



## FINAL REPORT

### IMPLEMENTATION TASK FORCE

#### The Executive Committee of the Southern Baptist Convention

June 16, 1997

On June 19, 1997, the entities and ministries mandated by the Southern Baptist Convention (SBC) in approving the Covenant for a New Century will be “in place and functioning.” The Implementation Task Force (ITF), on behalf of the Executive Committee and based on the recommendations of the Program and Structure Study Committee (PSSC), has guided the process of restructuring. The task force was assigned the following:

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*To analyze, study and take actions necessary, including monitoring the transitional actions of all SBC entities, to facilitate the orderly and timely transitions approved by the SBC in adopting the Covenant for a New Century (Minutes, SBC Executive Committee, September 18-20, 1995).*  
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The task force was asked to report to the Executive Committee its findings and recommendations so the Executive Committee could fulfill its assignment from the SBC. Specific areas of inquiry were to be (1) legal actions necessary for implementation; (2) cost/benefit analysis related to the Covenant for a New Century; (3) disposition of physical assets of discontinued entities; (4) disposition of financial assets of discontinued entities; (5) policies for dealing with personnel affected by the reorganization; and (6) procedures for implementing ministry assignments mandated by the Covenant for a New Century. The ITF began its work immediately after its appointment by the Executive Committee on September 18, 1995. The ten-member task force developed a transition plan, as requested by the Executive Committee, and reported that plan to the Executive Committee and the SBC in June 1996. The transition plan outlined the steps, schedule, and spirit necessary for implementing the Covenant for a New Century, including the legal, business, financial, personnel, and ministry actions which would need to be accomplished.

Since June 1996 the ITF has met six times and held conference calls regularly. In March 1997 ITF member John O. Yarbrough, pastor of the First Baptist Church, Perry, Georgia, became chairman of the ITF replacing Robert E. (Bob) Reccord who resigned because of the North American Mission Board (NAMB) Incorporators' interest in considering him as a nominee for the first president of NAMB. Throughout the year, the various members of the task force carried out particular assignments on behalf of the ITF involving many hours of meetings, travel, communication, and preparation of reports.

The Covenant for a New Century, adopted by the SBC in 1995, calls for the elimination of several agencies of the SBC and the reassignment of many ministries to other agencies. Five agencies, the Stewardship Commission, the Education Commission, the Southern Baptist Foundation, the Southern Baptist Commission on the American Baptist Seminary, and the Historical Commission were to be completely dissolved with certain of their ministries assigned to existing SBC agencies. The Radio & Television Commission, Brotherhood Commission, and the Home Mission Board were to be merged into a new agency called The North American Mission Board of the Southern Baptist Convention, Inc., with their ministries reshaped into a coordinated and unified approach to evangelizing North America. Other changes not affecting the corporate existence of agencies were also approved in the Covenant for a New Century. The status of these endeavors will be summarized in this report.

continued on next page

June  
1993

Motion to Study SBC Structure

## IMPACT ON THE SBC

- a streamlined, better defined, more efficient structure
- an effective, strategic approach to assisting the churches in reaching North America for Christ
- a unified and coordinated use of media, missions education, and volunteers in evangelization and church planting
- an opportunity for invigorated, improved partnerships with state conventions, associations, churches, and other Great Commission Christians
- a reduction in the number of agencies from nineteen to twelve
- a reduction in personnel in affected agencies from approximately 565 to approximately 365
- restructuring costs of \$6 million
- expense reduction after restructuring costs of \$34 million over five years

### I. STATUS OF DISSOLVING ENTITIES:

The following is a summary of the status of the dissolving entities as of June 19, 1997, with regard to legal, personnel, financial, and ministry implications.

