

Meetings focus on insurance issues

By DR. JOAN GRAY LABARR
Editor

When the lay and clergy members of the June 4-7 2006 North Texas Annual Conference consider the Property and Liability (P&L) Insurance Program legislation, they will focus on an issue that affects every church and every member. The P&L insurance recommendation comes as the result of a thorough study by a 2004-05 Joint Task Force of the NTC Council on Finance and Administration (CFA) and Board of Trustees (BOT).

The study concludes that a conference-wide P&L insurance program covering all NTC churches is needed and recommends the NTC secure this coverage through the United Methodist Property & Casualty Trust (PACT). The task force, chaired by CFA vice chair Scott Smith, is convinced that PACT offers significant advantages with the potential to protect all churches in case of property losses or issues leading to liability claims.

When Bishop Rhymes H. Moncure, Jr. appointed the Task Force in 2004, the conference acknowledged P&L insurance coverage as a critical issue. In 2000 an earlier task force, CFA support, considered a conference-wide program and sent out a request for proposal to a number of carriers. No insurance company submitted a quote.

The new Task Force initiated another survey to which 164 of the 325 churches and fellowships responded. The results generated great concern. Of the churches reporting, 71 percent had no sexual misconduct liability (SML) coverage and 98 percent had no Employer's Liability Insurance (EPLI).

Meetings Held

During the month of February, Irene Howard, PACT chief executive officer, was part of a four-person team leading meetings in all six NTC districts and for several leadership groups. The team included Task Force chair Scott Smith; Rev. L. Marvin

Guier, III, NTC Director of Administration/Treasurer/Benefits Officer; and Jim Howard from the PACT Service Center.

Howard, who is a former General Counsel for the UMC, told the groups that the ramifications of the NTC situation are potentially devastating. She pointed out that two conferences have been financially devastated by multi-million dollar legal judgments in the past year.

Rev. Fred Durham, Sherman-McKinney District Superintendent, said, "This is one of the most important issues we have dealt with in a long time. Churches are asking for help with escalating rates and difficulties getting coverage. I believe wholeheartedly in this plan, but it is up to all of us to decide."

The first of the district meetings was held at First UMC, Sherman, on Feb. 15. A major goal of the meetings was to address two important questions:

(1) What advantage does a conference-wide, property and liability insurance program have for NTC churches?

(2) What advantage does PACT have as the insurance pro-

vider for NTC churches?

Addressing question (1), Howard said advantages include:

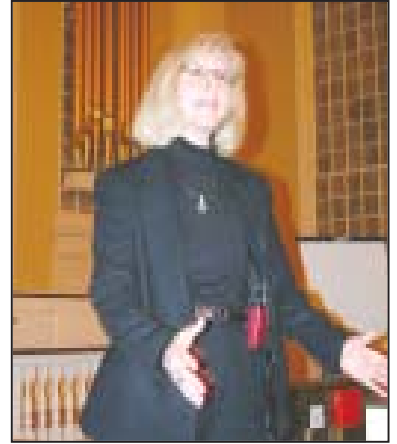
- Every church is insured.
- Every church has adequate coverage.
- Costs will be stabilized in early years.
- Costs will be reduced over time.

In regard to question (2), she said:

- PACT is not-for-profit, annual conference owned.
- Dollars returned to the annual conference and its local churches will come from a portion of accumulated surpluses.
- Traditional insurance expenses, such as commissions, will be returned.

Issue of Premiums

In making the recommendation, the Task Force concluded that based on NTC sample data, churches can expect that premiums will be no more than



Irene Howard, PACT CEO, explains advantages of the UMC property and liability insurance at the Sherman-McKinney District meeting in First UMC, Sherman.

what they are presently paying and that they will have better coverage for their money. The premium will include the required capital contribution as an owner, and there will be a projected cost savings after the first five years.

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C. C. 'Young' at heart through learning, cultural arts

By DR. JOAN GRAY LABARR
Editor

C.C. Young, a Dallas multi-purpose retirement center with enduring United Methodist roots, is known as a community "where the spirit is ageless."

Nowhere is this more evident than in the Learning and Cultural Arts Center, an innovative program, which will one day be housed in a new facility that will include a variety of arts activities, a small theater, community room, gallery, classrooms – including computer learning areas – and a fitness room. The building will have worship space in a new chapel and fellowship space in a cozy café.

The studio to house the recording and editing equipment for campus-wide video program-



Ken Durand, C.C. Young president, explains his conviction that "the spirit is ageless."

ming will make sure that even residents who cannot come to the center will not be left out.

