



# WESTERN RECORDER

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## FOR THE RECORD

### Church pay.

This week's Western Recorder includes a look at the pay rates for Baptist pastors, bivocational ministers and staff. *Pages 1, 6 & 7.*

### Bold Mission Thrust

Key Southern Baptist figures show the denomination is far from reaching its goals. *Page 2.*

### Help wanted

The leader of Vietnam's only legally open Baptist church is asking for assistance. *Page 2.*

### Family Forum

Jewell Nelson offers guidelines for a happy bedtime. *Page 4.*

### Editorial

How much should your pastor be paid? *Page 5.*

### Tax-exempt?

A Baptist church may have jeopardized its tax-exempt status by mailing more than 7,000 letters calling for the defeat of President Clinton. *Page 8.*

### Christian music

Blockbuster Music announced it will start promoting contemporary Christian music in stores nationwide. *Page 9.*

### Disney and David

The Walt Disney Co. announced plans to bring a musical about King David to the New York stage. *Page 10.*

Moving? See page 4 (0827)

## Marshall announces retirement as KBC executive

By Mark Wingfield  
Editor

Bill Marshall has announced his intention to retire as executive secretary-treasurer of the Kentucky Baptist Convention Feb. 28, 1997, nine days after his 65th birthday.

In accordance with the KBC's constitution and bylaws, President Bill Tichenor will appoint a search committee to nominate Marshall's successor. Tichenor, pastor of First Baptist Church of Princeton, said he hopes to name the search committee by the end of this week.

Marshall announced his retirement plans Aug. 22 to the administrative committee of the KBC Executive Board. That group acts as the Executive Board's personnel committee.

"I have a very, very strong and spiritually deliberate feeling that the time is right," Marshall told the administrative committee.

Using a football analogy, Marshall said he wants to be "a player who

knows when it's time to quit. To me that's the mark of a professional."

By the time of his retirement, Marshall will have completed 14 years as KBC executive secretary-treasurer.

During his tenure, the convention has made numerous advances, the most notable being extensive statewide participation in partnership missions ventures with Baptists in Kenya, Brazil, Russia, Ohio, Utah-Idaho and New England.

"My sense of peace, rightness and joy about retiring at this time has been deepening for several months," Marshall said in a statement to the Western Recorder. "I have no reservations about this decision."

Marshall noted his contract would allow him to work until age 70, and that he has been encouraged by a number of people to stay at least until 1999. "That encouragement is appreciated

and was seriously considered, but I felt no inward leadership to do so," he said.

"There has been no pressure exerted on me by any member of the Executive Board to retire," Marshall emphasized to the administrative committee and to the Recorder. "In short, it is time."



Bill Marshall

Administrative committee Chairman Charles Barnes said the announcement was accepted "with deep regret and appreciation."

"Bill Marshall's steady hand at the helm will be greatly missed," Barnes said. "We pray God's blessings on Bill, Alice and their family as they enjoy retirement and continue their ministry."

In retirement, Marshall and his wife, Alice, will serve as the first coordinators of the new Marshall Center for Ministry at Georgetown College. The center, which was named for

them, has a five-fold mission related to issues of theology, academics, family, missions and leadership.

Georgetown College President Bill Crouch said the Marshalls will help launch the center by putting together an initial two-year plan and recruiting additional board members.

The Marshalls' work with Georgetown will be part time, and they will continue to live in the Louisville area. Their work should bring the center to the point of hiring its first full-time executive director, Crouch said.

Another part of the initial work in establishing the Marshall Center will be raising endowment contributions. An endowment fund for the Marshall Center has been established with the Kentucky Baptist Foundation.

"This is a great, great thing for Georgetown College to have people of this calibre who are ready to step into this role," Crouch said. Both Bill and Alice Marshall are Georgetown graduates.

See Marshalls to ..., page 3

## Kentucky Baptists send kids to Camp Angel Tree

By Joyce Sweeney Martin  
Staff Writer

CEDARMORE—Thanks to Kentucky Baptists, 16 sons of state prisoners spent a week at a Christian camp this summer.

Initiated by Kentucky Baptist Brotherhood, the project was a joint effort with Prison Fellowship's "Camp Angel Tree" program, said Rick Lucas, KBC Brotherhood consultant for corrections ministry.

"Camp Angel Tree" was held at Camp Rabro at Cedarmore Baptist Assembly Aug. 5-9. The Kentucky Baptist Royal Ambassador camp staff led the week's activities.

Kentucky churches of many denominations have collected gifts for children of prisoners through Prison Fellowship's "Project Angel Tree," but this was the first time a religious group in Kentucky has been involved in the "Camp Angel Tree" program, according to Rick Drezwitz, director of Kentucky Prison Fellowship.

Prison Fellowship started "Camp Angel Tree" in an effort to extend ministry to these children beyond the annual Christmas program, Drezwitz said. "One of our goals is to promote year-round ministry. This is our second step." This summer, 18 camps were held across the United States, he said.

In Kentucky, Southern Baptists have taken the lead in work. See Camp Angel ..., page 3

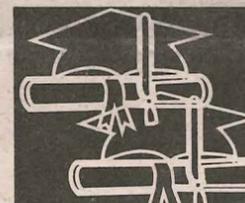
## Comparative average annual salaries in the United States for 1996



Full-time Baptist pastor: **\$33,125**



U.S. worker with bachelor's degree: **\$35,776**



U.S. worker with master's degree or higher: **\$47,892**



U.S. manager/professional: **\$37,336**



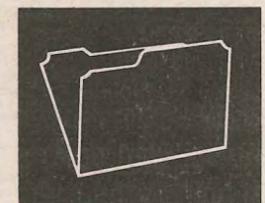
U.S. worker in sales: **\$24,856**



U.S. technical worker: **\$22,776**



U.S. worker in service occupations: **\$15,756**



U.S. administrative/clerical worker: **\$21,008**

Source: 1996 Compensation Study and U.S. Labor Department Bureau of Labor Statistics

## Pastors paid less than professional peers

By Mark Wingfield  
Editor

Although 67 percent of full-time Southern Baptist pastors participating in a recent study hold master's degrees, only 13 percent serve churches likely to pay salaries comparable to a layperson with similar education.

This finding comes from comparing a 1996 ministerial compensation study with 1996 earnings data from the United States Labor Department's Bureau of Labor Statistics. The ministerial compensation study was conducted by the Kentucky Baptist Convention in cooperation with 12 other state or regional Baptist conventions.

The Baptist study found that, on average, only churches with annual

budgets of more than \$400,000 are likely to pay their pastors more than \$47,892, the current average salary of an American worker with an advanced degree.

According to Labor Department statistics, the median annual earnings in 1996 for American workers with master's degrees is \$47,892. The median annual earnings of U.S. workers with bachelor's degrees is \$35,776.

The average annual salary of full-time pastors participating in the survey was \$33,125.

Despite the perceived increase in affluence of Baptist churches in recent decades, most Baptist pastors have not

seen corresponding increases in pay, noted Don Spencer, designer of the pastors' study and director of the KBC's annuity department.

Progress in improving ministerial pay is "very, very slow," Spencer said. "The thing we've seen as we compare the studies we've been doing for 10 years is the cost of living.

"When you consider that ministers are on the low end for positions with comparable education and responsibility, for them to just barely stay ahead of the cost of living it's going to take a

See Pastors paid less ..., page 7

What ministers get paid

## Most Bold Mission Thrust goals remain unreachd

**"We've been gaining momentum since 1976. We won't enter this new century from a dead-still start."**

*Ernest Mosley, executive vice president of the Southern Baptist executive committee.*

NEW ORLEANS (ABP)—Twenty years ago, Southern Baptists adopted their boldest missionary effort ever. Labeled "Bold Mission Thrust," the denomination set goals aimed at enabling every person on earth to hear the gospel message by the year 2000.

Just five years from the end of the millenium, however, a review of annual statistics shows Southern Baptists have lots of ground to make up.

Only two goals have been met in 13 key areas during the past five years, and goals for the final five years of Bold Mission Thrust are even more ambitious.

Ernest Mosley, executive vice president of the convention's Executive Committee, said in his report at last year's convention that Bold Mission Thrust provided a necessary shot in the arm for Southern Baptists during the last two decades of the century. "We've been gaining momentum since 1976," he said. "We won't enter this new century from a dead-still start."

The program's success cannot be measured entirely in terms of denominational growth, he said, but also in the ministries of churches and missions across the nation and of missionaries around the world.

### Bold Mission Thrust statistics

#### Baptisms

- Goal for 1990-1995: 2.1 million.
- Actual: 1,885,862.
- Goal for 1996 to 2000: 2.5 million.

#### New congregations

- Goal by 1995: 45,000 total churches and church-type missions.
- Actual: 44,146.
- Goal for 2000: 50,000.

#### Worship

- Goal for 1995: 55 percent of resident members attending morning worship service and 30 percent attending evening worship service.
- Actual: 41.6 percent and 16.3 percent, respectively.
- Goal for 2000: 60 percent and 35 percent.

#### Bible study

- Goal for 1995: 11 million people enrolled in Bible studies.
- Actual: 8,207,860.
- Goal for 2000: 13 million.

#### Discipleship

- Goal for 1995: 2.5 million people enrolled in discipleship and church training courses.
- Actual: 2,171,993.
- Goal for 2000: 3 million.

#### Missions education

- Goal for 1995: 2 million people enrolled in Woman's Missionary Union and Brotherhood.
- Actual: 1.8 million.
- Goal for 2000: 2.3 million.

#### Stewardship

- Goal for 1995: \$12 billion in annual undesignated church receipts.
- Actual: \$4.5 billion.
- Goal for 2000: \$20 billion in undesignated church receipts.

#### Missions volunteers

- Goal from 1990 to 1995: 350,000 total home and foreign missions volunteers.
- Actual: 435,154.
- Goal from 1996 to 2000: 400,000.

#### Home missionaries

- Goal for 1995: 4,500 home missionaries.
- Actual: 4,857.
- Goal for 2000: 5,000.

#### Foreign missionaries

- Goal for 1995: 4,800 foreign missionaries.
- Actual: 4,139.
- Goal for 2000: 5,600.

#### Missions support

- Goal for 1995: \$1 billion through the Cooperative Program.
- Actual: \$393,133,460.
- Goal for 2000: \$2.5 billion.

#### Associational missions

- Goal for 2000: Every Southern Baptist church contributing to associational missions.
- Current: 68.2 percent.

#### Intercessory prayer

- Goal for 1995: Every local association having an intercessory prayer network.
- Actual: 33 percent.

