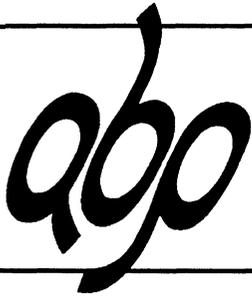


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**Baptist Foundation of Arizona investors  
to partially recover funds in restructuring**

PHOENIX, Ariz. (ABP) -- Investors in the Baptist Foundation of Arizona can receive 20 percent of their investment in cash under a restructuring plan announced Nov. 5.

Another option offers the troubled Foundation's 13,000 investors preferred stock in a new company that will be formed as part of the restructuring. That option would eventually allow investors to regain more of their money, perhaps 40 percent to 50 percent, officials say.

The restructuring plan includes filing under Chapter 11 of the Federal Bankruptcy Code. At the end of restructuring, the Foundation and its subsidiaries will be consolidated into a new, for-profit company that is publicly owned.

The 50-year-old Baptist Foundation of Arizona will cease to exist. The plan also calls for establishment of a new charitable organization that would be involved in ministries such as trust and estate planning but expressly prohibited from selling securities.

In addition to the cash-out and securities options, the restructuring plan also sets aside a \$5 million litigation trust for investors to pursue claims against third parties either previously employed or doing business with the Foundation.

Officials said the cash-out option would be limited to a total payout of \$40 million, far short of the \$120 million that would be needed if all 13,000 investors were to choose that option.

Under the securities option, investors will exchange their claims for common stock in the new company that will be organized to hold the Foundation's existing assets, estimated to be worth \$160 million to \$200 million. If investors take out the entire \$40 million set aside for cashing out, the preferred shares would have a face value of 40 percent to 50 percent of investors' funds. In addition, the preferred stock would earn interest at 6 percent a year.

Investors could also elect to take a combination of cash and stock.

The restructuring agreement is subject to a vote by the investors and approval by bankruptcy court. The restructuring proceeding is expected to be completed and distributions made to investors early next year.

The Baptist Foundation of Arizona has been the subject of an investigation by the Securities Division of the Arizona Corporation Commission and the Arizona Attorney's General Office. The organization continues to cooperate with those investigations, said Jock Patton, chairman of a newly formed restructuring committee.

Foundation officials said they undertook an independent investigation of the agency's prior business practices. They cited several factors in the agency's current financial crisis:

-- Funds received in various investment offerings were invested in long-term assets that were not generating enough cash flow to meet short-term obligations.

-- Investments in real estate lost money. Instead of reporting losses, officials hid them through a complicated series of transactions to affiliated companies.

-- There was too much operating overhead. New management recently laid off 72 of 133 employees in an effort to reduce overhead.

-- Numerous transactions with third parties were more costly than could have been obtained in "arms-length transactions." Officials said all those relationships have been terminated.

The agency terminated its three top officers Aug. 26, a month after they voluntarily stepped down from duties after state officials said the Foundation violated securities laws by failing to reveal its true financial condition to prospective investors. The state ordered the Foundation and two subsidiaries to stop selling investment products.

Foundation trustees had already taken that action voluntarily. They also placed a temporary freeze on the withdrawal of invested funds, continuing to pay only interest and the distribution of Individual Retirement Accounts.

The Foundation provides estate planning and financial services for Southern Baptists in Arizona. It is one of the few state Baptist foundations that allows individuals, in addition to churches, to invest funds.

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-- By ABP staff

## **Amy Grant discusses divorce in interview with magazine**

NASHVILLE, Tenn. (ABP) -- Gospel recording artist Amy Grant says she felt like a failure for getting a divorce in March but believes that God "released" her from her 16-year marriage to Gary Chapman. She acknowledges that she is now dating country music star Vince Gill but denies tabloid rumors that they were having an affair while she was married.

Grant, 39, spoke at length on her divorce for a cover story in the November Christian music magazine CCM. The exclusive interview with the magazine's managing editor, Gregory Rumburg, contains her first comments on the topic in a national media setting.

Grant said people who knew the couple personally were not surprised by the divorce. They had been in counseling for years, she said.

Grant refused to discuss specifics of her and Chapman's marriage but discussed her views on divorce at length.

