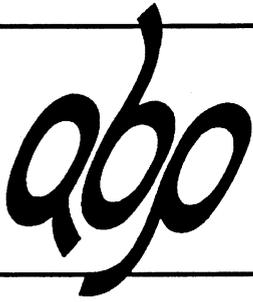


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IN THIS ISSUE:

- Scams targeting faithful on rise, state security regulators warn
- Pentecostals top pollster's 'theological purity' ranking
- Born-again less likely to cohabitate, study says
- Born-again Christians oppose abortion, homosexuality, poll says
- Mexico mission trip offers life-changing experience
- Minor traffic accident in Mexico lands missions volunteer in jail
- News briefs from Associated Baptist Press

**Scams targeting faithful on rise,
state security regulators warn**

By Bob Allen

WASHINGTON (ABP) -- Investment frauds that take advantage of people's faith are on the rise, state security regulators warned at a press conference Aug. 7.

Three large cases alone combined for losses of nearly \$1.5 billion, the North American Securities Administrators Association told reporters at the National Press Club in Washington.

"I've been a securities regulator for 20 years, and I've seen more money stolen in the name of God than in any other way," said Deborah Bortner, director of securities for Washington state and president of the association, according to a press release on the group's Web site.

In all, regulators identified 75 such cases affecting more than 90,000 victims and costing investors \$1.8 billion in lost funds.

That is up sharply from a previous study of the five years before 1989, when 15,000 investors nationwide lost \$450 million in religious scams.

In comparison, the Baptist Foundation of Arizona by itself took in more than \$590 million from 13,000 investors before being shut down by state officials in August 1999.

An agency of the Arizona Southern Baptist Convention, the Foundation began managing church building funds and some retirement accounts, investing much of the money in Arizona real estate. When property values fell sharply in the late 1980s, officers of the Foundation allegedly refused to admit losses, covering them up with paper transactions through a network of 120 shell corporations. They then aggressively solicited new investors, court documents charge, using their money to pay earlier investors, setting up an illegal Ponzi scheme.

Investors, meanwhile, were promised a high rate of return, assured their money was safe and led to believe it was being used to advance Baptist causes.

"That the Foundation's senior management could solicit hundreds of millions of dollars from investors, knowing that what they were running was nothing but a huge Ponzi scheme, is unconscionable," said Mark Sendrow, director of securities for the Arizona Corporations Commissions.

Three former officials of the Foundation have pleaded guilty to criminal charges and are cooperating with investigators. Five others have been indicted on charges of theft, fraud and racketeering. Trial dates have not been set.

Arthur Andersen LLP, the Foundation's auditor between 1984 and 1989, is also targeted in a number of legal actions for allegedly ignoring red flags that could have saved investors millions of dollars.

"Even though this was terribly devastating and tested my faith -- I was in deep depression and praying a lot -- it did not destroy my faith," said Forrest Bomar, an investor with the Foundation. "I was reminded through prayer that I still had a lot to be thankful for -- my wife, my family -- even if we never recovered a penny of our investment."

Bortner said investors shouldn't let their guard down merely because someone is appealing to their religion. "Always do your homework," she admonished. "Be as skeptical and as careful when you invest with someone who shares your faith as you would with anyone else."

The press conference followed by one day the sentencing of Greater Ministries International founder Gerald Payne in federal district court in Tampa, Fla. Convicted of fraud and conspiracy, Payne was sentenced to 27 years in prison. His wife, Betty, was sentenced to 13 years. Other defendants were to be sentenced in coming days.

Greater Ministries allegedly took in nearly \$580 million between 1993 and 1999, promising investors that the church would double their money through divinely inspired investments in the foreign-currency market and gold, silver and diamond mines in Africa and the Caribbean.

Nearly 20,000 people mortgaged homes, ran up credit card debts or cashed in retirement funds based on appeals to Scripture, such as Luke 6:38: "Give and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give unto your bosom."

In another case, the IRM Corporation allegedly raised \$400 million in at least five states selling bogus promissory notes and limited partnerships before being shut down by Michigan officials in May 1999.