The Learning and Cultural Arts Center is billed as the centerpiece of C.C. Young's Vision and mission. Nancy Ann Hunt, who co-

chairs "The Spirit is Ageless" Capital Campaign Honorary Support Group along with her husband, Ray Hunt, says, "We are totally committed to this. This will happen! It will serve as a model for others to follow as well.

The campaign will fund other vital improvements to the campus on West Lawther Drive near beautiful White Rock Lake. These include modernization of the Lawther Point Health center and a new kitchen facility, which will be incorporated into a new residen-

tial living building. That building, which is not part of the capital campaign, is scheduled to begin construction in March 2008.

Ken Durand, president and CEO, sees these plans as integral to the vision of the institution. "Our vision is a community, even a world, where older people are given high value, where all of life is valued, especially the aging.

Citing his mentor, the late Rev. D.L. Dykes, longtime pastor of First UMC, Shreveport, LA, Durand declares that all creativity has its origins in the creativity of God, a deep truth that motivates the drive to facilitate efforts to help people come in touch with their own creativity.

"We expect people to be creative even with the inevitable limitations that come with age...If we look at life as devel-

opment, rather than aging, the early part of life is filled with increments, childhood, adolescence, adulthood, middle age, then the phase of senescence, or aging" Durand explains.

He draws a schematic, paralleling adolescence and senescence, both being times of sensory changes. Both ages include operating with limitations, and both offer the promise of development. "People can do great things in senescence, if they focus not on what's lost, but what's left," he said.

"We must move to greater acceptance, to see older people as resources, rather than as a burden. Older people offer great assets, and if society withdraws value, we will devalue ourselves

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The only exception would be a general market or catastrophic experience increase that would happen with current insurance carriers as well.

"It's the only way we can guarantee all our churches can get insurance. This way the rest of the conference makes sure that all churches can obtain the property insurance they need, other churches have the benefit of getting insurance at a lesser price, and all have the assurance that every church is protected from a liability standpoint," Dr. Guier explained.

Howard explained that the big PACT vision is that some day all 63 conferences will see PACT's value and come in. "At present 36 conferences are like North Texas and Louisiana with no coordinated insurance program," Howard said. "We are paying out significant dollars that we could reclaim for ministry. We are not against for-profit companies, but when we are struggling to keep money directed toward ministry, we can't afford to neglect an opportunity to save offering plate dollars," she said.

Howard has a name for the day when all conferences benefit from PACT, terming it an "Emmaus" experience. "It's a way to leave a legacy to the church," she said.

Katrina Test

Though no one would have ever anticipated or desired such a circumstance, PACT had the opportunity to prove itself as a ministry in its first year of operation. The Mississippi Conference had opted in before Katrina struck on Aug. 29, 2005, ravaging the Gulf Coast. The PACT team sprang into action immedi-

ately, helping the conference in strategic ways, including:

- Identifying clergy of destroyed churches and helping the bishop and cabinet get them the resources needed to return to help their churches begin rebuilding.
- Partnering with the United Methodist Committee on Relief to provide temporary housing for clergy.
- Offering salary and benefits for clergy who no longer had worshipping congregations to provide support.

In the first ten days after Katrina, PACT wrote a \$1.3 million dollar check that the Mississippi Conference used to meet immediate needs. "No other insurer could do this," Howard said.

All in all, Katrina left PACT with 386 claims, \$21 million in losses (largely born by PACT's reinsurer) and \$1 million paid from the PACT loss fund. Amazingly, PACT paid its share without using surplus dollars.

This reality also answers one of the questions that came up at the meetings. What happens if there is a big claim before the surplus has accumulated. Howard explains that the reinsurance company with which PACT has a contract pays the excess. At present PACT continues to contract with Zurich as its reinsurance partner.

The NTC is already a member of PACT for conference policies. The proposed resolution would extend PACT to all congregations. The legislation reads:

"Be it resolved that the NTC establish a conference-wide property and liability insurance program as owner of PACT effective January 1, 2007." This means that:

- All churches, fellowships, camp and retreat centers, and other conference ministries will purchase property and liability insurance through PACT, which will be administered by the NTC Office of Administration and the PACT Service Center.
- Ministries and programs for which one of the entities named above is responsible or has potential liability (i.e., extension ministries) are included.
- A standing joint committee of the BOT and CFA shall oversee the program and report regularly to the full BOT, CFA, and Cabinet.
- Churches, fellowships, and other ministries named in the resolution will enter PACT on January 1, 2007, and will be helped in securing return of any unearned premium from current carriers
- Those churches with renewals between now and January 1 may choose to enter PACT early on a voluntary basis.

Dr. Guier says that NTC churches will soon receive a mailing with further information including the opportunity to receive an indication of premium based on 2006 schedules if they provide the necessary information. An all-church mailing is planned for the near future, and downloadable materials and forms will be posted on the www.ntcumc.org website as soon as they are available.

