensation for inadequacies.

"You have very limited resources normally within a family," he explained. "The family's appetite for luxuries often is much greater than their resources. Therefore, if family goals are not definitive, there is no way you can avoid red ink."

Every family should have a mutually agreed upon plan for handling finances, Ward suggested.

A good place to begin is to gather every family member around the kitchen table and let them express what they most want beyond the family's basic needs, he said. The family should then prioritize those desires and decide which ones are realistic to attain.

"Determine the most important things your family can afford, and for anything else, just say no," he advised. "In the future, if you can't afford it, keep walking."

Ward has created a worksheet to help with the details of Christian family financial planning that is sold through the Louisville Baptist Book Store.

He suggests four attitudes as keys to successful family finances:

-- Mutual trust. This means couples should keep all their finances in the open with no secret accounts, he said. Neither partner should make major financial decisions without consulting the other.

-- Autonomy. While overall financial decisions should be made together, each spouse should have some amount of money for personal discretionary spending.

-- Fair dealing. "If good fortune smiles on one spouse, fair dealing means the other should benefit," he explained. All family members should share fairly in the fruits of the family's labor.

-- Prosperity. It is better to feel prosperous than rich, Ward said, and any family can feel prosperous at any economic level: "I don't care how poor you are or how destitute, as long as you're optimistic and motivated and making some progress, you will eventually realize a piece of prosperity."

Above all else, families must have a financial plan, said Thomas Seel, a certified financial planner. "If you don't know where you're going, how are you going to know when you arrive?" People who wouldn't think of running their businesses without a financial plan think nothing about not having a family financial plan, he lamented. "What business in America is successful without a business plan? How dare we think in family life we don't need a plan."

With the proper plan and attitude, financial problems need not pave the way to divorce court, Ward said. "Most problems of money in marriage can be dealt with, if both husband and wife recognize that difficulties often are not questions of dollars and cents but attitudes and emotions."

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Lordship of Christ called  
key to financial change

By Mark Wingfield

LOUISVILLE, Ky. (ABP)--Should Christian families manage their money differently than other families?

Absolutely, says Thomas Seel, a certified financial planner and Baptist layman.

"As you're accumulating wealth as a Christian, you have to recognize one thing: None of it is yours," said Seel, who is the investment officer for an \$820 million charitable foundation and a frequent seminar leader on family finances.

"When the average person brings money in, he pays bills and if there's any left, he saves it. But the Christian has to flip that around. First, he should give to God, then to savings and then to pay bills. That is nothing less than what God expects."

While the biblical principle of giving to God frequently is discussed, the idea of paying oneself through savings is not such a common theme, Seel explained.

One key reason for placing a priority on saving is to prepare for the future, he said: "I don't believe we should expect the government to take care of us. We've got to be responsible for ourselves."

Some might ask, "How can you possibly justify hoarding wealth and saving it when there are so many needs?" he explained. "That's why you give to God first. If you put God first, then it's up to you either to spend the rest now or save it for the future."

In his work as a financial consultant, Seel advises families to set aside a minimum of \$15,000 in liquid assets in case of disability or unemployment. This should take priority over purchasing a house, he frequently tells young couples.

"The key to finances is common sense and flexibility," he explained, and getting tied up in a mortgage before establishing a solid financial reserve is neither sensible nor flexible.

The bottom line on successful family financial management is practicing the lordship of Christ, Seel said. "If Christians practiced the lordship of Christ, they would have little or no debt."

They also would exemplify a genuine commitment to helping others with the resources God has given, he explained. Christians must learn to stop living so much for today and learn to plan for tomorrow, Seel said. "Today's society tells us if at 24 you don't have a higher standard of living than your parents, you're a failure."

But that sets unrealistic expectations, Seel continued. These opinions are shared by Robert C. Ward, a seminar leader on family finances and former chief of budget affairs with Kentucky's Cabinet for Human Resources.

"Conscientious families soon discover that their relationships to the kingdom of God definitely affect their economic decisions," Ward said. "When Christ is Lord, you rule your money. When money is lord, your money rules you."

Christians have a responsibility to consider the social ramifications of their lifestyles and investments, Seel suggested. But in his work as a financial counselor, "a lot of the Christians I talk to, all they want is return on their investment. They're not interested in social responsibility."

Ultimately, how Christians manage their money affects how they live out their faith. "The most important job in this world is to share Jesus with others," Seel said, but that goal won't be right until the lordship and money issues are settled.

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Plastic meltdown would  
boost family budgets

LOUISVILLE, Ky. (ABP)--Families could energize their finances if the plastic in their wallets experienced meltdown, two financial planners said.

Robert Ward and Thomas Seel, two leaders of seminars on Christian family financial planning, agree that credit cards are a major source of financial burden in America.

"Every family should get a pair of scissors tomorrow morning and start whacking down to one card for petroleum and one card for family expenses," Ward advises. But that one card for family expense should be paid in full every month "except if you're in the hospital or your grandmother is dying."

Seel agrees: "If you can't comfortably pay it off every month, it's too big."

Credit card spending can become an addiction "just like any other sin," he contends.

The Bible doesn't prohibit debt, Seel says, but it does say not to be in bondage to anyone. "We're debtors from day one," he adds. "We're all in debt to God."

There's nothing wrong with having credit cards if a family can use them with restraint, Ward counsels.

If restraint is not possible, the alternative is the old-fashioned shoebox or envelope system of money management, he suggests. Under this plan, when the paycheck comes, cash is distributed into envelopes or boxes for certain categories of expenses. When the money is gone from the box, nothing else is bought until the next payday.

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