Operating what regulators called a classic Ponzi scheme utilizing a labyrinth of 120 affiliates, IRM allegedly recruited investors either in person or through church-related organizations, including religious radio and television programs such as the "Back to God Hour."

In Michigan alone, officials say, more than 2,400 victims lost in excess of \$80 million.

Other high-profile scams described at the press conference took place in Tennessee, Washington state and Indiana.

Utah was home to the most religious frauds, 11. Alabama and Wisconsin followed with six. Arkansas had five. Three each were reported in North Carolina, Oklahoma, Georgia, Maryland, Indiana and Pennsylvania. Washington, California, Texas, Missouri, Massachusetts, North Dakota, Maine, New York and Ohio each had two. Arizona, Illinois, Idaho, Tennessee, New Mexico, South Dakota and West Virginia had one apiece.

Securities officials said con artists who use religion to promote their scams often predict an imminent financial or social crisis, claim they will reinvest a portion of profits in a worthy cause and equate faith in their organization with faith in God.

"Cloaking an investment with religion can give it a false aura of safety," said Brad Skolnik, Indiana securities commissioner. "It's one thing to tithe or give an offering so that your money is used for good works. It's another thing if you're led to believe you'll get a monetary return. It's when people are promised earthly returns that we see a lot of fraud."

Before making any investment, state regulators urged investors to ask the following:

-- Are the seller and investment licensed and registered in your state? If not, they may be operating illegally. Call your state securities regulator to find out.

-- Has the seller given you written information fully explaining the investment? Documentation should be clear and accurate enough to allow you or a financial adviser to evaluate and verify the particulars.

-- Are claims made for the investment realistic? Some things really are too good to be true. Pie-in-the-sky promises often signal fraud. Use common sense and get professional, third-party advice when offered unusually high returns in comparison with other investment options.

-- Does this investment meet your personal investment goals? Whether you are investing for long-term growth, investment income or other reasons, any investment should be consistent with those goals.

-30-

-- For more information, go to the North American Securities Administration's Web site, www.nasaa.org

Pentecostals top pollster's 'theological purity' ranking

By Bob Allen

VENTURA, Calif. (ABP) -- Members of the Assembly of God and other Pentecostal churches ranked ahead of Baptists in "theological purity," or strong commitment to traditional Christian beliefs, in a recent poll by the Barna Research Group.

In a nationwide survey of more than 6,000 adults, lay members of the Assemblies of God and other Pentecostal denominations were found most likely among 12 denominational groupings to "strongly" hold orthodox beliefs on topics such as Satan, salvation and that Jesus lived a sinless life.

Non-denominational Christians came next, followed by all kinds of Baptists. Catholics and Episcopalians came out on the bottom of the ranking.

Just 41 percent of all those surveyed strongly agreed that the Bible "is totally accurate in all that it teaches." However, 77 percent of Assembly of God respondents said they strongly agree, compared to 66 percent of Baptists.

A strong belief that Christians have a personal responsibility to share their faith was held by 32 percent of adults, 61 percent of Assembly of God and 51 percent of Baptists.

Slightly more than one in four churchgoers (27 percent) strongly disagreed that Satan is just a symbol of evil and not a real being. Among Baptists, the percentage was 34 percent, compared to 56 percent for the Assembly of God.

Thirty percent of those surveyed disagreed strongly that a good person can earn place in heaven and 40 percent that Jesus Christ committed sins while on earth. Baptists responded to those queries 43 percent and 55 percent, respectively, compared to 64 percent and 70 percent for Assembly of God.

George Barna, president of the research firm that conducted the poll, said the findings challenge the stereotype that charismatic and Pentecostal churches attract people who respond on the basis of emotion but lack strong biblical training.

Barna, however, expressed concern about the overall pattern of beliefs among the various denominations. "The Christian body in America is immersed in a crisis of biblical illiteracy," he said. "How else can you describe matters when most church-going adults reject the accuracy of the Bible, reject the existence of Satan, claim that Jesus sinned, see no need to evangelize, believe that good works are one of the

keys to persuading God to forgive their sins and describe their commitment to Christianity as moderate or even less firm?"