As annual conference members prepare to make this critical decision, Dr. Guier and the team invite questions and feedback from NTC congregations. Please call 972-490-3438, 800-815-6690, or e-mail: guier@ntcumc.org.



Scott Smith, chairman of the Joint Task Force of the NTC Council on Finance and Administration, and the Board of Trustees.

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C.C. Young ...

if we do not value the aging, we will all pay the price."

Eight years ago C.C. Young launched a program called Art is Ageless, which offers persons 65 and over an opportunity to share their special God-given talents.

Once a year the Art is Ageless event showcases exhibits of creative arts by older adults. The 2006 Art is Ageless experience - including the exhibit, award ceremony, and reception - will be held April 8, from 2:00 - 3:30 p.m. at the Dallas Children's Theater, Rosewood Center for Family Arts, 5938 Skillman Road, Dallas.

C.C. Young and the Rosewood Center have a collaborative relationship and partnership, says Dee Wadsworth, director of the Learning and Cultural Arts Center.

The art will be on display April 5-8 in the theater's Hall Gallery. Entries will range from hand crafts, including sculpture, miniatures, and jewelry, to paintings, photography, other visual arts, and writing.

The collaboration between C.C. Young and the children's theater is one example of numerous church and community collaborations. These include bringing the generations together to the mutual benefit of all concerned. Another example is the participation of children who are enrolled in Suzuki International, a program that teaches even very young children to play the violin and other string instruments. The Suzuki children participate in Art is Ageless and other special activities.

Paul Landefeld, a Suzuki International instructor, also leads the C.C. Young Music Appreciation initiative "Music Matters" as a part of the Learning and Cultural Arts Center programming. Other offerings include classes in memoir writing, con-

ducted by Dr. Billy Bob Hill; continuing education classes, held in collaboration with Eastfield College; SeniorNet of Dallas, computer lab and training; AARP "Safe Driver" classes; and a variety of other offerings to expand the mind and spirit.

Durand regards these classes and the future Learning and Cultural Arts building among the assets to be shared with the community. "C.C. Young is a gift to the community. When the strategic plan developed in 1997 is complete in 2010, our next challenge will be outreach. We will have more people coming here, identifying them out in the community and offering them access to services we are going to provide," Durand said.

Another example of community outreach already underway is the off-site program for a senior independent living facility for low income seniors to be constructed on a three acre site donated by Umphress Road UMC in southeast Dallas. Rev. Levy Laguardia is pastor of the congregation, which is a center for senior programming.

Richard Stanford, former NTC lay leader, leads this project, which has received a \$4 million grant from the Department of Housing and Urban Development (HUD). Durand says that this HUD grant is the only one of its kind in the North Texas region in the last two years.

For more information on C.C. Young's expanding ministries and ongoing "The Spirit is Ageless" Capital campaign, please call Ken Durand, 214-827-8080, e-mail: kdurand@ccyoung.org.

For more information on the Learning and Cultural Arts Center, please call Dee Wadsworth, 214-841-2834, or e-mail: dwadsworth@ccyoung.org.

A Short Course in Muslim Faith and Values

The NTC Ecumenical Ministry Team invites you to attend a free workshop led by Dr. Robert Hunt

April 21 • 8:30 am - 4:00 p.m.
Northaven UMC, Dallas

Session I - Varieties of Muslim Faith in the One Religion of Islam - the History of Muslim Civilization
Session II - Basic Muslim Beliefs and Practices
Session III - Muhammad and the Qur'an
Session IV - Islam Law and Politics

Optional box lunch \$6

For more information or to RSVP, please call 972-231-1005, e-mail: alicecoder@sbccglobal.net



Dr. Robert Hunt, Director of Global Theological Education, Perkins School of Theology, SMU, Dallas

Folsom award honors Nancy Ann Hunt NTC *circuit* 5A

Nancy Ann Hunt, member of Lovers Lane UMC, Dallas, and long-time philanthropist, was honored with the first Robert S. Folsom Leadership Award Feb. 24 at Dallas' Westin Galleria.

Methodist Health System Foundation presented the award at the benefit dinner. Foundation president and CEO April B. Box said she raised more than one million dollars, "to support Methodist Health Systems help Methodist show love for Nancy Ann Hunt."

She noted the Foundation presents the award to recognize individuals who demonstrate a commitment to community leadership emulating the achievements of Robert S. Folsom and that recipients are selected for their accomplishments in making a lasting, positive change in the Dallas community while inspiring others to follow in their paths.

Linking Methodist System hospitals' ministry to that of the church, Box said that the Methodist Dallas and Charlton crosses are prominent architectural elements that mark the facilities as symbols of health, hope, and healing.