#### EDUCATION COMMISSION

The Education Commission ceased operations at the end of 1996. Administrative tasks required to manage the agency until legal merger with the Executive Committee on June 19, 1997 have been performed by Executive Committee staff. The total number of persons severed from the agency is seven. Of those, two have been employed by other Baptist agencies, three others have found employment elsewhere, one has retired, and one is currently seeking new employment. A total of \$225,000 was expended on severance benefits and \$6,000 for other restructuring expenses. All of these expenses were paid from current agency assets and required no additional allocations from the Convention. Education Commission trustees approved early closure of the agency in order to conserve enough assets to make a grant of \$150,000 to the Association of Southern Baptist

Colleges and Schools which has agreed to perform some of the ministries which had been performed by the Commission. The retirees of the Education Commission will have their continuing benefits paid through the Executive Committee and the \$250,000 balance of Commission assets will go to the SBC Operating Budget reserve to aid in defraying these costs.

The 1996-1997 FY budget for the Education Commission called for an annualized Cooperative Program Allocation of \$493,000. No future CP allocation is needed for ministries formerly performed by the Education Commission.

#### STEWARDSHIP COMMISSION

On March 20, 1997, the trustees of the Stewardship Commission adopted the Articles of Merger with the Executive Committee which cause the dissolution of the Commission effective June 19, 1997.

Of the nineteen employees of the Stewardship Commission, five have been hired by other Baptist agencies, six have found employment elsewhere, five are retiring, and three are currently seeking new employment. The cost of severance benefits totals approximately \$290,000. Other costs of restructuring to the Stewardship Commission are about \$9,000. All of these expenses were paid from current assets and required no additional allocations from the Convention. Medical benefits for retirees of the Commission will be paid by the Executive Committee and the \$250,000 balance of Commission assets will go to the SBC Operating Budget reserve to help defray these costs.

The 1996-1997 FY budget of the Stewardship Commission called for an annualized CP allocation of \$488,000. The Cooperative Program Promotion ministry of the Stewardship Commission which has been assigned to the Executive Committee has a 1997-1998 CP Allocation request of \$370,000. The Sunday School Board which assumes the Stewardship and Capital Fund-Raising ministry of the Stewardship Commission receives no Cooperative Program allocation for this ministry.

#### HISTORICAL COMMISSION

All legal steps have been taken by the Historical Commission board to effectuate the cessation of the Historical Commission ministries and place the Southern Baptist Historical Library and Archives (SBHLA) under the direction of the Council of Seminary Presidents (CSP). The CSP will hold its initial board meeting in June 1997, to adopt necessary resolutions for operation of the corporation.

Of the three employees of the Historical Commission who are being severed, two are retiring and one is seeking new employ-

**September  
1993**

**Program and Structure Study Committee Approved**

ment. Total cost of restructuring to the Historical Commission, including severance benefits, is approximately \$91,000. All of these expenses were paid from current assets and required no additional allocation from the Convention. Medical benefits for Commission retirees will be paid by the CSP and the \$60,000 balance of Commission assets will help defray these costs.

The 1996-1997 FY budget for the Historical Commission calls for an annualized CP allocation of \$500,000. The SBHLA is requesting a 1997-1998 CP allocation of \$359,000.