The survey, based on telephone interviews of 6,038 adults from January 2000 through June 2001, claimed a sampling margin of error of plus-or-minus 2 percent.

-30-

Born-again less likely to cohabit, study says

VENTURA, Calif. (ABP) -- Born-again Christians are less likely than non-Christians to live together before marriage but just as likely to divorce, according to a recent study by the Barna Research Group.

During the time in which they were single, one in three American adults (33 percent) said they lived with someone of the opposite sex other than family members or relatives. That figure is lower -- one in four (25 percent) -- among born-again Christians.

And while previous studies have found that couples who cohabit before marriage are more likely than others to divorce, the Barna study found a one-in-three divorce rate among both born-again and non-born-again adults.

More than 90 percent of born-again adults who have experienced a divorce did so after they accepted Christ, and not before, Barna said.

"It is unfortunate that so many people, regardless of their faith, experience a divorce," Barna said, "but especially upsetting to find that the faith commitment of so many born-again individuals has not enabled them to strengthen and save their marriages."

-30-

-- By ABP staff

Born-again Christians oppose abortion, homosexuality, poll says

VENTURA, Calif. (ABP) -- Born-again Christians firmly oppose abortion and gay marriage when compared to other Americans, according to a July report by the Barna Research Group.

According to a survey of 1,003 adults conducted in May, 18 percent of Americans believe abortion should be legal in all cases and 24 percent legal with a few exceptions. Thirty-two percent said it should be illegal in all but a few special circumstances and 23 percent said it should be illegal under any circumstances.

Among born-again Christians, defined by Barna as people who have made a commitment to Jesus Christ that is still important in their life today and believe they will go to heaven because they have accepted Christ, 9 percent said all abortions should be legal. Fourteen percent said it should be legal with a few exceptions, and 73 percent said abortion should be illegal in all instances or illegal in all but a few special circumstances.

Those views were even stronger among a subset of the born again, evangelicals, which meet seven additional conditions. They respond that their faith is very important in their life today; they have personal

responsibility to share their belief in Christ with non-Christians; they believe Satan exists, that eternal salvation is possible only through grace and that Christ never sinned; and they describe God as an all-knowing and all-powerful deity who created the universe and still rules it today.

Just 1 percent of evangelicals said abortion should always be legal. Four percent said it should be legal with some exceptions. Ninety-four percent of evangelicals said abortion should be outlawed either in all cases or allowed only in special cases.

Americans in general are evenly split on homosexuality, according to the study, with 45 percent calling it an acceptable lifestyle and 46 percent an unacceptable lifestyle. Born-again Christians rejected the concept by more than 2-1. A fourth (27 percent) called gay lifestyles acceptable and 66 percent said they were unacceptable.

Among evangelicals, 95 percent viewed homosexuality as unacceptable. Two percent called it an acceptable lifestyle and 3 percent said they don't know.

-30-

-- By ABP staff

Mexico mission trip offers life-changing experience

By Ken Camp

DALLAS (ABP) -- It's a long way from the suburbs of North Dallas to the dusty, hot colonias of northern Mexico. And it was one summer trip that a Baptist youth group won't soon forget.

Young people chopped brush in triple-digit heat, painted old houses that had never been painted before and entertained children while their parents received medical care at a free clinic.

"Our leaders told us it would be a good experience -- that we'd learn a lot from it and it would change our lives. And it has," said Erin Waters, an eighth grader from Royal Lane Baptist Church in Dallas.

Thirty-five volunteers from Royal Lane Baptist Church joined four members of Calvary Baptist Church in Waco, Texas, and its Hispanic mission in a weeklong mission trip to Nava and Piedras Negras in the Mexican state of Coahuila.

Debbie Chisholm, minister to students at Royal Lane, coordinated the trip. She learned about missions opportunities in the area through Nathan Porter, hunger consultant with the Texas Baptist Christian Life Commission.