Grant said she grew up in a religious home and was taught that divorce is wrong. She never expected to become a divorce statistic and said she felt like a failure for not keeping her wedding vows.

"I stood up in front of a packed-out church and made a vow before God about -- as best I could -- how I would lead my life. And I failed in that," she said. "Failure's incredibly humbling."

Grant said she has learned that failed marriages are often "not so much about good and bad people, but about good and bad combinations." She said she worked hard at making her marriage work but that her personal life "kept spiraling downward." She declined to elaborate, saying it was too private to discuss.

In August of 1998, after years of counseling, Grant said she went to pastors with whom she had been meeting and to Chapman. "I said, 'I believe and trust that I've been released from this [marriage.]'"

Grant acknowledged that she could have been deceived in that conclusion but afterward she had a "settled, unshakable feeling about the path I was going to follow."

"We all met together and just said, 'You know, if the mercy of Jesus doesn't extend to a situation like this, then it doesn't go very far, does it?'" After that, she, Chapman and counselors began to pray for personal healing and to "pursue the most respectful path possible toward divorce."

Grant said she believes God hates divorce but not the people involved.

"I know why God hates divorce," she said, "because it rips you from stem to stem, and children are the total innocent recipients of a torn and shattered life."

"There's not a week that doesn't go by that I don't really cry out from the soles of my feet and just say, 'God, let me go back. How could this have worked out differently?'" she said.

Yet, "as a functioning, somewhat intelligent woman," Grant said she also got to the point of asking how many times she must "duct-tape" herself and pretend everything was OK.

"At some point you see the path ahead of you, and you say, 'I have to walk this path because I believe it's the path that I have to walk,' regardless of anybody's opinion."

Grant said the divorce has been "unbelievably humbling" but has also been healing. "It makes me incredibly thankful that God is a God of second chances."

She recalled the advice of a counselor who said: "Amy, God made marriage for people. He didn't make people for marriage. He didn't create this institution so he could just plug people into it. He provided this so that people could enjoy each other to the fullest."

"I say, if you have two people that are not thriving healthily in a situation, I say remove the marriage. Let them heal."

Grant said Chapman had a different perspective. "His feeling was that this is our life, this is our commitment, and being true to this standard and keeping this vow is the most important thing for us, for our children, for our spiritual wellness."

That illustrated a difference between them, Grant said. She said Chapman possesses a "valor toward ideals" while if she has a spiritual gift, it is compassion. "And at some point those things are different," she said. "They're really different. That's kind of a positive way at looking at some dynamics that have a negative side as well."

Grant denied rumors that she was having an affair with country singer Vince Gill and that their longtime friendship broke up the marriage.

"I didn't get a divorce because I had a great marriage and then along came Vince Gill. Gary and I had a rocky road from day one. I think what was so hard -- and this is [what] one of our counselors said -- sometimes an innocent party can come into a situation, and they're like a big spotlight. What they do is reveal, by comparison, the painful dynamics that are already in existence."

She said Gill was a friend to her through her tough times. The relationship was "not adulterous" but was "messy" because Gill and Chapman were already friends.

Grant acknowledged that she is now dating Gill but said he was not her boyfriend while she was married. She also clarified that she was not a confidant to Gill when he went through a divorce in 1997.

In the past, Christian music fans and retailers have pulled support from divorced artists. Grant, who is releasing a new Christmas album and preparing for a 21-city tour, understands that may happen to her. She said she has no argument against such decisions because her music is a product she is offering for sale. But she warned against being too judgmental.

"I guess I would say, judgment is usually exercised from a distance, but in more than one instance the thing that has brought about change [in people] is compassion," she said. "Jesus led by compassion. No one is ever changed because of judgment. No one's ever healed through judgment."

Grant said Christian people have a responsibility to confront sin but shouldn't look down on others.

"It doesn't make one person more holy to point out the sin of another person," she said. She said there is a stigma attached to things like divorce and homosexuality that the Bible says God hates, and Christians often say, "I'm gonna side with God and be mad at all these people."

"But rather than stand back and judge, God made the ultimate sacrifice by saying, 'In spite of the sinfulness of the world, I'm gonna send my Son down there to rescue everybody in the midst of their sin.'" she continued. "How that differs from judgment is that God removed the distance. God closed the gap."