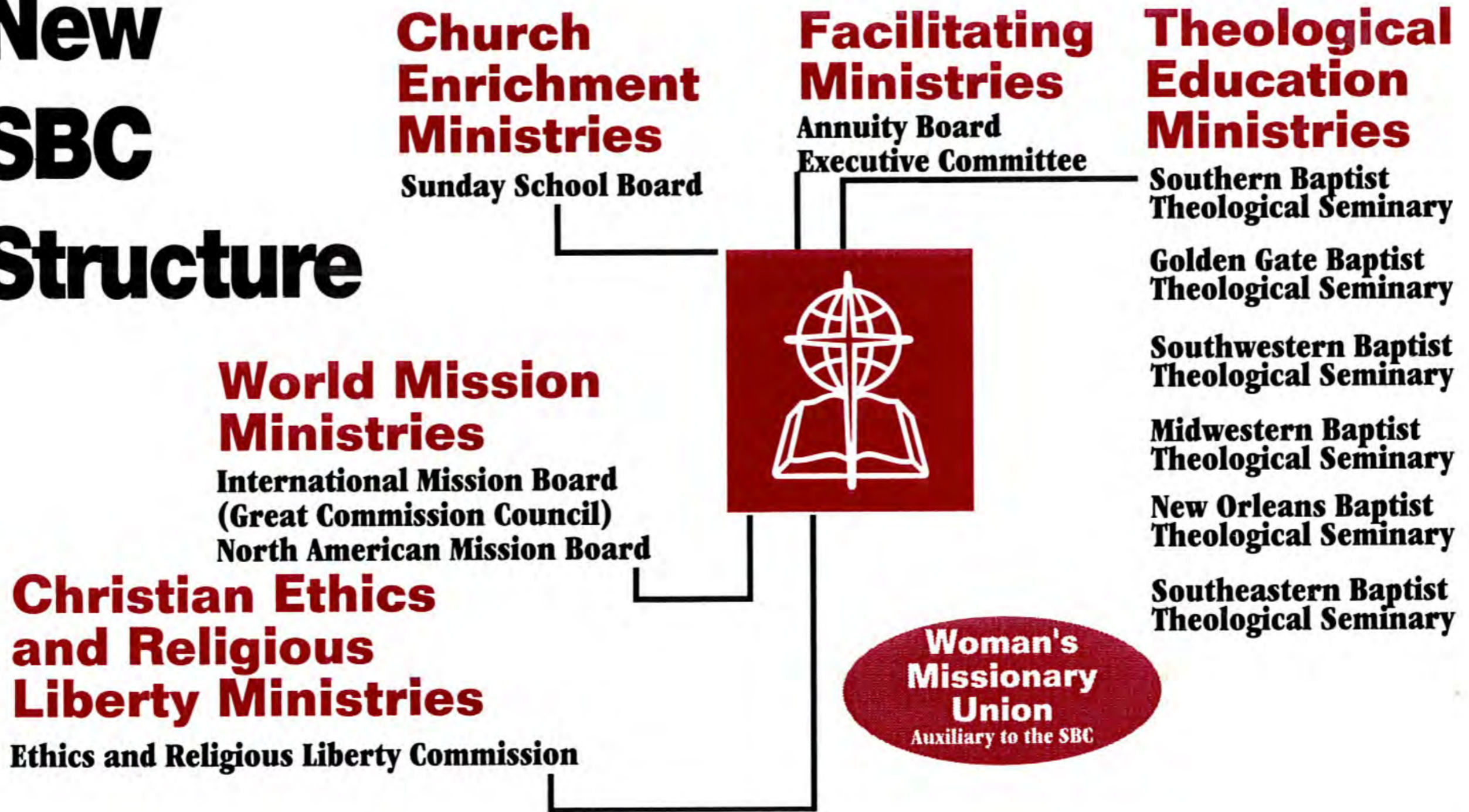
**SOUTHERN BAPTIST FOUNDATION**

The ministry of the Southern Baptist Foundation (SBF) has been assigned to the Executive Committee. The new board of trustees has been elected by the Executive Committee and all documents have been approved by the SBF board necessary to effectuate the transfer of SBF to the Executive Committee as a subsidiary corporation effective June 19, 1997 using the same

# Old SBC Structure



# New SBC Structure



**June  
1995**

**Covenant for a New Century Adopted**

corporate identity rather than actual dissolution. The Southern Baptist Foundation has incurred no costs and no employees are being severed due to restructuring. The 1996-1997 FY budget of the SBF calls for an annualized CP allocation of \$294,000. The 1997-1998 CP allocation request for the SBF as a part of the SBC Operating Budget is \$296,000.