The group began the week worshipping at the Baptist church in Nava, a town southwest of Piedras Negras. Then on Monday morning, the Baptists divided into three groups.

One crew focused on health care in clinics at three different sites. In each of the three villages, local residents opened their homes to be used as clinics.

"Often, we were looking at a three-to-four hour wait just to see the doctor. So we had people out making balloon animals and reading books and throwing balls with the children," Chisholm said.

In three days, the medical team saw 265 patients, and volunteers distributed 245 health kits that women at Royal Lane Baptist Church had assembled. Each kit included a washcloth, soap, shampoo, toothbrush and toothpaste.

The health-care professionals examined early elementary school-aged children who had never before seen a physician, and they filled prescriptions for adults and children with medicines donated by doctors in Dallas and Waco.

The medical needs in northern Coahuila are typical of those all along the Texas/Mexico border, said Wayne Grant, a San Antonio pediatrician who directs the health-care programs of River Ministry for the Baptist General Convention of Texas.

"With NAFTA, all of the border communities are expanding incredibly, creating incredible social needs that can go unmet," Grant said.

He noted that a River Ministry-related clinic in Piedras Negras offering care for the physically handicapped is one of only a few facilities for the chronically disabled anywhere in northern Mexico. River Ministry works with 60 ongoing clinics along the border, many of them church-based.

"Medical groups are often the catalyst for bringing people together. It is often the first contact with the people in a community where we are trying to start a new work or a church," Grant said.

While the health-care team worked in the clinics, another group cleared brush in a lot that one of the members of the church in Nava had purchased as a site for backyard Bible clubs.

"They had been doing backyard Bible clubs there every Saturday, but the lot only had one small space that was cleared out. So for three days that team was out in the sun chopping mesquite trees, digging up roots, pulling up cacti, catching horny toads, digging, hoeing, chopping with machetes," Chisholm said.

"The women of the church almost cried with they saw it. Now, instead of having 20 kids on this lot, they will be able to have 50, 60 or 70 kids. And they will have. It's just a matter of time."

The third team painted houses for families in an area where a coat of paint is a luxury few can afford.

Rodrigo and Maria are members of the Baptist church in Nava, where she is director of vacation Bible school. Rodrigo works 50 hours a week in a coal mine to earn the equivalent of \$45 in U.S. currency.

When an exploratory team from Royal Lane visited Nava in April, the couple's home had no interior walls. They worked from April to July putting up walls and preparing the house so that it could be painted. The Texas Baptist volunteers painted the house according to the couple's instructions -- pink on the outside, blue on the inside.

Each evening, the three teams joined forces to help the local Baptist church in Nava conduct a vacation Bible school.

"We sang songs, we played, we did arts and crafts, but the people of Nava taught the Bible study because they wanted to build that spiritual relationship with the kids," Chisholm said.

Near the end of their week in Mexico, the volunteers spent a day working at one of the Casa Hogar orphanages in Piedras Negras. They cleaned houses, did arts and crafts, and cleared a field so that the children could ride their bikes without puncturing tires and bending wheels.

On Friday, the Texas youth and the young people of Nava had a picnic and swam together at a local swimming hole.

"I think playing is important, too. It's part of building community," Chisholm said. "Community isn't just built on clearing lots and painting houses. Community is built in working together, worshipping together, sweating together, and playing together, too."

Chisholm's daughter, Melissa, is a sophomore at Baylor and a member of Royal Lane who attends Calvary during the school year. She worked with two teams, painting houses and clearing a field.

"We came here expecting to help people, and we found that they blessed us so much more than we could ever bless them, because of the joy that they have," she said. "There is a light and glow in their eyes because of God. They have so much hope, and it gives me so much hope."

Minor traffic accident in Mexico lands missions volunteer in jail

By Miranda Lindsey

ROUND ROCK, Texas (ABP) -- It took 18 years of missions work in Mexico and a minor traffic accident for Brenda Toner to see the bad side of her neighboring country. When she did, she saw it through the iron bars of a jail cell.