### BAPTIST BITS

■ **Seminary graduates six.** Six students comprised the first graduating class in Prague, Czech Republic, for International Baptist Theological Seminary. The seminary moved to Prague in 1992 from Ruschlikon, Switzerland, where it was founded in 1949. The school was supported by Southern Baptists for decades, until the Southern Baptist Foreign Mission Board defunded it in 1991.

■ **Falwell taps Floyd.** Ronnie Floyd, chairman of the Southern Baptist Convention's Executive Committee, has been asked by Jerry Falwell to preach for one of his national conferences the same sermon he delivered at the SBC's annual meeting in June. Floyd, pastor of First Baptist Church of Springdale, Ark., said in that message that God had told him to call Southern Baptists to a week of prayer and fasting for spiritual renewal. Other Southern Baptists speaking on the program for Falwell's "Super Conference" in October include Richard Lee of Atlanta; Bailey Smith of Atlanta; Jack Graham of Dallas; and Jerry Vines of Jacksonville, Fla.

■ **Athletes wanted.** International Sports Federation, is seeking college athletes and students to serve as short-term foreign missions volunteers. In addition to athletes, the sports evangelism teams need coaches, trainers and squad encouragers. Volunteers would be responsible for all expenses. International Sports Federation is based in Dallas, (214) 286-9473.

## Vietnamese Baptist pastor wanting help

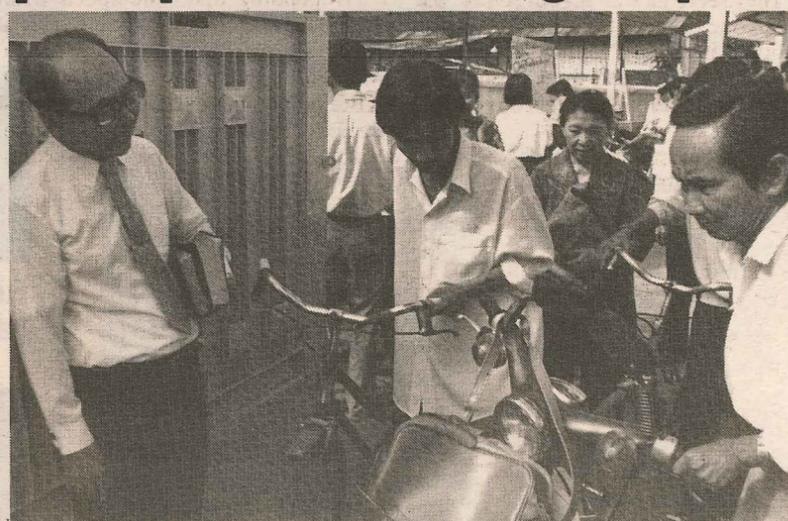
HO CHI MINH CITY, Vietnam (BP)—The leader of the only legally open Baptist church in Vietnam has issued a call for help to Vietnamese Christians and Southern Baptist mission agencies in the United States.

"I am praying to our merciful God who will call you, ministers and laymen, to return to Vietnam to serve the Lord among millions of our beloved countrymen's souls and serve our wounded country after many years of war," Le Quoc Chanh, pastor of Grace Baptist Church, said in a letter.

Grace Baptist Church in Ho Chi Minh City (formerly known as Saigon) has grown from about 50 members to more than 500, Chanh said. It helps support several Baptist groups outside the city. Last year it baptized more than 80 people.

Chanh mailed his letter to the Vietnamese Baptist Churches Fellowship and the Southern Baptist home and foreign mission boards.

The growth of Grace church's ministries is straining the body's leadership supply. Leadership training is difficult and has not kept up with the needs of young believers. Lay men and women qualified to lead new



**WORKERS WANTED** Le Quoc Chanh (left), estimates Vietnam has 2,000 Baptists and 720 Protestant Christians. (BP photo by Warren Johnson)

groups are in short supply.

"I am nearly 60 years old, and I feel my strength faint," Chanh said. "I have only one assistant. The training of Christian workers ... is limited."

Pastor Chanh has served Baptist churches in Vietnam the past 33 years. "He had many opportunities to flee

Vietnam over the years, but he chose to remain at the church," said a Christian worker in Vietnam who asked not to be identified. "Many people credit his decision to remain, even in difficult days of persecution, as the key reason why Grace Baptist Church has remained open."

## Sunday School Board looking at name change

NASHVILLE (BP)—The Southern Baptist Sunday School Board has named an employee committee and contracted with an outside consultant to study the name of the board, according to President Jimmy Draper.

"We are entering this process with no preconceived ideas about whether our name should be changed," Draper said.

In the last five years the board has introduced a new vision statement, core values, operating principles and business and financial objectives, he

noted.

"Evaluating our name and making a conscious decision to retain it or make a change is a logical next step," Draper said.

Mike Arrington, executive director for corporate affairs, is coordinating the project. Anspach Grossman Enterprise, a national firm specializing in identity and name change, has been selected to work with the committee.

Representatives of Anspach Grossman have interviewed members of the board's executive man-

agement group and are beginning interviews of customers, employees and stakeholders.

Stakeholders are trustees, Southern Baptist Convention leaders, media representatives and employees of companies that regularly do business with the board.

Based on the research, the committee will produce a recommendation in September on whether to retain the present name or to identify options for adapting or changing the name, Arrington said.



"I took a peek at the end. The devil did it."

## Cincinnati Bengals move camp to Georgetown stadium

By David Winfrey  
News Director

GEORGETOWN—Georgetown College and the Cincinnati Bengals announced last week that an agreement has been reached for the professional football team to hold its annual spring training camp at the Baptist college.

The agreement involves the college and local governments jointly building a community stadium, which the Bengals will start using next July.

"The college has needed to replace its outdated stadium facilities for a long time, and Scott County High School needs a site for a football field," said college President Bill Crouch.

In addition, the college will build a residence hall with meeting rooms and

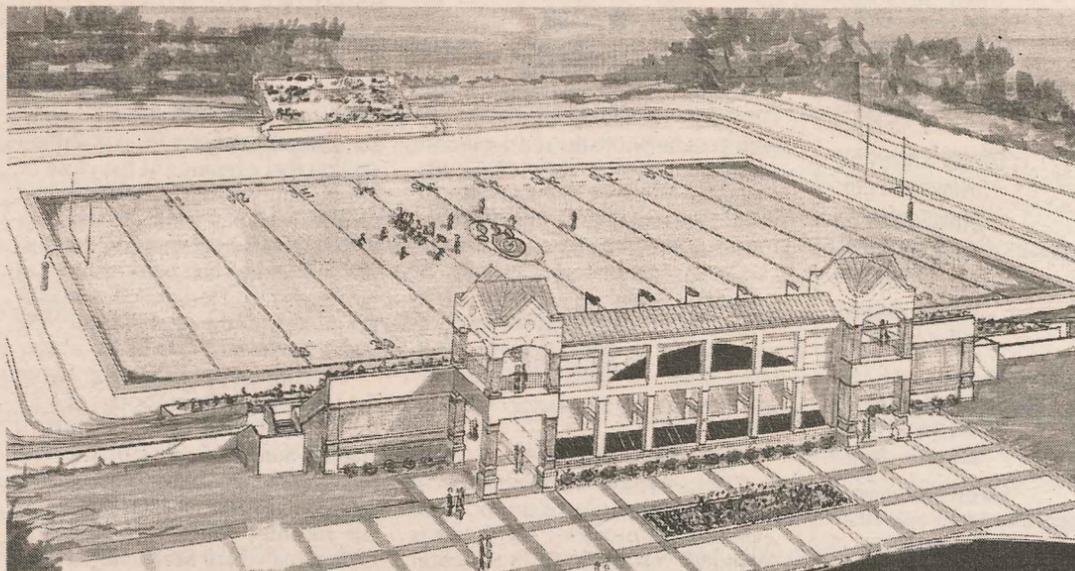
cafeteria next to the stadium. The hall, which will house 140 people, will be used by the Bengals during camp.

Georgetown Mayor Warren Powers said funding for the \$3 million stadium will be divided as follows: \$1.25 million from Georgetown College, \$750,000 from the Scott County Board of Education, \$500,000 from the city of Georgetown and \$500,000 from Scott County.

"It'll be great for us," Powers said. "I'm glad the county and the city government got together to help the young people out."

The deal with the Bengals is a 7-year contract, said Emily Williams, spokesperson for the college's sports information department.

The complex will be on Lemons Mill Road, one-half mile from Georgetown College's main campus.



**NEW STADIUM** The \$3 million facility Georgetown College will build for the Bengals is scheduled to be completed before next year's training camp.

## Marshalls to coordinate new ministry education center

Continued from page 1

Marshall expressed to the KBC administrative committee his gratitude for 14 fulfilling years as executive secretary-treasurer and his love of the KBC's ministry.

"I have come to have great affection for our Kentucky Baptist family of agencies and institutions," he said. "They serve us well. In our future role with one of those institutions, it is our hope that we shall further advance the cause of Christ and the Christian influence of all our state convention ministries."

Marshall said he intends to remain

active in his current role until the day of his retirement; even though he acknowledged some may perceive him as a "lame duck."

Counting accrued vacation time and time to attend the annual meeting of state Baptist convention executives, Marshall's last day in the office is projected to be Feb. 7.

Depending upon the speed with which the search committee works, a successor could be named prior to Marshall's departure. According to KBC policy, the executive secretary-treasurer is elected by the Executive Board. The larger Kentucky conven-

tion is then asked to "ratify" that election either in annual session or special session.

The next scheduled meeting of the Executive Board is Nov. 11, the day before the KBC annual meeting begins in Bowling Green. The Executive Board also has a meeting scheduled for Dec. 9-10.

Should no executive secretary-treasurer not be elected by the time of Marshall's departure, it would be up to the Executive Board's administrative committee to make interim arrangements.

A Frankfort native, Marshall re-

turned to Kentucky to assume the executive director's position in February 1983.

He moved from the Southern Baptist Foreign Mission Board, where he had been vice president for the office of human resources.

Earlier, the Marshalls were FMB career missionaries serving in the Middle East. Marshall also had served as associate secretary of the FMB's missionary personnel department.

In 1956, he was the founding pastor of Highlands Baptist Church in Lexington. He also served as pastor of a Baptist church in Virginia.

## Camp Angel Tree takes ministry into summer

Continued from page 1

ing with Prison Fellowship for this phase of ministry, Drewitz said.

Kentucky Brotherhood provided camp counselors, made Camp Rabro available and solicited sponsors, who provided \$95 per camper for the week's expenses. Prison Fellowship selected the boys to attend and provided transportation to and from camp.

Planners set a goal for 50 boys to attend and raised 34 scholarships. The remaining money was escrowed for next summer, when both Drewitz and Lucas expect 50 boys to attend.