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### SOUTHERN BAPTIST COMMISSION ON THE AMERICAN BAPTIST SEMINARY

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The Southern Baptist Commission on the American Baptist Seminary (SBCABS) ceased existence in September 1996. There were no costs of restructuring and the Commission had no employees. A final grant of \$165,000 was paid to the American Baptist Seminary from the 1996-1997 SBC Operating Budget. The 1995-1996 CP Allocation for the SBCABS was \$262,000. No CP expenditures are required in the future.

## II. STATUS OF NAMB PREDECESSOR ENTITIES

The following is a summary of the status of the NAMB predecessor entities as of June 19, 1997, with regard to legal, personnel, financial, and ministry implications.

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### BROTHERHOOD COMMISSION

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The Brotherhood Commission trustees have approved all legal documents necessary to merge the Brotherhood Commission into the new NAMB. Most of the ministries of the Brotherhood Commission will continue under the auspices of NAMB (eg., missions education, disaster relief, etc.); however, they will be reshaped according to NAMB strategy, structure, and priorities.

As of June 19, 1997, sixty employees of the Brotherhood Commission will have resigned or been severed. Of these, twenty-four have found new employment (three with other Baptist agencies), three retired, and thirty-three are seeking employment. Of these last thirty-three, most are working for the Brotherhood Commission through June 19, 1997. Fourteen other Brotherhood Commission employees will work for NAMB.

The severance cost paid from Brotherhood Commission assets, as of June 19, 1997, is \$527,000. A balance of \$329,000 will be paid by NAMB after June 19, 1997. Other restructuring costs paid by the Brotherhood Commission are \$46,000.

A contract for the sale of the Brotherhood Commission property in Memphis, Tennessee, for the amount of \$1.2 million has been signed. When the sale is closed, a cash balance of approximately \$1 million will go to NAMB in the merger.

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### HOME MISSION BOARD

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The directors of the Home Mission Board (HMB) have adopted all legal documents necessary to merge the HMB into the new NAMB effective June 19, 1997. The varied ministries of the HMB will be performed under NAMB's direction although reshaped by NAMB's strategy, structure, and priorities.

As of June 19, 1997, ninety-eight of the HMB's approximately 350 employees were severed. Of these, one has been hired by another Baptist agency, eighteen have found employment elsewhere, twenty-nine have retired, and fifty are still seeking employment. Of these last fifty, most are scheduled to work through June 19, 1997. Two hundred and seventeen HMB employees will remain with NAMB.

Severance payments for HMB as of June 19, 1997, are \$162,000 with a balance of \$766,000 to be paid by NAMB after June 19, 1997. Other restructuring costs are \$90,000. It is anticipated that cash reserves which will go to NAMB as of June 19, 1997 will be \$57 million.

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### RADIO & TELEVISION COMMISSION

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The trustees of the Radio & Television Commission (RTVC) have adopted all legal documents necessary to cause the RTVC and all of its subsidiaries to become subsidiaries of the NAMB. The varied ministries of the RTVC will be performed under NAMB's direction although reshaped by NAMB's strategy, structure, and priorities. The operations of the RTVC will continue to be housed in Fort Worth, Texas.

A total of thirty RTVC employees have been severed due to restructuring. Of these, one has been hired by another Baptist agency, five have found employment elsewhere, two have retired, and twenty-two are currently seeking employment. Of these last twenty-two, most are working for the RTVC until June 19, 1997. Sixty-nine RTVC employees will remain with NAMB.

Severance costs for the RTVC paid by June 19, 1997, are \$51,000 with a balance of \$181,000 to be paid by NAMB after June 19, 1997. Other restructuring costs are \$200,000. RTVC has an indebtedness against its property of approximately \$1.5 million. It is anticipated that cash reserves which will go to NAMB as of June 19, 1997 are \$1,000,000.