"When those big, heavy metal doors to the jail closed behind me, I started to realize this was for real, and I couldn't believe it," recalled Toner, a house mother for Texas Baptist Children's Home in Round Rock, Texas.

It was a typical, sweltering summer day in Juarez when Toner, a 20-year veteran with TBCH, drove a van full of teenagers to the Banito Orfanteria Juarez for a missions project. As she changed lanes, a mini van collided with her right panel.

Fearing injuries, a passenger in the other vehicle went to a hospital while Toner was towed in the TBCH van to police headquarters. There, she began to realize a difference between two countries.

"As soon as we reached the police station, (the other driver) tried to get me to give him money," she said. "That's the way they do it in Mexico, I guess."

While the native driver continued to haggle with Toner for up to \$850, she continually refused. Police officers urged the drivers to settle the dispute themselves. When no resolution resulted, Toner was escorted into the police station.

"I thought for sure the other driver would get a ticket because he had no license and no insurance," Toner said. "I had all the proper paperwork but ended up being the one in trouble."

Once inside, she began a lengthy paperwork process.

"From what I understand, they take you into custody as long as there may be a possibility of injury to the other party," Toner said.

A lawyer for the Mexico insurance company representing the children's home came and went, while Toner waited on word about the passenger's health. As soon as the other party was out of the hospital, Toner could be released. Her deadline was 4 p.m.

The clock ticked as Jerry Bradley, executive director of the children's home, began faxing necessary papers from Round Rock to Mexico. Meanwhile, Ada Loera, director of the Juarez orphanage, worked on Toner's behalf, paying \$150 for the release of the passenger, who turned out to be unhurt. Because no Mexican official was present, however, the release was void.

When the 4 o'clock mark passed, Toner was escorted to a Volkswagen Beetle headed to jail.

"The whole time I kept thinking, 'When we get there, the lawyer will have the appropriate papers,'" she remembered. "I just knew this was all a mistake."

But when they arrived, there was no lawyer, just two Mexican guards ready to show Toner to her cinder-block room with cement floors and no air conditioning.

"That's when I knew no one was coming," she said.

She was first told to remove all jewelry and then told to remove her shoelaces.

"I thought they said shoes," she said. "When I started to take them off, the guards just laughed at me. That was the first time I felt truly helpless."

Upon entering the cell, she saw her five cellmates -- two men and three women who spoke no English. Then her eyes turned to the toilet.

"It hadn't been flushed in what looked like weeks," she said. "Then I noticed there were no seats or beds, just a hard cement floor crawling with roaches."

A gallon water jug sat in the corner with one cup for community use. The liquid was brown with filth, and then Toner remembered what an inmate told her.

"I asked how long someone usually stays here, he said usually 72 hours," She said. "My heart just sank. I didn't think I could last that long."

Toner began to pray. She prayed for strength. She prayed for understanding. But mostly she prayed that she could refrain from eating, drinking or using the facilities.

"It might have seemed like a small thing to most people, but I knew I would be very sick if I had to do any of that," she said.

When evening approached, the guards carried a large trash bag filled with burritos into the cellblock. They handed them through the bars to the inmates but Toner declined.

Twelve hours passed and she hadn't eaten or slept. She barely sat. All the while, she would see inmates leave when their names were called, only to return a short time later.

"I was told by someone that it was because they needed more money," Toner recalled.

Finally, Toner was called into a room where an official surrounded by case files asked for \$7,500 pesos, or 70 U.S. dollars, for her release. As Toner stood holding her daughter's hand she could only think of those inmates who were sent back.

"I was crying. My daughter was crying. And I just remember thinking 'I don't want to go back there,'" Toner said. "I wanted to do whatever it took to get out of there."

She was soon released, although dehydrated, hungry and tired. The agency van, however, remains impounded.

Soon after the TBCH group returned to Round Rock, Bradley flew to Juarez to meet with the same insurance lawyer now accused of mishandling Toner's case.

Three days later, Bradley was still negotiating with Mexican officials and insurance personnel, despite having purchased extra insurance coverage in Mexico for just such incidences.