Although the goal of 50 boys attending was not met, Drewitz called the first effort a great partnership.



**ROPE WALKING** Kentucky Baptists sponsored 16 kids for Camp Angel Tree this summer. (Photo by Dwayne Doyle)

## Childers leaves Recorder for chaplaincy post

Melanie Childers, staff writer and partnership editions editor with the Western Recorder since February 1992, has resigned to accept a residency in hospital chaplaincy at Carolinas Medical Center in Charlotte, N.C.

Childers concluded her work with the Recorder Aug. 16 and will begin her new assignment in North Carolina Sept. 1.

"Many readers of the Recorder are aware of Melanie's excellent contributions as a staff writer, but few probably realize the additional work she has done to help us launch our partnership publishing efforts," explained Recorder Editor Mark

Wingfield.

The Recorder currently provides publishing services for five monthly newspapers affiliated with smaller state or regional Baptist conventions.

"Melanie has helped us immeasurably in this home missions effort, and in the process has helped extend the missionary spirit of Kentucky Baptists across the United States," Wingfield said.

Working with the partnership papers "raised my awareness about Baptist work in vastly different regions of the country," Childers explained. "I value the relationships formed with each of them."

She also expressed appreciation for the Recorder staff and Kentucky Baptists.

"Interviewing and writing about some remarkable people here in Kentucky has inspired and challenged me," she said. "I really appreciate Kentucky Baptists' trust in me to tell their stories in the Recorder. By doing that, they've enriched my own story."

Childers' work with the partnership papers has been assumed by Pat Cole, who joined the Recorder staff in June. Cole also has responsibility for coordinating a wide array of special projects on the Recorder's behalf.

### BLUEGRASS BURGEO

#### ■ Cumberland College opens international student office.

Cumberland College opened an office of international student relations to provide services to more than 30 international students from more than 20 countries. Also, the school was recently selected from a survey of 1,782 U.S. colleges to appear in "The Student Guide to America's 100 Best College Buys: 1997-98."

■ **Sports group relocates to Campbellsville.** SportsReach, an international Christian sports outreach organization, relocated from LaGrange to Campbellsville University. The group directs mission trips in the United States and abroad.

■ **KBC positions approved.** The administrative committee of the Kentucky Baptist Convention's Executive Board has approved changes in two KBC staff positions. The position of media director, which has been vacant for about two years, has been changed to communications director and will head a newly reorganized communications and media services department. Also, a position of archivist has been approved, with plans to fill the position initially on a part-time basis.

■ **Public invited to seminary prayer service.** Southern Baptist Convention President Tom Elliff will lead a chapel service at Southern Baptist Theological Seminary in Louisville Sept. 10. The service is one of six convocations planned at Southern Baptist seminaries. The chapel and prayer service will last from 10 a.m. to 1 p.m. Elliff will be accompanied by Henry Blackaby, author of "Experiencing God," and Avery Willis, author of "MasterLife." A complimentary box lunch will be served on the grounds at 1 p.m. Those planning to attend the lunch should call the student services office, (502) 897-4205.

## WESTERN RECORDER

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*Earnestly contend for the  
faith which was once for  
all delivered to the  
saints.—Jude 3*

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## Hymns Baptists sing

By William J. Reynolds

### ■ "The Savior Is Waiting"

Ralph Carmichael made his first Christian recording in 1950. The next year he wrote the musical score for the first Billy Graham film, "Mr. Texas," which was followed later by "For Pete's Sake," "The Restless Ones" and "His Land."

Carmichael served as minister of music for Temple Baptist Church in downtown Los Angeles. It was at this church in 1958 that he wrote "The Savior Is Waiting" as an invitation hymn for his pastor, J. Lester Harnish.

Soon after "The Savior Is Waiting" was written, Carmichael went with Bob Pearce to Japan for some evangelistic crusades. "The Savior Is Waiting" was included in the choir book. First in Osaka and then in Tokyo, a choir of 6,000 was enlisted and trained.

"The Savior Is Waiting" was an instant favorite and was sung each evening as the invitation hymn. The Americans who assisted in the crusades returned to their churches and taught the song to their congregations.

Today it appears in the hymnals of evangelical churches and has taken its place as a well-known invitation hymn along with "Just As I Am" and "Have Thine Own Way."

### ■ "Wherever He Leads I'll Go"

This hymn was written in Clanton, Ala., after the author, B.B. McKinney, had dinner with R.S. Jones, a friend of many years. They were attending the Alabama Sunday School Convention, Jan. 15-17, 1936, for which Jones was a speaker and McKinney was leading the music.

A missionary in Brazil for several years, Jones was forced to return home because of his health and was not to return. In the conversation at dinner, McKinney expressed his

deepest sympathy and inquired as to Jones' future plans. Jones replied, "I don't know, Mac, but wherever he leads I'll go."

The words lingered in McKinney's mind. He returned to his hotel room and wrote both words and music before leaving for the convention session that evening. At the close of the evening session, after Jones had spoken, McKinney told the audience of the conversation with Jones at dinner and said he had been inspired to write a song. He handed a manuscript copy to the organist and sang it as a solo.

McKinney published the hymn the following year in "Songs of Victory," published by the Southern Baptist Sunday School Board. The tune was named "Falls Creek" by the 1975 Baptist Hymnal committee, for the summer conference center in Oklahoma where McKinney led the music each summer for 20 years.

### ■ "It Is Well With My Soul"

In the mid-Atlantic Ocean, the ship's captain called one of his passengers to the bridge and said, "To the best of my calculations, Mr. Spafford, this is where the tragedy occurred."

Weeks earlier, in November 1873, Horatio Spafford had planned a family trip to Europe. At the last minute, he was delayed but sent his wife and daughters to France on the ship as scheduled.

In mid-ocean, the Ville du Havre was struck by another ship and went down. Mrs. Spafford survived, but the four little girls perished.

On the next ship out of New York, Spafford stood on the bridge after the captain's statement, contemplating the loss of his girls.

He went to his cabin and wrote, "When peace like a river attendeth my way."

In 1871, two years before the ill-fated voyage, the Chicago fire had wiped out Spafford's extensive real estate holdings on the north shore of Lake Michigan. In 1880, seven years

after the loss of their daughters, the Spaffords' 4-year-old son, Horatio, died of scarlet fever.

Long interested in biblical archaeology, Spafford, along with his wife and several friends, decided to leave Chicago. They settled in Jerusalem in 1881 and became part of the life and culture of the Middle East. They were referred to by the people in the community as "the American colony."

Sometime after Spafford's death in 1888, his family and friends established the American Colony Hotel in Jerusalem.

### ■ "I Must Tell Jesus"

While Elisha Hoffman served as a pastor of a church in Lebanon, Pa., he sought to minister to a woman who had experienced much sorrow and affliction.

On one visit, she shared her burdens and asked, "Brother Hoffman, what shall I do? What shall I do?"

Seeking to comfort her, Hoffman replied, "You cannot do better than take all your sorrows to Jesus. You must tell Jesus."

For a moment she pondered his admonition, then her eyes lighted up and she exclaimed, "Yes, I must tell Jesus." As Hoffman turned to leave, her words echoed in his mind, "I must tell Jesus, I must tell Jesus."

With that inspiration, Hoffman wrote the words and then completed the melody for what became a very popular gospel song. He published it in a hymnal he helped compile in 1894.

A prolific writer, Hoffman penned the words and sometimes the music, for many hymns. At least 1,000 of his hymns were published. Among these are "Down At The Cross Where My Savior Died," "Leaning on the Everlasting Arms," "Are You Washed in the Blood" and "I Must Tell Jesus."

*William J. Reynolds is distinguished professor of church music at Southwestern Baptist Theological Seminary in Fort Worth, Texas.*

## It is time

For those of you who compliment me by reading my column, whether regularly or when it strikes your fancy, I feel I owe you as full an explanation of my retirement announcement as I have shared with others.

I seriously considered in both 1994 and 1995 taking an early retirement in 1996. I believed then that my ministry had reached a point at which retirement from this position would have been positive for me, my family and the KBC. However, I did not experience from within that sense

of rightness which has always been a companion of mine in major decisions. Then later, with the unexpected decision of the KBC to create a new and separate entity of the assemblies and, shortly after, Baptist Foundation's call to Barry Allen as their new president, and still later, the Baptist Healthcare decision to pull away, I have come to believe that my decision not to retire early was providential;

that my being here to help move us through these transitions was of the Lord.

I now have that sense of peace, rightness and joy about retiring at this time. It has been deepening for several months and I have no reservations about this decision. My greatest regret is that these 14 years passed so quickly!

There are provisions in my contract which would permit me to work until age 70, as did my predecessor, and I was encouraged by a number of Baptist leaders to stay at least until 1999. That encouragement is appreciated and was seriously considered but I experienced no sustained, inner leadership to do so.

Although this job carries with it inevitable stress and, sometimes, hardball Baptist politics, there has been no pressure from my employer, the KBC Executive Board, for me to retire. In short, however, it is time.

At the invitation of Bill Crouch, president of Georgetown College, Alice and I have agreed to assume the

responsibility as the first coordinators of the Marshall Center for Ministry at the college, a new and exciting concept which will challenge both of us significantly. There are specific aspects within this challenge which will incorporate our commitment to Christian education, Baptist principles and experience in missions. We plan to begin this ministry shortly after my retirement Feb. 28, using Louisville as our primary base of operations.

I have come to have great affection for our Kentucky Baptist family of churches, agencies and institutions. In our future role with the college where we met and I experienced my call to ministry, it is our hope that we will be enabled further to advance the Christian mission in Kentucky, in other states and internationally.

I remain optimistic about the future of the Kentucky Baptist Convention as new leadership will bring fresh vision to our mission together.

In the meantime, there is still work to be done until I "turn in my keys!"

*William W. Marshall is executive secretary-treasurer of the Kentucky Baptist Convention.*

## ON MISSION TOGETHER



William W. Marshall



## FAMILY FORUM

### Bed shouldn't be a bad word

By Jewell Nelson

"Young man, you are going to bed as soon as we get home!"

"I don't wanna go to bed! I don't wanna go to bed!"

"You've been acting up ever since we got in here!"

"I don't wanna go to bed! I don't wanna go to bed!"

Mother and child were in the grocery store after 8 p.m. What's wrong with this picture? Two clues:

■ Mother and child were both tired.

■ Bed should not be used as a punishment.

I have no statistics, but I wonder if adult insomnia, not wanting to go to bed and bad dreams could in any way be associated with the bed used as punishment in childhood.