## III. STATUS OF NAMB ORGANIZATION

The preponderance of the work of the ITF has been related to the creation of the NAMB. A unique arrangement for Southern

**September**  
**1995**

**Implementation Task Force Appointed**

Baptists has been employed in this endeavor. Since no entity called NAMB existed and since it had no board of trustees to direct its work, the Executive Committee on behalf of the Convention asked the ITF to prepare NAMB for commencement of operation. Although there remains much to do after June 19, 1997, the process of creating NAMB has, in the opinion of the ITF, gone remarkably well. The existing agencies slated for merger in NAMB have given their full cooperation in the processes of decision making which has allowed the transition to take place in a timely and efficient manner.

The ITF was aided by numerous persons in the SBC in the process of creating NAMB. Some of the vital activities were:

- a two-day retreat near Atlanta, Georgia, attended by a cross section of about fifty Southern Baptist denominational leaders, pastors, and others for the purpose of developing the vision, strategy, and structure of the NAMB which resulted in identifying mega-cities, youth, ethnics, and college as the four key areas for concentrated evangelism and church planting;
- a two-day meeting in Atlanta, Georgia, with the ITF, PSSC, and the officers of the Executive Committee to discuss the implications of restructuring on the CP Allocation process;
- an information and prayer meeting held in Dallas, Texas, in February 1997 with the potential nominees for the initial trustees of NAMB to begin praying for the start-up of the new agency; an overnight meeting with the same group in Atlanta, Georgia, in April 1997 to hear a report from the Incorporators on the presidential nominee for the NAMB and to prepare for the NAMB organizational meeting scheduled for June 19, 1997;
- meetings of an *ad hoc* committee of state convention executives and others to study the Cooperative Agreement process and provide information to the new NAMB management; and
- the work of the Incorporators in searching for a nominee for NAMB president and preparing for NAMB's organizational meeting.

Of significant importance was the work of the Logistics Transition Team (LTT), chaired by Jack B. Johnson, president of the RTVC. This group was appointed by the ITF and was made up of nine staff members of the Radio & Television Commission, Brotherhood Commission, and the Home Mission Board. Coordinating with the ITF, they involved other employees of the three agencies in over ninety workgroups in developing and implementing action plans to prepare for the transition to the NAMB.

A few of the tasks addressed by the workgroups were personnel issues such as the preparation of travel policies, employee

benefits programs and the employee handbook; legal issues such as existing contracts of the three agencies (over 300) which will pass into NAMB and subsidiary corporations; business services issues such as merging computer and payroll systems, accounting systems, and warehousing and distribution procedures; communication issues such as publications, the Internet, and broadcasting.

A tremendous contribution was made by the various employees who assisted the LTT in the scores of tasks that were undertaken in this transition. It would have been impossible for the NAMB to begin operations without the labor and cooperation of the management and staff of the agencies involved.

The ITF also appointed a Communications Team which began in October 1997 preparing and distributing information through a regular newsletter to the employees and trustees of the Radio & TV Commission, Brotherhood Commission, and Home Mission Board. Twenty-eight issues of the newsletter were produced.

Also, SBC attorneys Guenther, Jordan, and Rogers gave needed counsel to the ITF and the Incorporators and prepared necessary documents for the creation of NAMB. They also reviewed recommended personnel policies, severance agreements, existing contracts, trust agreements with state foundations, and many other details requiring legal expertise and disposition.

#### A. Structure

After months of study, the ITF proposed an organizational structure composed of five major groups each to be headed by a vice president. The intent is for NAMB to operate in a "matrix" style in which the emphasis is on integration of personnel and resources across organizational lines rather than the traditional hierarchical style where each unit operates more independently and along a clearly defined and more rigid chain of command. It is believed that this model will enhance teamwork, shared resources and expertise, rapid response, flexibility, and creativity, thus improving both effectiveness and efficiency. The key processes of NAMB will be Church Planting and Evangelization. These two groups will be supported by the other three: Strategic Planning and Mobilization, Media and Missions Education, and Businesses Services. The corporate employee total for NAMB start up is approximately 365. This compares to a total of 530 employees, when fully staffed, of the three predecessor agencies.