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-- By ABP staff

## **Most teens believe violence could happen at their school**

By Sarah Griffith

NEW YORK (ABP) -- More than half of American teenagers feel a Columbine-style massacre could occur in their school, according to a recent New York Times/CBS News poll.

While 52 percent of teens believe a "murderous rampage" could happen in their schools, teens today are less afraid of violence than their counterparts five years ago. According to a report in the New York Times, 24 percent of teens in the 1999 survey said they fear being victimized at school, compared to 40 percent in 1994.

"There are people out there that are crazy, and anything is possible," said Brandon Montgomery, a 17-year-old high school senior in Wytheville, Va. "I'm not saying it couldn't happen. It's just that if I'm afraid all the time, what is my life worth?"

Despite media attention to violence, half as many teenagers reported fear of being shot in 1999 as in 1994, according to the poll.

Most United States high schools have heightened security, and 45 percent of teenagers reported feeling safe or extremely safe in school. Forty-two percent responded they feel somewhat safe.

Despite feeling safe, a majority of students could identify certain peers as "potential attackers." More than half said they know students who are "especially troubled, antisocial or perhaps prone to violence." Asked about what causes school violence, teens' most common response was "people being made fun of."

The poll also found that gun accessibility for teenagers is high. Forty-five percent of teenagers either owned or had access to guns. Teenagers in rural areas were twice as likely as urban teens to have guns in their households.

The poll also found that the number of teenagers contemplating or attempting suicide is on the rise. Forty-six percent of teenagers reported knowing someone their age who had attempted suicide.

The suicide rate among teens age 15-19 has declined slightly from a 1994 peak of 11 per 100,000, according to studies conducted by the Centers for Disease Control, but the numbers of suicide attempts are on the rise.

More girls were aware of a suicide attempt than boys (56 percent compared with 37 percent). Forty-eight percent of whites knew someone who had attempted suicide, compared with 39 percent of Hispanics and 28 percent of African-American teens.

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## **House approves nonbinding statement backing prayer at school sporting events**

By Kenny Byrd

WASHINGTON (ABP) -- The House of Representatives approved a measure Nov. 2 asking the U.S. Supreme Court to overturn a lower court's ruling against prayers at high-school football games.

The nonbinding resolution states lawmakers' view that school-sponsored prayers at athletic events do not violate the Constitution. The measure changes no laws or court decisions.

"In this day and age when parents and communities search for answers in helping our young people, what is wrong with voluntary prayer before kickoff?" said the primary sponsor of the resolution, Rep. Henry Bonilla, R-Texas. The resolution needed a two-thirds vote for approval. It passed on a voice vote.

Rep. John Conyers, D-Mich., led opposition during the 40-minute floor debate. He said the text of the resolution "comes very close to not only protecting religious expression but crossing over and violating the Establishment Clause."

"Courts have been very generous and have allowed student-led prayers, but have drawn the line at coach-led prayers or using the mechanics of the state, out of fear of a coercive effect," Conyers said.

Supporters said the resolution is needed after a 5th U.S. Circuit Court of Appeals ruling that barred school-sponsored prayer at football games.

That came after the Santa Fe Independent School District in Galveston, Texas, attempted to extend its guidelines for graduation prayers to athletic events. The appeals court said the Constitution permits non-sectarian, non-proselytizing prayers at a commencement because they serve a secular purpose to "solemnize" the event. That is not needed at an athletic event, however, the court ruled, making formal prayers at football games unconstitutional.

Supporters of the House measure criticized that ruling.

Bonilla called the ruling "foolish."

"I keep hearing this First Amendment mumbo-jumbo," added Rep. James Traficant, D-Ohio. "The Founders are rolling over in their graves. They did intend to separate church and state but they never intended to separate God from the American people."

Rep. Joe Barton, R-Texas, told House colleagues: "Saying a public prayer before a football game is not the establishment of religion. It is the acknowledgment that there is a Supreme Being and that those in attendance and those in participation wish the protection or blessing of the Supreme Being as they engage in the contest."

But Rep. Sheila Jackson-Lee, D-Texas, said the House measure "emphasizes too much that we are separated rather than we are welcoming the diversity of religion. It establishes one faith over another."