You're bad: You're going to bed! How many times have adults said that? Therefore, bed is bad. Bed is punishment. A spanking might even precede bed-punishment.

Bedtime should be a time for a smooth transition from activity to quiet and sleep.

Sure, kids are cranky at bedtime. Sure, adults are cranky at bedtime. All the more reason a positive spin should be placed on bedtime.

Guidelines for a happier bedtime and sweet dreams include:

■ Develop a calm bedtime ritual.

■ Certain tasks must be done before bed. Toys need to be put away. To prevent a tired "no" when you say, "Do you want to put your toys away?" Say, "It's time to put the toys away." Or play a game. Say, "How fast can you put away the toys?"

■ Bath time and clothes selection for tomorrow is a part of the ritual.

■ It is best for school-age children to do homework, after a snack and a brief rest, right after coming home from school. Then activity/play time can follow before dinner.

■ At bedtime each child should have at least one choice of a story, book or a time to talk with a parent about good moments of the day. Bad moments of the day are best aired at times other than bedtime or during meals.

■ Family (or one to one) Bible reading, prayer and quietly talking only about pleasant things will help get the child off to a calm, sweet sleep. Then—bed becomes a happy, restful, safe place—a treat, not a punishment.

*Jewell Nelson is associate director of the KBC's Sunday school department.*

## HE SAID/SHE SAID

### Lessons from a yard sale: Men & women take different paths

#### HESAIID



Mark Wingfield

By writing this column, you'd think we already considered ourselves experts on the differences between men and women. Not so.

Now, however, we are much closer to that noble goal because we have had a yard sale. Have a yard sale and you'll learn all kinds of things about the differences between men and women.

For example, men who travel to yard sales by themselves almost always pull up as close as they can and leave the car running while they shop. Most of the time, they know exactly what they're looking for and can scope out a driveway-full of junk/treasure in a single sweep of the eyes.

Women go to yard sales for an entirely different reason. For them, it is a social experience. They linger, they ponder, they rifle through boxes of clothing, they handle the merchandise even if they don't buy anything. Women also are the talkers among yard-sale shoppers. They are shopping for an experience as much as for merchandise.

The most interesting shoppers to watch at yard sales, however, are males and females traveling together. Almost without exception, they'll pile out of the car together and then proceed through the makeshift market on different courses. The man will scout out the goods and quickly head back to the car; the woman will disregard the man's hasty retreat and take all the time she desires to shop.

As a male who manned the cash box at our recent sale, I have to betray the brotherhood and admit I'm thankful for the women who came our way. If it were up to the men, we would have been denied both conversation and cash.

#### SHESAIID



Alison Wingfield

Our original plan was to have this sale in the spring. I set aside a box of Christmas discards in January (and miraculously remembered in August where I had put the box).

But the real miracle is that we survived our yard sale and are still talking to each other.

Mark was good about getting the big items we planned to sell ready to go. He also moved enough boxes so

that we could get to the boys' baby toys. The minutiae, the heart of any yard sale, was left up to me. I went through every closet in the house.

Labeling items with the help of two 4-year-olds is not an experience I want to repeat anytime soon. Of course, the boys loved their old toys, creating all sorts of new playthings probably never dreamed of by the toy manufacturers. But, they consented to give them up, and even helped me label them. I had to redo them later, but they were good helpers.

We set a new record for people coming early. We had someone drop by at 6 p.m. the night before the sale, asking to see an item!

Mark and I have different sales methods. He threw time-honored bargaining traditions out the window. If someone asked if we would take a lower price, say \$5 for a \$10 item, he wouldn't counter with \$7.50. He just quickly said "yes!"

Needless to say, I stayed outside as much as possible.

What I want to know is, after selling all that stuff and giving away what we didn't sell, why don't we have any more room?

## How much should your pastor be paid?

How much should your church pay its pastor and ministerial staff members?

As much as your church can reasonably afford.

If that sounds like a flippant answer from a tax-and-spend editor, consider these issues: How many pastors have you ever known who were truly overpaid? How many pastors have you known who were so underpaid that their families seriously struggled to make ends meet each month?

As this year's compensation study—conducted by the Kentucky Baptist Convention's annuity and minister/church relations departments—proves once again, Baptist ministers stand in little danger of loading up on this world's wealth.

The average pay of a Baptist pastor in Kentucky ranks below the average salary paid across a group of 13 Baptist state or regional conventions participating in this year's survey.

And that 13-convention average is nothing to brag about, especially when compared to current costs of living.

Keep in mind also that the figures from this year's compensation study, which are reported elsewhere in this week's paper, are averages. That means about half the pastors surveyed are paid more than the average, but it also means about half are paid less—often much less.

Obviously, churches face restraints on how much they realistically can afford to pay their pastors and staff members. And it's true that compensation should increase in proportion to the ever-increasing expectations placed on the minister by the congregation.

Nevertheless, many churches can and should pay their ministers better than they do. In evaluating your church's ministerial pay, consider these factors you

may not have thought of before:

■ If your minister already is underpaid, simply giving a cost-of-living raise based on the rate of inflation is nice but it's not enough.

■ It's not always fair to base decisions about increasing the pastor's salary on whether or not the church budget is growing proportionately. Lack of budget growth may signal other problems that must be addressed—problems that keeping the pastor's salary low probably won't help.

■ Make sure the values you expect your pastor to preach and live by correspond with the values the church applies in setting salaries. For example, if you want your pastor to preach that mothers of young children should stay at home to raise those children, make sure you pay your pastor enough for his family to live out that philosophy.

■ Never, never, never look at the total cost of supporting a pastor and compare that to your own salary or the salary of someone in another profession. More than likely your employer pays thousands of dollars in hidden costs on your behalf that you never see in the form of cash. Make sure you compare apples to apples.

■ Don't be misled by the myth that pastors get tremendous tax breaks because they are considered self-employed. Any tax breaks they get generally are offset by the added costs of paying all their own Social Security taxes.

■ Remember the age-old wisdom that you usually get what you pay for. Ministers who are perpetually preoccupied with financial constraints cannot perform their best, regardless of their sacrificial devotion to Christian ministry.

— Mark Wingfield

#### EDITORIAL

### Wise churches invest in youth

By Monty Carter

The 1996-97 school year is a significant year for America's public and private schools.

According to Secretary of Education Richard Reiley, more children are enrolled in public and private schools today than ever before. School enrollment for this year has eclipsed the 25-year enrollment record of 51.7 million students. This is just the beginning of a 20-year trend, as children from the "baby boomlet" are coming to school.

The new education figures are significant not only for America's schools, but for marketing gurus as well. Advertisers and marketing strategists are licking their chops at the thought of selling products, logos and brands over the next 20 years to the largest number of teenagers America ever has known.

You don't have to be a rocket scientist to note the phenomenal amount of time and money spent on reaching America's kids. Corporations have long known the value of targeting America's largest segment of disposable income.

The statistics should serve as a huge wake-up call to the church. Just like corporate America, we have the opportunity to reach an incredible

market. However, unlike corporate America, our product lasts forever and is most affordable. Our product can meet every single need a young person will ever have. Our product never fails. Our product is none other than Jesus Christ.

We know advertisers recognize the value and potential of the 18 and under market, but does the church? What would happen if we invested more finances, prayer and time in reaching children and youth for Christ?

According to evangelical researcher George Barna, more than 80 percent of all evangelistic resources printed and produced in the United States are aimed at reaching adults. Why so lopsided?

In the same research, Barna discovered that two out of three of the estimated 75-80 million Christians in the U.S. accepted Christ as Savior before the age of 18.

If the most significant number of people profess faith in Christ under the age of 18, then why not put the majority of our budget, resources, time and energy into reaching them?

Churches that seriously budget and staff for children and youth will reach them. They also will discover a generation of unchurched parents who can be reached, because they want their

children to be involved in organizations that make their children a priority.

Churches who are serious about reaching children and youth for Christ also have discovered the significant contributions young people make in their communities of faith. Jesus recognized the value of children on more than one occasion in the Gospels. Yes, young people are the future of the church and nation, but they are also an important part of the church and nation today.

Churches that make reaching young people a priority also will discover that young people are some of the strongest witnesses for Christ. They will not only reach their parents for Christ, but they can and will reach their peers for Christ.

Wise is the church which recognizes the value and seriously commits to reaching young people for Christ. This is the church that one day will discover an army of adults who have been disciplined and will witness to the adults who slipped by the church as children.

Want to reach the adults in your community? Make a serious commitment to reaching children for Christ and you will reach more adults than you ever have before.

Monty Carter is the Kentucky Baptist Convention's evangelism associate, with specific responsibilities for youth evangelism.

#### COMMENTARY

# CHURCHES

## Kentucky pastors' salaries slightly below study average

By Mark Wingfield  
Editor

**Total financial support packages range widely, largely dependent on the church's average attendance and annual budget.**

Full-time Kentucky Baptist pastors earn an average of about \$39,000 in total annual pay, according to results of a new study conducted by the Kentucky Baptist Convention.

That's slightly less than the average total pay of \$40,356 for Baptist pastors from 13 state and regional conventions participating in the 1996 compensation study.

Total pay package is defined as salary and housing allowance plus contributions for Social Security, annuity and insurance. It does not include reimbursable expenses such as conventions, automobile, books, continuing education and hospitality.

Comparative data has not yet been compiled for total pay packages across the 13 conventions. The researchers have, however, compared states' average total financial support—total pay package plus reimbursable expenses.

Kentucky ranks eighth out of 13 conventions for total financial support given to a full-time Baptist pastor.

On average, Kentucky pastors receive more total financial support (\$42,878) than their counterparts in New England, Oklahoma, Ohio, Illinois and Missouri.

But, on average, Baptist pastors receive more total financial support in Georgia, South Carolina, Tennessee, Florida, North Carolina, Virginia and Mississippi than in Kentucky.

Georgia churches pay pastors the highest average total financial support for the states studied, \$47,525. Missouri pays the lowest average total financial support, \$40,079.

**What ministers get paid**

The 13 state and regional Baptist conventions joined for the first time this year to compare church staff compensation. A similar study has been done for the last decade in Kentucky by KBC staffers Don Spencer and Guy Futral, who coordinated the expanded research.

Total financial support packages range widely, largely dependent on the church's average attendance and annual budget.

In Kentucky, churches with annual budgets of \$50,000 or less are paying their pastors an average of \$24,402 in total financial support (\$19,058 in salary and housing). Kentucky churches with budgets of \$800,000 or more are paying their pastors an average of \$84,798 in total financial support (\$62,516 in salary and housing).

Among Kentucky pastors responding, annual paychecks (salary and housing allowance) range from \$12,500 to \$91,500.