#### B. President

The 1996 SBC in adopting the NAMB charter, elected thirteen Incorporators and assigned them, as one of their duties, the task of recommending to the trustees of the NAMB at their organizational meeting on June 19, 1997 a nominee for president of NAMB. The Incorporators, chaired by C. B. (Bill) Hogue, have

**June 11,  
1996**

**ITF Reports Transition Plan to SBC**

announced their intention to recommend Robert E. (Bob) Reccord, senior pastor of the First Baptist Church, Norfolk, Virginia for this position and, in fact, have presented Reccord in an informal meeting to those persons to be nominated as NAMB trustees at the 1997 SBC. If elected, Reccord will begin service by July 1, 1997.

**C. Organizational Meeting**

The organizational meeting of NAMB is scheduled for June 19, 1997, at 1:30 p.m. in Dallas, Texas. At that time, the trustees who have been elected on June 17, 1997 by the SBC will be called to order by the chairman of the Incorporators. The board will act to approve the Articles of Incorporation which have been adopted by the SBC in June 1996 and filed with the Secretary of State in Georgia. They will act to approve the various merger documents bringing the Brotherhood Commission, Home Mission Board, Radio & Television Commission and their subsidiaries into NAMB. They will be presented with bylaws of the corporation prepared by the ITF and the Incorporators for their consideration. After bylaws are adopted, the board will hear a report from a nominating committee of the Incorporators concerning officers of the board. Upon election, the new chairperson of NAMB will preside over the balance of the meeting. The board will consider various recommendations and resolutions which will cause NAMB to be fully and legally operational immediately. Those actions will concern such things as NAMB's June 19, 1997 through December 31, 1997 budget, a Committee Structure and Committee assignments, banking and insurance resolutions, the election of a president, the creation of vice president positions and election of any vice presidents recommended by the president, personnel policies and salary administration, and so forth. At the end of the meeting NAMB will be functioning under the direction of its board and administration and the Incorporators will have completed their service.

**D. Budget**

The budget recommendation for June 19, 1997 through December 31, 1997, not including restructuring expenses, is approximately \$50.7 million. This compares to an aggregate projected budget of the three predecessor agencies for the corresponding period (had restructuring not occurred) of approximately \$54 million.

Restructuring costs to NAMB not including those already noted above for the three predecessor agencies are estimated at \$1.9 million. This amount is for relocation expense for employees who are moving to Alpharetta, Georgia, architectural fees, remodeling, printing, signage changes, early retirement benefits, etc. It is anticipated that all of the restructuring expenses associ-

ated with the creation of NAMB will be paid from assets from the three predecessor agencies within the 1997 calendar year.

A 1998 budget for NAMB has not been developed in detail but it is anticipated that NAMB will have revenues in 1998 of \$106 million from Cooperative Program, Annie Armstrong Offering, and all other sources. NAMB will receive 22.79% of CP allocation for FY 1997-1998 as compared to the aggregate percentage of 24.15% in the last full CP fiscal year of the three predecessor agencies. NAMB should have approximately \$7 million in reduced expenses in 1998 due to restructuring.

**IV. OTHER CHANGES**

The Covenant for a New Century called for name changes to two existing agencies. The trustees of the Foreign Mission Board and of the Christian Life Commission have each approved amendments to their individual Articles of Incorporation which cause their names to be changed to The International Mission Board of the Southern Baptist Convention and The Ethics and Religious Liberty Commission of the Southern Baptist Convention, respectively. The amended Articles of Incorporation will be acted upon by the Executive Committee and the Southern Baptist Convention in June 1997.

The Covenant for a New Century also mandates that SBC work in Canada will move from the oversight of the Foreign Mission Board to NAMB. Officials of the Foreign Mission Board, Home Mission Board, and Canadian Southern Baptists have worked with ITF to transfer ministry support from the Foreign Mission Board to NAMB.