"I want the football team to pray," she added. "I want the Capitol to pray. I want those in the stadium to pray, and they have a right to pray. The idea, of course, is that they cannot force upon others a prayer that others would not want to have."

Also opposing the resolution were officials from the Baptist Joint Committee.

Brent Walker, BJC executive director, and BJC General Counsel Melissa Rogers sent a letter to members of Congress opposing the measure.

"The Baptist Joint Committee fully supports prayers at public school sporting events and any other venue, as long as they are not sponsored by the school," the letter stated.

"The Constitution forbids school-sponsored prayers not out of hostility to religion, but to protect the religious freedom of each student." the BJC letter stated.

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## **Churches must adapt to respond to multiculturalism, pastor says**

By Bob Allen and Sarah Griffith

ATLANTA (ABP) -- Churches will have to adapt their methods and styles to be effective in increasingly multicultural settings, says South Florida pastor Bill White.

In 1997, Money magazine chose Hollywood, Fla., as "the city multicultural America will be most like in 20 years." White's church, University Baptist Church in Coral Gables, is 15 miles away.

White said his community is 57 percent Hispanic. It is 20 percent black, counting both African-American and Caribbean descent. Fewer than one in four residents is white, including one of the nation's largest Jewish populations. Of Anglo-Saxons, not all are Protestant. "I don't think we could comprise 10 percent," White said.

More diverse and increasingly non-white populations are saying to Baptist churches, "Ready or not, here we come," White said at an October "Leadership Edge for the 21st Century" conference in Atlanta, sponsored by the Nashville, Tenn., -based Baptist Center for Ethics.

Members of University Baptist Church come from 50 nations and speak 19 languages, White said. They represent 45 different religious backgrounds, including all major denominations and world religions.

"Xenophobia is out," White said. "Diversity is in. It is celebrated."

Attendance averages 2,000 each weekend, with worshippers choosing among three services. White said an estimated one third of those who attend are nonmembers.

About 500 attend a Saturday-night service featuring Caribbean-jazz style music. Sermons are translated into Spanish and Portuguese. About 150 people are on a waiting list to be baptized.

"All of this is happening on 2.3 acres of land," White said. The church has 100 parking spots. People park illegally and walk to a building that does not have room for them to sit down.

"Some walk three blocks for standing-room only and get ticketed by police for parking illegally," said White. "Yet traditional mainline churches are bemoaning the fact no one goes to church anymore."

White suggested churches can reach people if they respect and embrace their culture. It's "just as I am," not "just as you are," he said.

He said University Baptist was a traditional, but declining, white, suburban, church until members reclaimed a seven-decade-old founding vision. "God wants to transform Miami, and he wants to do it through a transformational community we used to call the church," White said. White added that God is able to build the church "any way he wants to."

White said God wants to teach University Baptist "to surf" on the wave of change hitting its community -- "to ride that thing by faith and learn that with God all things are possible."

White outlined six "essentials" the church has discovered in seeking to adapt to a multicultural community:

-- Know your church's purpose, vision, and values. "You've got to rediscover our God and his faithful nature; the gospel truth and not merely the form in which it is communicated," he said. "We've discovered that the church doesn't exist for us. The church doesn't exist for its members."

-- Study and understand the process of change and transition. White said he has spent a lot of time reading Exodus and Nehemiah. "I've just been rediscovering how inclusive the gospel is," he said.

-- "Exegete" (interpret) your community. "Who are those people? Where you serve, who are the people in your neighborhood? Who are they two miles out? Five miles out? Where are they from? What are their stories? Don't assume everybody out there is just like you. Do you care about them?" he asked.

-- Evaluate your church culture. "Do you know what the founding vision was? Who makes the decisions in your church? Why do they make them that way? Do the people on your staff look anything like your community?"

-- Brush up on grief-management skills. "Change and transition always involve loss, real or perceived," White said. People in transitional churches "get mad," he said. "They get sad. They get depressed. If they don't talk it out, it goes underground."

-- Learn to rewrite your church's theology "incarnationally."

"The call of the church is to be the body of Christ ... to incarnate the faith and love and hope of Christ ... and create the kind of environment that promotes and expects life change to happen," White said.

"Jesus talked about change as a social value," White said. "Change is scary. Change is threatening. Change is hard. But change can be good if we'll open our eyes and let God deliver us."

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