Most Kentucky churches respond-

### Full-time pastors' average pay package

(Salary, housing allowance, Social Security, retirement, insurance)

Church Budget	Kentucky average	13-state average
\$50,000 or less	\$22,649	\$22,332
\$50,001 - \$75,000	\$27,753	\$28,885
\$75,001 - \$100,000	\$31,718	\$32,872
\$100,001 - \$150,000	\$35,429	\$36,772
\$150,001 - \$200,000	\$39,113	\$41,584
\$200,001 - \$300,000	\$44,336	\$46,269
\$300,001 - \$400,000	\$51,197	\$51,992
\$400,001 - \$600,000	\$52,782	\$58,057
\$600,001 - \$800,000	\$62,401	\$64,509
\$800,001 and higher	\$78,765	\$80,374

ing to the survey have annual budgets of \$300,000 or less. The average annual paycheck for a pastor of a Kentucky church with a \$300,000 budget is \$35,609.

Of all churches in the study with full-time pastors, 82 percent contribute to annuity plans for their pastors. Also, 75 percent contribute toward medical insurance for the pastor, 61 percent provide life insurance and 49 percent provide disability insurance.

Only 37 percent of churches with full-time pastors provide a Social Security equivalent for their pastors. Without it, ordained ministers must pay both portions of the Social Security tax because they are considered self-employed. Most business employees

pay half the total Social Security tax while their employers pay the other half.

A total of 3,918 full-time pastors in the 13 state conventions responded to the survey. In Kentucky, 353 full-time pastors responded.

Copies of the full compensation study are available from Spencer or Futral at the KBC, Box 43433, Louisville, Ky. 40253. Customized reports also can be produced to compare data collected from churches with certain annual budgets or average attendance. Requests for a customized report should include information about the church's average attendance, annual budget and resident membership.

## Pay gap narrower in Kentucky between pastors & staff

By Mark Wingfield  
Editor

**Full-time staff members who specialize in one area, such as music or education, tend to be paid slightly more than those who carry multiple responsibilities. However, staff members with multiple responsibilities usually work in churches with smaller budgets.**

Full-time ministerial staff members, on average, earn 69 percent of what the pastors of their churches are paid, according to a study of ministerial compensation in 19 state Baptist conventions.

In Kentucky Baptist churches, the gap is narrower between the salaries of pastors and full-time staff ministers.

Full-time staff members in Kentucky, on average, earn up to 79 percent of what their pastors are paid.

The 1996 compensation study, conducted by the Kentucky Baptist Convention in cooperation with 12 other state or regional Baptist conventions, shows the average total pay package for a full-time staff member is \$40,222. Total pay package includes salary and housing allowance plus contributions for Social Security, annuity and insurance.

When other expenses such as conventions, conferences, books and automobile are added in, the average church spends \$42,587 in total financial support of a full-time staff member.

The average annual paycheck (salary and housing allowance only) for a full-time staff member is \$33,755. Kentucky's average is below that at \$32,208.

Among the states studied, church staff members other than pastors receive the highest average financial support in Tennessee, \$46,128. Florida ranks second at \$45,763 and Geor-

gia third at \$45,675.

Also among the states studied, average total financial support for full-time church staff is lowest in Virginia, (\$38,959) and South Carolina (\$39,001).

Full-time staff members who specialize in one area, such as music or education, tend to be paid slightly more than those who carry multiple responsibilities. However, staff members with multiple responsibilities usually work in churches with smaller budgets.

In Kentucky, 179 full-time staff members responded to this year's survey. Among the 13 states, 1,877 staff members responded.

Reaching an annual budget of \$100,000 or more appears to be the minimum point for a Kentucky Baptist church to hire a full-time staff member other than the pastor.

Annual pay for full-time staff members in Kentucky Baptist churches ranges from \$19,000 to \$70,000, according to the survey.

Kentucky churches with annual budgets of \$100,000 to \$150,000 give full-time staff members an average annual paycheck of \$22,734. Kentucky churches with annual budgets of \$800,000 or more give their full-time ministers average annual paychecks of \$39,095.

Across the 13 state conventions studied, 77 percent of the churches contribute to annuity plans for their full-time staff members, 74 percent pay some portion of medical insurance and 63 percent provide life insurance.

### Full-time staff average total pay package

(Salary, housing allowance, Social Security, retirement, insurance)

Church Budget	Kentucky average	13-state average
\$ 50,000 - \$150,000	\$25,321	\$25,000
\$150,001 - \$200,000	\$28,191	\$28,736
\$200,001 - \$300,000	\$33,136	\$32,383
\$300,001 - \$400,000	\$34,756	\$35,145
\$400,001 - \$600,000	\$41,772	\$39,812
\$600,001 - \$800,000	\$44,660	\$44,389
\$800,001 and higher	\$47,877	\$51,507

### Full-time church secretary average pay package

(Salary, Social Security, retirement, insurance)

Church Budget	Kentucky average	13-state average
\$100,000 or less	\$11,997	\$-----
\$100,001 - \$150,000	\$14,946	\$15,040
\$150,001 - \$200,000	\$16,838	\$15,464
\$200,001 - \$300,000	\$17,299	\$17,604
\$300,001 - \$400,000	\$17,695	\$18,743
\$400,001 - \$600,000	\$19,429	\$20,355
\$600,001 - \$800,000	\$22,743	\$21,479
\$800,001 and higher	\$21,867	\$23,372

Also, 46 percent pay a Social Security equivalent for full-time ministers who are ordained.

Only 7 percent of full-time staff members other than pastors live in church-owned homes.

# CHURCHES

## Pastors paid less than equally-educated professionals

Continued from page 1

long time to be comparable to other areas of pay."

Spencer maintains it is reasonable for churches to compare the pay of their ministers to other positions requiring comparable education and experience. Who such a person is may vary from community to community.

"The critical thing is, whatever you compare them to, you need to make sure you're comparing compensation to compensation," Spencer advised. "Too often a church will compare the minister's total package, including all the benefits, just to the compensation

part of what they're making or somebody they know is making. They leave out the fact that that person has retirement and insurance paid on top of that."

For example, a school district may list the salary of a high school principal at \$40,000. The church budget may report spending \$40,000 to compensate the pastor. But often the pastor's figure includes benefits such as annuity contributions and medical insurance premiums that are

not included in the principal's reported salary. Sometimes churches even include automobile mileage and other reimbursable ministry expenses as part

of the pastor's compensation, Spencer said. For a fair evaluation, compare the minister's actual paycheck (salary plus housing allowance only) to the salaries of most other non-clergy jobs.

"Expenses should never be treated as part of pay," Spencer said.

"Another misperception is that

ministers don't pay any taxes," he added. "Their tax situation is different, but they do pay taxes through the nose just like anyone else."

Many laypeople also have the impression that ministers receive many non-monetary gifts from church members and business owners. But these "ministerial discounts" and loads of free food aren't all that common anymore, Spencer said.

"It happens, but not nearly as often anymore, particularly in metropolitan areas. And I'm sensing that in your medium-size churches there's not very much of that either."

**What ministers get paid**

### Other findings of the 1996 Compensation Study

■ The average part-time church staff member other than a pastor earns \$7,863 in salary and housing allowance.

■ Full-time church custodians earn average salaries of \$16,039. Salaries reported for full-time church custodians in this survey ranged from \$6,200 to nearly \$38,000.

■ Part-time church custodians earn average salaries of \$5,641.

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- Friends of Kentucky Baptist Historical Commission are folks with an avid interest in the history of persons, churches, places, events, documents, associations, theology, architecture—anything pertaining to Baptists and their roots.

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- So join Friends now and be a part of our fellowship group and share in gathering and preserving our records and artifacts.

An annual membership fee of \$10 includes the Heritage and several newsletters per year. We meet each June, in various locations around the state, for a dinner and historical program. Contact Kentucky Baptist Historical Commission, P.O. Box 43433, Louisville, Kentucky 40253-0433, (502) 245-4101.



Photo: Family attending annual meeting of Middle Fork Association. Taken by Gainer E. Bryan.

## Kentucky bivocationalists fare well in study

By Mark Wingfield  
Editor

Bivocational pastors in Kentucky aren't the highest-paid in the nation, but they do rank above the average of a 13-state convention group participating in a recent study of ministerial compensation.

Average total financial support for bivocational pastors in Kentucky is \$13,195, according to the 1996 compensation study conducted by the Kentucky Baptist Convention in cooperation with 12 other state or regional Baptist conventions.

Total financial support includes salary and housing allowance plus any church contributions toward Social Security, annuity and insurance, as well as expenses related to travel, books and conventions.

Among the conventions surveyed, the average total financial support for bivocational pastors is \$12,394.

Florida churches give bivocational pastors the highest average financial support, \$14,699. Missouri ranks lowest at \$9,718.

Among the participating conventions, 1,039 bivocational pastors responded to the survey. In Kentucky,

### Bivocational pastors' average pay package

(Salary, housing allowance, Social Security, retirement, insurance)

Church Budget	Kentucky average	13-state average
\$20,000 or less	\$ 6,713	\$ 6,363
\$20,001 - \$30,000	\$10,773	\$10,456
\$30,001 - \$40,000	\$13,534	\$13,393
\$40,001 - \$50,000	\$14,830	\$15,056
\$50,001 - \$75,000	\$17,647	\$17,406

138 bivocational pastors responded.

The majority of those bivocational pastors, both in Kentucky and the other states, serve churches with annual budgets of \$75,000 or less.

In Kentucky, average total pay packages (salary, housing allowance, annuity, Social Security and insurance) for bivocational pastors range from \$6,713 in churches with annual budgets less than \$20,000 to \$17,647 in churches with annual budgets of \$50,000 to \$75,000. Among the larger group, a similar pattern was found.

Unlike full-time pastors, the average bivocational pastor does not receive much Social Security equiva-

lent, annuity or insurance contributions. Most of the money shown in the total pay package represents salary and housing allowance.

Contribution to an annuity plan is the most common benefit given bivocational pastors, with 32 percent of respondents receiving this benefit. Only 11 percent of bivocational pastors said they receive medical insurance from their churches.

Also of note, only 15 percent of bivocational pastors participating in this study live in church-owned parsonages. In comparison, 47 percent of full-time pastors participating in the study live in parsonages.

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### Secretaries' salaries range widely, from \$10K to \$27K

Annual salaries for full-time secretaries in Kentucky Baptist churches vary widely, from less than \$10,000 to more than \$27,000, according to the 1996 compensation study.

The average total financial support for a full-time church secretary in Kentucky is \$19,029. That ranks sixth for all 13 state and regional Baptist conventions participating in the study and is close to the 13-convention average of \$19,447. (See chart, page 6.)