Bradley said the incident should serve as a cautionary tale for Baptists who travel outside the country for volunteer missions.

"I think other agencies need to consider how they would handle things if this were to happen," Bradley said. "We never think it's going to happen to us. But, we go to do positive things for the citizens, and one of our house parents ends up in jail. It's something that everyone should think about."

After 18 years of regular ministry to Juarez, a fender bender now puts any future Mexico visits by the children's home in question. Bradley said he is unsure if TBCH will allow another agency vehicle across the border, and if it does, it will be with great caution and even greater coverage.

As for Toner, she is ready to return to the place that has been part of her for so long.

"That orphanage has been one of our ministries for too long to stop now," she said. "And when it all comes down to it, the (jail) experience has only made me question just how much I'm willing to suffer for the Lord. And I am willing."

News briefs from Associated Baptist Press

Bush touts faith-based plan

WACO, Texas -- President Bush brushed aside concerns that his effort to expand federal funding for faith-based charities is unconstitutional, saying critics should focus instead on potential results.

"There's great debate in Washington about the process, the legalities of the initiative," Bush said, according to the Associated Press. "What my administration talks about is the results of the initiative."

Bush commented after hammering nails at a Habitat for Humanity home-building site in Waco, Texas.

The President, who just started a month-long working vacation at his Texas ranch, is pushing for expansion of "charitable-choice" provisions that make it easier for religious ministries to receive tax dollars without altering their religious nature. Critics say the proposal mingles church and state in ways banned by the First Amendment. (ABP)

Controversial judge makes monumental statement

MONTGOMERY, Ala. -- Roy Moore, the Alabama judge who became a folk hero for posting a Ten Commandments plaque in his courtroom years ago, has made a monumental statement, according to the Los Angeles Times.

Moore, who is now the state's chief justice, and a couple of workmen reportedly sneaked a 5,280-pound granite monument of the Commandments into the rotunda of the Alabama Supreme Court in the wee hours of Aug. 7.

"I'm the highest legal authority in the state, and I wanted it here," Moore was quoted as saying of the 4-by-4 chunk of rock. "Doesn't it look great?"

Moore said he paid for the monument with private contributions and didn't tell any of the other eight justices.

The American Civil Liberties Union said it might sue. "Moore's basically taken a state building, established his version of religion and said if you don't like it, tough," ACLU spokesman Joel Sogol told the newspaper. "Besides that being illegal, what could a public official do that's more divisive?" (ABP)

CBF receives \$2.5 million gift

ATLANTA -- The Cooperative Baptist Fellowship has received a bequest of \$2.5 million -- the largest in its 10-year history -- from the widow of an Atlanta orthodontist.

Nell Payne Barrett died in April 2000, leaving money to the Atlanta-based CBF to "provide dental and medical care for needy persons in foreign countries."

CBF leaders said the fund would provide annual disbursements of \$175,000 for the next 15 years.

A lifelong member of Atlanta's Druid Hills Baptist Church, Barrett and her late husband, Luther, formerly served as volunteers for medical missions through the Foreign Mission Board of the Southern Baptist Convention. (ABP)

Journalist says more minorities needed in America's newsrooms

WASHINGTON -- Hiring and retaining minorities as reporters and editors of the nation's newspapers is one key to ending America's racial divide, a Baptist layman and founding director of Associated Baptist Press told the National Press Club July 23.

Charles Overby, chairman and CEO of the Freedom Forum, said that despite recruiting efforts, the percentage of minorities working on editorial staffs has grown from 4 percent in 1978 to just 12 percent, and now is in decline.

A lack of minority reporters and editors reduces a newspaper's appeal to all segments of the community and prevents adequate reporting of minority issues, he said. For the good of the country, Overby said, "We need to double the number of minorities in newsrooms."

Overby, a former Pulitzer Prize-winning editor, was first chairman of the board of directors for Associated Baptist Press, an independent, national news service formed in 1990. He is a member of First Baptist Church in Nashville, Tenn. (ABP)

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