**V. SUMMARY OF PERSONNEL REDUCTION**

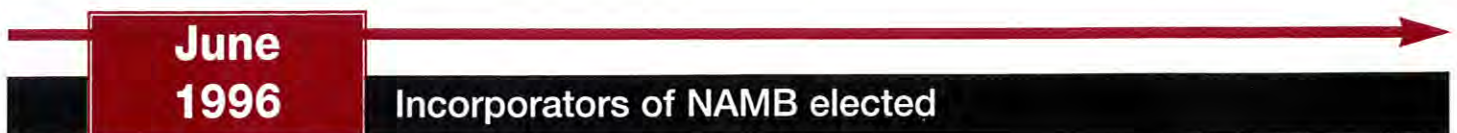
The personnel reduction in the restructuring is 217. Of these, twenty-three have been hired by other Baptist agencies, forty-two by other employers, forty-two have retired, and 110 are currently seeking new employment. The agencies are providing severed employees with outplacement assistance. The severed employees received from four weeks to six months salary and medical coverage depending upon tenure.

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**PERSONNEL REDUCTION**

<b>Total Reduction .....</b>	<b>217</b>
<b>Hired by other Baptist agencies .....</b>	<b>23</b>
<b>Hired by others .....</b>	<b>42</b>
<b>Retired .....</b>	<b>42</b>
<b>Currently seeking new employment .....</b>	<b>110</b>

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**VI. COST/BENEFIT ANALYSIS**

(The financial figures used throughout this report are estimates and not audited amounts. Audited figures for all SBC agencies are available each year in the *SBC Annual*).

The Transition Plan for the Covenant for a New Century presented in June 1996 by the ITF contained a cost benefit/analysis which included projected expenses and savings associated with the restructuring process. The conclusions were estimates based on research by consultants Coopers and Lybrand and were divided into three areas:

- General expenses of restructuring (ITF) estimated at \$800,000.
- Benefits associated with the dissolving entities estimated at \$1 million/year for five years (the costs of restructuring were not estimated).
- Costs/benefits associated with NAMB were a one-time restructuring cost of \$4.1 million-\$5.7 million and a five-year operating savings of \$30-37 million.

**A.** The approximate general expenses of restructuring are expected to be \$970,000 including consultants, legal counsel, travel for ITF and the Incorporators, publicity, printing, etc. These expenses have been covered out of the SBC Operating Budget reserve and are scheduled to be reimbursed during the next fifteen months.

**B.** As noted above, all restructuring costs associated with the dissolving agencies are approximately \$716,000. Due to early retirements, attrition, and effective transition planning, all of these expenses were paid from current funds previously allocated for general operations of the agencies. The SBC owes a debt of gratitude to those who carefully administered these funds so as not to require additional allocations to cover expenses. No additional costs of restructuring are anticipated. Medical benefits for retirees which will be paid in part from remaining assets by the successor corporations were obligations which would have existed even with no restructuring.

Estimated cash balances after dissolution and disposition of funds are as follows:

- Southern Baptist Commission on the American Baptist Seminary: \$40,000 to SBC Operating Budget reserves.
- Stewardship Commission: \$250,000 to SBC Operating Budget reserves for transferred liabilities.
- Education Commission: \$250,000 to SBC Operating Budget reserves for transferred liabilities.

- Historical Commission: \$60,000 to Council of Seminary Presidents reserves for continuing liabilities.
- Southern Baptist Foundation: no transfer of funds.

The \$1 million/year for five years savings should be realized as predicted and be available for reallocation through the CP budgeting process.

**C.** The costs/benefits associated with NAMB are estimated as follows:

- The restructuring costs, as anticipated, will be \$4.3 million. Over \$1 million of this amount will have been paid out of current year unexpended operating funds prior to June 19. It is anticipated that the balance of the restructuring costs will be paid in 1997. NAMB management will utilize a combination of unexpended budgeted funds made available by reduced expenses and operating reserves, as they deem prudent, in order to pay the balance of the restructuring costs.
- As noted above, the 1998 expenses for NAMB should be approximately \$7 million less than the expenses would have been for the three predecessor agencies. This amounts to \$35 million in reduced expenses over five years. In the months ahead, NAMB leadership will develop its plan for directing those resources to strategic frontline missions endeavors.