Among the conventions studied, full-time church secretaries receive the most financial support in South Carolina (\$20,430), Florida (\$20,393) and North Carolina (\$20,337).

Conventions with the lowest average financial support for secretaries are Illinois (\$15,424) and Ohio (\$16,109).

The study also found that 52 percent of all churches in the study contribute to annuity plans for their full-time secretaries, 43 percent provide medical insurance and 36 percent provide life insurance.

Part-time secretaries participating in the study earn an average of \$8,330 in total pay packages, including salary and benefits. Actual pay packages in this category range from less than \$500 to nearly \$20,000. The study did not consider how many hours per week part-time secretaries work.

## FEC closes investigation of Robertson's 1988 campaign

WASHINGTON (RNS)—The Federal Elections Commission has dropped its case against religious broadcaster Pat Robertson related to his failed bid for the 1988 Republican presidential nomination.

In files recently opened to the public, investigators suggest Robertson accepted more than \$1.7 million in illegal campaign contributions, but acknowledge the case would likely be thrown out of court because the statute of limitations had expired, the Associated Press reported.

FEC regulators closed their eight-year investigation of Robertson in May. As required in closed cases, the FEC opened its files on the investigation.

According to the files, FEC investigators had reason to believe Robertson violated election law by arranging for CBN Continental, a subsidiary of the Christian Broadcasting Network, to pay \$900,000 for a plane to fly him to campaign events, the Associated Press reported. An additional \$250,000 was spent to modify the plane. Other funds were inappropriately spent, according to FEC investigators, on computer equipment and fund raising.

Robertson's attorney, Jan Baran, insisted there was no wrongdoing and that the FEC was "smearing" his client because it could not win in court.

"Pat Robertson is appalled that the FEC, after eight years, would make public raw files containing unsubstantiated charges and innuendo," Baran said.

## Baptist church sends anti-Clinton letters

LAKE JACKSON, Texas (ABP)—A Texas Baptist church has mailed more than 7,000 letters calling for the defeat of President Bill Clinton and other candidates who favor abortion rights, a move that could violate a ban on electioneering by tax-exempt groups.

Leaders at Second Baptist Church in Lake Jackson, Texas, defended the mailing as educational.

The mailing is being distributed to churches in as many states as possible, according to a cover letter on Second Baptist Church letterhead.

In the letter was a plea to voters. "Anyone who has knowledge of what a partial-birth abortion is, and also knows that President Clinton approves of this procedure, and then votes for Mr. Clinton, is guilty before God, just as Mr. Clinton is," the letter said.

Congress voted to ban the abortion procedure except in cases that posed a threat to the life of the mother, but Clinton vetoed it, saying it also needed an exception in cases that posed a "serious adverse health consequence" to the mother.

The July 20 letter also said, "Our church is leading a campaign against abortion, and it is our intention that any candidate who endorses abortion will not be elected in November." It also

stated that the "Democratic Party must be proved wrong" on abortion. "This one issue has become God's battle cry."

Ronnie Whitehead, associate pastor of the Lake Jackson church, said the goal of the letter was to educate voters and encourage them to "look at what the word of God says" before casting their vote.

"God wanted us to send out mass mailings," Whitehead said. He said he knew that the mailing might raise questions about the church's tax-exempt status but that he consulted legal counsel first.

Whitehead said the church mailed the letter with "designated funds." An envelope from the mailing obtained by Associated Baptist Press was stamped with a non-profit postal permit.

A spokesman for the Internal Revenue Service said churches are prohibited from involvement in any political activity. He said churches may not support or oppose any candidates for

public office.

Phil Strickland, director of the Texas Baptist Christian Life Commission, compared the action to "dancing in quicksand, hoping you don't hit the soft spot." He added, "It is clear that churches can't support or oppose a specific candidate and remain a tax-exempt organization."

Strickland said it was hard to see how the letter could be interpreted in any way except as opposing a particular candidate.

In 1993 the IRS stripped a New York church of its tax-exempt status after the church placed newspaper advertisements urging Christians to vote against then-presidential candidate Bill Clinton.

The advertisement, published four days before the 1992 election, said, "Bill Clinton is promoting policies that are in rebellion to God's laws. ... How then can we vote for Bill Clinton?"

The IRS decision has been appealed.

### SPECIAL NOTICE

The Shelby Association in Memphis, Tenn., is prayerfully seeking God's will for its next executive director. Shelby Association is our nation's fifth largest and places strategic focus on united prayer, evangelism and missions. Full and comprehensive resumés should be sent to Dr. Gregory Frizzell, Search Committee Chairman, 3759 North Watkins, Memphis, TN 38127. The phone number is (901) 357-5333.

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## It's Round-Up Time!

September is Food Round-Up month for the boys and girls of

Kentucky Baptist Homes for Children. Your gifts of canned goods and other non-perishable food items can help supply our campuses for the coming year!



For more information and a list of pick-up sites call:

**1-800-456-1386**  
or (502) 245-2101

Kentucky Baptist Homes for Children  
Visit our WWW site at <http://www.iglou.com/kbhc/>





## FINANCIAL FORUM

### Ministerial compensation basics

By Don Spencer

A church, as a responsible employer, should structure the financial support for its minister. Too often in the past, churches offered a lump-sum package, requiring the minister to "break it down." They assumed this was to the pastor's advantage. It was not to anyone's advantage.

For the church, a lump-sum package gives a false perception of true compensation. For a minister, it can result in increased tax liability. For the church and the minister, it can result in increased risk exposure.

A better approach is for a church to determine each element of financial support. Below is a four-step process to guide a church in structuring financial support for its ministers and other employees.

■ *Decide how ministry-related expenses will be paid.* Budget an adequate amount and use an accountable reimbursement plan for all ministry-related expenses. (Travel, conventions, books, etc.) Expenses should not be considered part of compensation.

■ *Determine the compensation.* Compensation for the minister includes salary and housing. Churches with a parsonage still should designate a part of salary as housing to cover other housing expenses.

Make sure compensation is adequate for needs of the minister's family. Consider cost of living factors for the area. Compare the compensation to jobs requiring similar skills and training and to churches of similar size.

■ *Determine policy and amounts for protection coverages.* These protect both the church and the minister. Adequate provision should be made for retirement, life insurance, medical insurance and disability insurance. A Social Security equivalent may also be provided to assist the minister in paying the high self-employment social security tax.

■ *Total and re-examine.* Check for areas needing adjustment. Is the plan appropriate for the church? Is it fair to the minister and the minister's family?

More detailed guidance in structuring ministerial compensation is available through your Kentucky Baptist Convention annuity department. These include worksheets, a checklist and information regarding compensation paid by other churches.

Don Spencer is director of the Kentucky Baptist Convention's annuity department.

## CLASSIFIED ADS

**SEEKING:** Two part-time positions: 1) youth minister for growing, active youth group; 2) minister of music. If interested, send resumé to: Farmdale Baptist Church, 5610 U.S. Hwy. 127 S., Frankfort, KY 40601.

**SEEKING:** Part-time music director. Salaried position. Send resumé to: Kento-Boo Baptist Church, 634 Kento-Boo Ave., Florence, KY 41042; Attn: Larry Simpson.

**FREE:** Church telephone systems. A Christian businessman is willing to donate two telephone systems to Kentucky Baptist churches in need of multiple telephone lines. These systems were traded for telephone upgrades. Each system includes: 6 lines and 10 telephones; some expansion is available; parts are available; church is responsible for installation; would cost \$5,000 to \$6,000 if purchased new. For more information, contact: Ed Mahanes, Compatible Communications, Louisville, Ky., (502) 897-5323.

**SEEKING:** Part-time youth minister. Send resumé to: Youth Search Committee, First Baptist Church, 200 North Morgan St., Morganfield, KY 42437.

**CARE:** Kinnett Care. Services include live-in and hourly care, personal care, meals, housekeeping, companionship. Free in-home assessment; insured and bonded. Call 24 hours, (502) 499-7777.

**SEEKING:** Kentucky Baptist Homes for Children, headquartered in Louisville, Ky., is seeking a president/chief executive officer for immediate placement. Kentucky Baptist Homes for Children has a broad spectrum of programs and services with numerous facilities throughout the state, and is the oldest and largest private child/family care organization in the state. Applicant must be active Baptist, have advanced degree (master's and above), experience in child/family care or related field, be knowledgeable in pertinent issues,

be a capable spokesperson and advocate, possess demonstrated management/leadership skills and a vision for the future in this field of service. Competitive package, negotiable with demonstrated ability. Send application/resumé to: H.R. Booth, 6296 Saddle Ridge, Burlington, KY 41005-9602.

**SEEKING:** Full-time church secretary. Send resumé to: Church Personnel Committee, Farmdale Baptist Church, 1238 Durrett Lane, Louisville, KY 40213.

**VOLUNTEERS:** Volunteers needed immediately to teach two-week sessions of pastor's school in Tambov, Russia, beginning in September. Instructors needed in Old Testament, New Testament, theology, ethics, leadership, church music and worship, evangelism, church history, preaching and others. Some seminary training required; MDiv preferred. Cost: \$1,995. Contact: KBC Partnership Missions, (502) 245-4101.

### Disney bringing 'King David' to Times Square

New York (RNS)—The Walt Disney Co., whose films and corporate policies have been the target of recent criticism from the Southern Baptist Convention and the Assemblies of God for failing to uphold their notion of family values, announced it will bring "King David" to New York City's once-seedy 42nd Street.

For the May 1997 unveiling of its renovation of the 93-year-old New Amsterdam Theater, Disney will present a limited performance of a new musical about the biblical king, poet, warrior and statesman.

"If King David were alive today, I'm sure he'd be delighted that Walt Disney is doing his story," said Mike Okrent, director of the new production.

"King David" was described by Disney CEO Michael Eisner as an oratorio, or song cycle, to be performed in a costumed concert. The concert, Eisner said, could be the first step toward a full stage production.

The theater renovation is part of an effort to transform New York's Times Square into a tourist attraction suitable for families.

Announcing...

The 1996 Nelson Association Leadership Night

### Carry the Light: Reaching People Creatively

Thursday, September 12

Pleasant Grove Baptist Church

5285 Highway 44 East

(between Mt. Washington and Shepherdsville)

#### Conference Leaders

Dr. Hal Poe  
Union College  
Jackson, Tennessee

Monty Carter  
Associate, Office of Evangelism  
Kentucky Baptist Convention

Tim Clark  
Minister of Education  
Severns Valley Baptist Church

Mary Sells  
Minister of Children  
Highview Baptist Church

Pamela Robinson  
Minister to Special Needs Children  
Highview Baptist Church

Karen Birdwhistell  
Minister of Preschoolers  
Cecilia Baptist Church

#### Conference Schedule

5:30 Dinner and Fellowship  
6:30 Plenary Session for  
all leadership  
7:30 Age Group Leadership  
Conferences

There is **NO FEE** to attend any or all of these sessions. However, we do require reservations.

Please reserve your place at this timely conference by calling 1-502-348-0146.

Be sure to tell how many plan to be at the meal and the number and ages of children you will bring.

All reservations must be in by Friday, September 6, 1996.

Sponsored by the Sunday School, Discipleship Training and Evangelism Departments of the Nelson Baptist Association.

## PRAYER PARTNERS

- Pray for these specific needs related to Kentucky Baptist partnerships with Russia and Boston:
- Pastors needed in Russian villages.
  - The prison ministry of Chaplain Victor in Veronezh.
  - Money needed to complete Tixvin Baptist Church in Russia.
  - For completion of the Dzerzhinski, Russia, church.
  - Mission Service Corps volunteers who work in Boston at great financial sacrifice.
  - Finances needed to help Beacon Hill Baptist Fellowship in Boston purchase a building.
  - Ignatius Meimaris, for the Greater Boston Baptist Association.

## Mountains to the Mississippi

Compiled by Ann Tatum

- **CARROLLTON**—Paul Smith resigned as pastor of English Church to become pastor at Duck Hill Church in Grenada, Miss., Aug. 11.
- **EDDYVILLE**—First Church recognized Eloise Galusha for her 37 years of music ministry. Galusha became organist in 1959. She has shared her musical talents in innumerable instrumental solos and duets as well as accompaniment for vocalists and sanctuary choir presentations.
- **ELKTON**—Elkton Church broke ground for a new multi-purpose building that will include new offices, kitchen, activities area and fellowship space Aug. 4. Dave Wilkerson is pastor.
- **HARRODSBURG**—Harrodsburg Church sent a leadership team of 14 people to Bridgend, Wales, to work with missionaries Bill and Lucy Pat Curl. This fall, the Curls will start the first new church in Wales in more than 60 years.
- **HENDERSON**—Harry Hunter resigned as pastor of Immanuel Temple Aug. 11.
- **JAMESTOWN**—First Church will celebrate its 70th anniversary Oct. 13. Mark Lilly is pastor.
- **LOUISVILLE**—Hopewell Church celebrated its 107th anniversary Aug. 11. Harry Sherrer is pastor. Mike Nimmo resigned as pastor of

## Blockbuster to promote Christian music

NASHVILLE (RNS)—Blockbuster Music has formed a partnership with McSpadden-Smith Music, a Nashville-based entertainment company, to promote contemporary Christian music in Blockbuster's stores nationwide.

"This is a new and exciting opportunity for contemporary Christian music record labels," Ron Smith, a partner in McSpadden-Smith, told CCM Update, a weekly trade publication about the genre. "Blockbuster Music will definitely become a competitive force in boosting sales in the mainstream market."

Marketing efforts will include organizing contemporary Christian mu-

sic sections in Blockbuster's more than 500 stores across the country. There also will be promotional campaigns and artist performances at retail outlets. Fort Lauderdale, Fla., recently started selling CCM Magazine, a monthly trade publication.

F.L. Chase, vice president of marketing of Blockbuster Music, said in a statement: "Blockbuster Music has been tracking the tremendous growth and potential of the contemporary Christian music category, and we feel it is time to make a pro-active move toward increasing exposure of the music genre for Blockbuster Music customers."

Memory Lane Church.

Midlane Park Church will hold its second annual Community Festival Sept. 21, 10 a.m.-6 p.m. The event will feature Christian performing artists, children's activities, yard sale, door prizes, bake sale, crafts sale and exhibits by community organizations. To reserve booth space, call Pastor Wayne Hager at (502) 491-7966.

■ **RAVENNA**—Cow Creek Church recently ordained Wilgus Wolfinger to the deacon ministry.

■ **RUSSELL SPRINGS**—Poplar Grove Church celebrated its homecoming Aug. 25. The church was constituted in 1852.

■ **SALEM**—John East recently celebrated his 13th year as director of missions for Ohio River Association.

■ **CORRECTION**—The Western Recorder recently printed an incorrect phone number for scheduling information about Abundance, a Christian musical group from Cumberland College. Correct number: (800) 343-1609.

## SPEND A LITTLE TIME AT DANIEL PARR'S LOVELY MANSION

PARR'S REST, INC.

Announces the Opening of the

ADULT DAY PROGRAM  
for Men and Women

- Nourishing meals
  - Spacious, attractive rooms
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  - Enjoyable activities
  - Pleasant, cheerful staff
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Parr's Rest, Inc.  
969 Cherokee Road at Highland Avenue  
A legacy of caring since 1914

## The biggest day of the year.

There are many exciting events during the year: homecoming, graduation, yearbook dedication, Christmas break, the last game of the year and more, but no event equals the first day of school.

For more than three months we have been planning, working and preparing for one, big day. It is the most physically and emotionally exhausting day of our year. It is no small feat to begin the school year and have hundreds of students move back onto our campus.

While many come less than two hours by car, others have traveled many hours.

Students who have been here before have been making plans to return. Not only have they been shopping for clothes and school supplies like most kids, but they have also been shopping for many more things; a hot pot to cook noodles and soup, a fan to help keep cool in the dorms, pictures of family and friends, foot locker...and no list would be complete without a stereo. There is a big difference between getting ready for school while you live at home and getting ready to go to a boarding school.

Nearly 100 new dorm students began their first day at Oneida Aug. 18. We have been talking to prospective students all summer about the possibility of coming to Oneida. Many questions have been asked and answered. It is one thing to come for a visit in June or July, it is quite another to pack up and come in August. Many who were not nervous and seemed to be in control of their emotions in the June or July interview were a little more emotional as they were moving their things into the dorm.

Every new student is put in a room with young people who are returning students. Great effort is made to match every new student with roommates

who have things in common. We consider things like the new students are from the city or county, what grades they are in, what their interests and hobbies are and any other information we have to help us place the new students.

I am sure some did not sleep much the first night. It's difficult to sleep in a room with three strangers, one of whom may be snoring. Learning to share space with three other roommates for the first time can be quite a challenge. And then there are those smelly tennis shoes.

Teachers have been busy putting up posters and decorating their rooms. Lesson plans have been ready for weeks. There have been those endless meetings and instructions.

Some new rules have been added and a few old rules have been removed. Yes, the students can wear hats to school. No, they cannot wear them in the classrooms. No, they do not have to go to breakfast. Yes, they have to be at school on time. Yes, they can hold hands. No, they cannot kiss.

Every teacher and house parent is reminded to exercise great patience for the next few weeks. Some of these new students will settle in right away and never get homesick. Most however, not only will get homesick, but also will wish they were back home.

It is not easy for an 11- or 12-year-old to be away from home. It is not easy for many 18-year-olds either.

Learning to do one's laundry, eating food that mom did not cook (and that isn't cooked the way she cooks it), getting used to new teachers and new rules all make for a challenging time for faculty, staff and students.

W.F. "Bud" Underwood is president of Oneida Baptist Institute, P.O. Box 67, Oneida, Ky. 40972

THIS IS ONEIDA



W.F. Underwood

## Healthy ministers encourage healthy ministry

We have just completed the first year in our new health services center. The 1,860-square-foot structure brought medical, dental and counseling services together to one campus location. Former facilities were not sterile, inadequately heated and cooled, and offered cramped space for medical personnel.

The building contains two medical examination rooms, two dental operation rooms, reception area, nurses' station, sterilization and laboratory rooms, rest rooms and three rooms for Cornerstone Counseling Center. The facility was built by volunteer and student labor and completely paid for when finished.

Within the first few months at the new location, each appointment time slot at the counseling center was filled; with a 50 percent increase in appointments. Counseling services are a joint venture with Baptist Home for Children. They provide counselors and supervise caseload and training. It is the only such counseling center in the county. Individuals walk into a professional, comfortable, well-defined area where help is available and expected. The previous location was difficult for patients to locate.

The medical clinic facilitates efficient patient turnover, better pa-

tient confidentiality and comfort. Climate control allows for safe storage of medications and improved shelf-life of medical supplies. It also has new equipment for cleaning and sterilization of instruments. The clinic now has the ability to offer safe, clean minor surgeries at a substantial savings. During a nine-month period, dental care physicians provided health care valued at more than \$10,000 at a cost of less than \$1,100 to students. Prescriptions are filled at a fraction of normal cost.

The dental area doubled in size. Outdated equipment was replaced and lighting improved. Treatments have increased about 10 percent. Winchester dentist Bill Snowden volunteered his services for a four-year period and led in the building design and equipment set-up. An x-ray machine was strategically placed to service both dental operation rooms.

After the center opened, we added the volunteer services of Georgetown pediatrician Horace Hambrick and Barbourville dentist Barry Bingham. Second-year student spouse Dee Cajuat is campus nurse.

Bill Whittaker is president of Clear Creek Baptist Bible College, Pineville, Ky. 40977

CLEAR CREEK CHRONICLE



Bill Whittaker

## Criminal justice ministry goes beyond prisons

Prison ministries are being replaced by criminal justice ministries in many communities. The change comes as churches see the need to work not only with offenders, but also with victims of crime, families of incarcerated people and criminal justice professionals.

Ministry to offenders includes evangelism, discipleship, mentoring, volunteer chaplaincy and literacy ministry. An additional facet is "aftercare," during probation and parole.

Ministry to crime-victims includes personal counseling, a victim/offender reconciliation program and a victim support group.

Ministry to criminal justice professionals may include discipleship, chaplaincy or recreation events for law officers, correctional staff and parole/probation staff.

Families of offenders can benefit from ministry in the courtroom, a hospitality visiting room, a hospitality house, family visitor center and Christmas gifts for children.

## Avoid just going through the motions of worship

Many worship services in churches today are neither worship nor service, said Robert Wagoner of the Southern Baptist Sunday School Board's music ministries department.

"In most of our churches, our services are a come-in, get-together and go-through-the-motions activity," he said.

Wagoner noted Scripture instructs Christians to worship God in spirit and truth, in beauty, in holiness, with all one's heart, mind, might and strength.

"Real worship can help you with bitterness and anger," he said. "It can help you with the sin that may be in your life and that you need to confess."

Worshipping "in spirit and in truth" requires focusing on the Lord and ignoring everything else, he said. "What a tragedy it would be, and is, when people come and sit through a service and miss Jesus."