**D.** The Transition Plan of 1996 estimated a net savings after five years of \$34-41 million when compared to operating costs for a corresponding period had restructuring not taken place. It appears that this level of savings will be achieved as restated below (five year amounts):

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• <b>Dissolving Agencies</b>	<b>\$ 5 million</b>
• <b>NAMB Related Agencies</b>	<b>\$35 million</b>
• <b>Less One-Time Costs</b>	<b>(\$ 6) million</b>
<b>Total Five-Year Savings</b>	<b>\$34 million</b>
.....	

**E.** Of the \$8 million revenue from reduced expenses due to restructuring in FY 1997-98, the Executive Committee is recommending that approximately \$3 million be distributed among the Ethics and Religious Liberty Commission, the six seminaries, and the SBC Operating Budget (see the 1997 *Book of Reports*, page 38). The balance of this revenue from reduced expenses for 1997-98 (approximately \$5 million) is in the NAMB allocation. No decision has been made on future allocations; however, the Executive Committee is studying the budget process with a view to recommending distribution with a missions priority.

**VII. COMPLETION OF THE IMPLEMENTATION OF THE COVENANT FOR A NEW CENTURY**

The ITF believes it has fulfilled its charge from the Executive Committee and the SBC and requests to be dissolved effective June 19, 1997. The ministries will have been transferred at that time and the respective boards of trustees, including the new NAMB, are authorized and positioned to carry out the ministries assigned to them. The monitoring and reporting functions through the year 2000 mandated by the Covenant will be performed by the Executive Committee and its staff as they coordinate with the agencies of the Convention.

**CONCLUSION**

The 1996 Transition Plan stated, "The Executive Committee and the ITF affirm the goals of the Covenant for a New Century and are convinced that, by God's grace, they are attainable, workable, and full of promise." The intervening year has only served to deepen the confidence and conviction that this process of restructuring has prepared the SBC to enter the 21st century better equipped and positioned than ever to take the gospel to the world. The ITF is grateful for the opportunity to serve the Lord and Southern Baptists in these months and, should the Lord tarry, looks forward with anticipation to the future of the Southern Baptist Convention. May the Lord Jesus Christ find us faithful and use us mightily in His kingdom "so that all nations might believe and obey him" (Romans 16:26).

Respectfully submitted,

**The Implementation Task Force of the Executive Committee of the Southern Baptist Convention**

**John O. Yarbrough, Chairman**



John O. Yarbrough



Michael S. Hamlet



Rudy A. Hernandez



C. B. (Bill) Hogue



Sarah O. Maddox



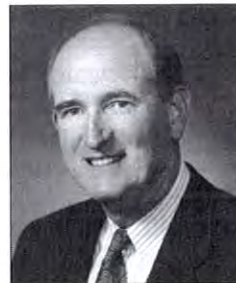
T. C. Pinckney



Robert E. (Bob) Reccord



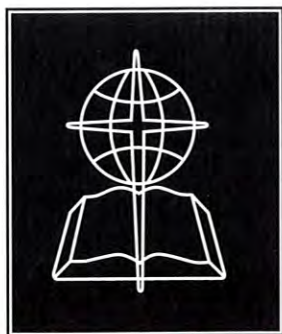
Joe H. Reynolds



Theodore (Ted) R. Warren



Donald (Don) H. Wills



*Staff to the Implementation Task Force:*

*David E. Hankins, Vice President for Convention Policy, Executive Committee of the Southern Baptist Convention*

*Executive Committee of the Southern Baptist Convention:*

*Morris H. Chapman, President and Chief Executive Officer*

*Ronnie W. Floyd, Chairman*

*James P. Guenther, Legal Counsel*

**June 19,  
1997**

**Covenant for a New Century Ministries in Place and Functioning**