## Positive attitude critical 'when life squeezes you'

Expecting life always to go the way you want it is not only unrealistic but potentially damaging, said Christian psychologist Terry Cain.

To be effective leaders, church workers should not avoid problems, but respond to them in healthy, balanced ways, said Cain, of Brentwood, Tenn. That requires controlling attitudes, he said.

Cain promoted positive self-talk. "We all talk to ourselves at a rate of approximately 1,200 words a minute. That's self-talk or thinking. And your subconscious mind is five times more susceptible to negative input than positive input." Reason enough, Cain said, for positive input. "Because what you're putting in, when life squeezes you, will come out."

Cain said a person's contentment depends on his or her attitude. "You can change your attitude, the way you choose to see things."

The Apostle Paul, for example, was beaten, jailed, stoned and run out of town, but he learned to be content whatever the circumstances. Paul's contentment, Cain said, "was based on the certainty of God's truth."

## Christians can tackle fear of witnessing

Christians afraid to share their faith will overcome their fear by doing the very thing they dread, said Dale Griffith, a Southern Baptist Home Mission Board volunteer who leads witness training workshops.

"Fear will diminish and confidence will grow as you do this more," said Griffith, of Woodstock, Ga.

Most Southern Baptists have been taught how to share Christ, he said, but they have not been taught by example.

Every witness training program should include time for participants to go into the community to use what they have learned, he said.

In a Billy Graham Evangelism Association survey, 50 percent of those questioned said their greatest difficulty in witnessing was fear of how the other person would react.

That is a ploy of Satan, Griffith said. "Satan is the No. 1 source of fear. He tries to make us think we're going to be failures. We are to initiate sharing the gospel in the power of the Holy Spirit and leave the results to God."

## Reduce risk of sexual abuse of minors

How important is it for churches to establish procedures for screening workers with preschool, children and youth?

Ask the hundreds of congregations that have paid millions of dollars in damages after church workers were convicted of physically and/or sexually abusing a minor, said Zadabeth Uland, a preschool field consultant for the Southern Baptist Sunday School Board.

"Needless to say, this can devastate a church, to say nothing of the families and the children involved," she said.

According to the Church Law & Tax Report, the first litigation involving child sexual abuse and a church occurred in 1984. Since then, hundreds of cases have occurred, with juries awarding plaintiffs sums as high as \$10 million.

"In one instance, every member of the church was named in the suit," Uland said. "We have to take precautions."

A key factor in most cases is intent. "We have to show that we intended to protect our children and workers. We need to have

procedures in place."

Among the resources Uland recommended:

■ "Reducing the Risk of Child Sexual Abuse in Your Church," a book, videotape and training manual from the Church Law & Tax Report, (800) 222-1840.

■ "Toward 2000: Leading Preschoolers in Sunday School," an administrative book and training pack from the Sunday School Board, (800) 458-2772.

## Homebound ministry not just for elderly

Homebound ministries can serve as outreach to more than senior adults, said Alan Raughton of the Southern Baptist Sunday School Board.

"For many years there was a feeling that homebound ministries were just for senior saints, folks who had served in the church for years but could no longer attend," Raughton said.

But "homebound ministry is for any

adult who is unable, for whatever reason, to attend church on a short-term or long-term basis," Raughton said.

"Once you look at it this way, you will see your opportunities for ministry increase."

Opportunities are abundant, Raughton said. Approximately 8 million adults in the United States are homebound because of illness, handicap or disability, and more than half are not Christians, he said.

Add to that America's aging population, and homebound ministries become more important than ever, he said.

Southern Baptists reach only a small part of this target group. According to the 1995 Annual Church Profile, 7,927 Southern Baptist Convention churches reported homebound ministries with a total enrollment of 111,751.

## Busy members have 3 hours for church

Churches wanting to minister to people in the fast lane should heed the evidence of researchers, observe the lifestyles around them and respond appropriately, said Margaret Slusher, associate director of missions for Noonday Baptist Association in Marietta, Ga.

People today are too busy for several church-sponsored events each week, and many can't attend weekly studies, no matter how relevant, she said.

Quoting evangelical researcher George Barna, Slusher said people's lives are geared to participate about three hours each week in church.

Some churches are responding by "clumping" programs together, and not always at traditional times, she said. Other churches are trying to meet members' specific needs, not just overwhelming them with options that get marginal response.

"Look at the total person," she urged church leaders. "We need to change from being program-oriented to people-oriented."

In training people for leadership, she said, some churches plan intensive sessions, such as mini-retreats. This can be more successful than spreading training over several weeks, particularly when some people are not in town every week, she said.

## More churches needed in African-American areas

Social conditions in African-American communities demand more churches, said Robert Wilson of the Southern Baptist Home Mission Board's black church starting division.

Wilson said that during the 1990s:

■ The likelihood a black American will be murdered is 10 times greater than that for a white American.

■ Blacks have a 40 percent greater likelihood of being burglarized and a 25 percent greater chance of being assaulted.

■ One-fourth of black males ages 15-24 are jailed or on parole.

"No social program, no welfare system, no jobs program is going to be as effective as the church," he said.

Wilson warned that Muslims and Mormons are making inroads in African-American communities as they build personal relationships and offer messages of hope about the future.

He urged creative approaches in locating facilities for starting churches in African-American communities.

"There are a lot of Seventh-day Adventist churches available on Sundays," Wilson said. "There are Anglo Baptist churches with facilities available."

## Plan for ministry after retirement

Southern Baptist senior adults could be the denomination's greatest volunteer missions force.

Too few, however, are adequately prepared for retirement, said Jim Burton, men's ministries director for the Southern Baptist Brotherhood Commission.

Some lack a clear vision of what they want to accomplish in their later years, he said. Some have not prepared financially to have the resources for such things as volunteer mission service. Others have not made adequate emotional or spiritual preparation.

Average retirees gain about 2,350 hours of free time per year they formerly spent working on careers, he noted.

Burton urged people to explore volunteer opportunities for missions.

"I'm afraid a lot of our folks don't know all the possibilities that exist," Burton said. "If they're prepared financially, they are able to go to the mission field, probably as volunteers."

Senior adults should not think their only options are serving with other seniors, he added.

"Seniors are telling us, 'Don't separate us out.' And younger adults said, 'Don't separate us from the older ones.'"

Summer  
Sampler

Tips from Ridgecrest & Glorieta conferences

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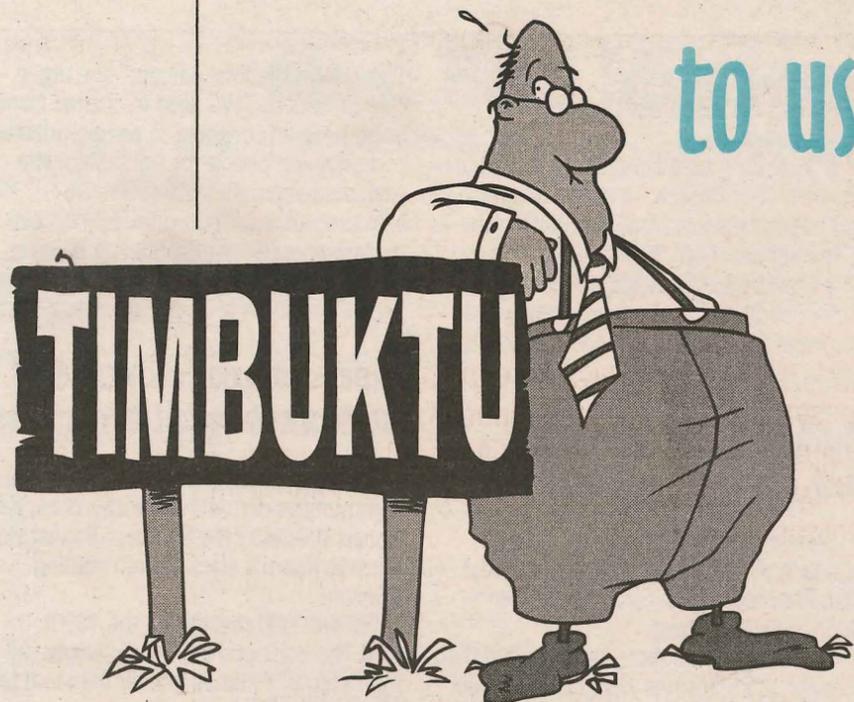
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# You don't have to drive to Timbuktu to use the Western Recorder's news page plan



## And answers to other myths

Using the Western Recorder's back page for your church newsletter never has been easier than today. Before assuming it's not right for your church, let us tell you all the things we can do to make your newsletter look better and cost less.

### 1. We can take it however you dish it out.

The Recorder receives church news pages in a variety of forms. Some churches type out their copy on a typewriter and paste it down. Some churches use a computer. Some use sophisticated desktop publishing systems. The point is, you don't have to invest in more sophisticated equipment than you already have. But, at the same time, you don't have to make a relic out of whatever "state-of-the-art" equipment you've already invested in.

### 2. You can mail, messenger or modem on Monday.

Churches get their news pages to the Recorder in a variety of ways. Some mail the page in. Some drop it off in person. An increasing number send it electronically. The bottom line: We need your page by noon on Monday for publication that week. That means you can get in your Sunday statistics if you hand-deliver your page or send it electronically.

### 3. We get the picture.

Your church news page may include as many photographs as you like. We offer high-quality reproduction.

### 4. It's a deal even Ross Perot would like.

Publishing your newsletter with the Western Recorder is an excellent value. We're good at helping churches balance their budgets by reducing newsletter costs. We can mail your church newsletter and all the helpful content of the Recorder to every family in your church for less than the cost of sending them a postcard.

### 5. Color us flexible.

For a small fee, you can use a second ink color other than black on your newsletter page.

### 6. We've got designs for you.

We offer six contemporary page designs which we'll gladly adapt for your use. These professional-looking designs will enhance the attractiveness and readability of your newsletter—all at no extra cost. But if you have your own design already, that's fine too. We'll work with you to make sure your page looks the best it possibly can.

### 7. We'll set your staff free.

Preparing a news page for the Western Recorder usually takes significantly less staff time than producing a newsletter in-house. This can free up your valuable staff time for other important ministries.

### 8. It's no myth, mister.

It may be a secret in some places, but it's no myth that the Recorder offers the best value for church newsletters combined with timely news of faith & inspiration.

### 9. Oh, why not tonight?

Now, is there any good reason why your church shouldn't be using the Recorder's news page plan? We didn't think so. Just take that simple step of faith and give us a call. We'll counsel with you, provide materials to help you and even come make a presentation to your church if appropriate. You'll never know how good this deal might be unless you ask. Call us now at (502) 244-6470.

## Western Recorder

Practical Resources for Christian Living