Southern Methodist University president Dr. R. Gerald Turner welcomed guests gathered in a ballroom that was filled to capacity, despite the season's heaviest rainstorm. "Tonight, a great individual and a great institution are paired," Dr. Turner said. Dr. Turner noted that the Hunt Leadership Scholars at SMU have a big impact on campus life as they learn to be leaders in society.

Former first lady Barbara Bush offered a welcome via video. She praised the honoree for her "steadfast devotion and unceasing work ethic."

"We honor an exceptional person whose efforts make a difference in the Dallas community. Nancy Ann lends more than her name and financial support. Those who cannot advocate for themselves find a champion in Nancy Ann Hunt," Mrs. Bush declared.

NTC Bishop Rhymes H. Moncure, Jr., presented the invocation. The evening's entertainment included a musical tribute by the Suzuki group from Talent Education Studios, directed by Paul Landefeld. The Suzuki children are also participants in the Art is Ageless initiative at C.C. Young Retirement Center, another one of Mrs. Hunt's special interests.

Rev. Don R. Benton, NTC retired, longtime pastor at Lovers Lane UMC, Dallas, introduced a moving video tribute. Noting Mrs. Hunt's legacy of generosity, he said, "You are one of the very rare individuals who looks beyond service to self." Dr. Benton described some of her many interests, ranging from outreach to newborn babies to seniors in their eighties and nineties.

The video tribute, *Nancy Ann Hunt, the Lamplighter*, traced the story of her life. The native of Kansas City, MO, came to Texas to enroll in SMU, where she met her future husband, Ray, and developed into an individual known as a champion for those who have no champion.

In her own remarks Mrs. Hunt recalled her pride as a young girl with a "brand new" official Girl Scout flashlight and how it gave her a sense of empowerment as she took on one of her first leadership roles – flashlight leader on a dark night. The flashlight leader had the responsibility to find the path first, and then lead the others, as the counselor followed in the rear to make sure no one was left behind. "Night after night, each of us in Tent Three learned to be responsible for each other," she said.

Using the story of the flashlight leader as a metaphor for leadership, Mrs. Hunt challenged the audience to be aware of the sick, poor, homeless, abused, elderly, always keeping the light on those in need. "All of us are capable of leading," she said, offering the reassurance of the Heavenly Counselor who calls out, "I need a flashlight leader," and her conviction that "all nights can be lighted, even the darkest ones."

Pete Schenkel, chairman of the Methodist Health System



Nancy Ann Hunt greets guests at the reception preceding the Folsom Award Banquet.

Board of Trustees, and Howard M. Chase, president and CEO, presented the award.

Other program participants included Dr. Kenneth H. Cooper, chairman of the 2006 Roberts Folsom Leadership Award and

founder and president of Aerobics center; June Hunt, sister-in-law of the honoree and founder and CEO of *Hope for the Heart*; and the flag bearers from Boy Scout Troop 25, Custer Road UMC, Plano.

'Eggstravaganza' at Oak Lawn UMC

By JOHN A. LOVELACE
Special Correspondent

It's the only Easter celebration for children in or near downtown Dallas.

That's the claim that Oak Lawn United Methodist Church makes for its Easter Eggstravaganza, whose fourth annual edition is scheduled April 15 from 1:00 to 3:00 p.m. at the church's historic location, the

intersection of Oak Lawn and Cedar Springs.

"The Easter festival is for children from the church, from the surrounding community and anywhere else," says chairperson Jennings Rauschenbach.

For weeks, church members have been job saving egg cartons in anticipation of the cartons being filled by finders of more than 1,200 plastic eggs stuffed with candies, erasers, key chains, etc. A six-person planning committee and other volunteers do the

stuffing.

Monetary donations are welcome. Ms. Rauschenbach said \$10 pays for lemonade for everyone, \$25 pays for a cotton candy machine and a popcorn machine, \$50 pays for games, prizes and craft supplies, \$100 pays for a bounce house. Individuals or Sunday School classes can sponsor events or activities.

For more information, e-mail jrauschenbach@comcast.net or visit the church's website, www.olumc.org.

Spend springtime with MMM in the pines



NTC Older Adults Ministry, "Merry Mobile Methodists," (MMM) are a group of members from various churches in the conference that gather together at least twice a year for fellowship, recreation, entertainment, singing, eating and spiritual devotions. There are usually 100 persons who have either RVs, trailers, tents, or stay in the resort's cabins that enjoy this special activity among nature. MMM have announced their Spring Rally is April 10-12 at Whispering Pines Resort, near Tyler and invites UMs and their friends to join them for springtime in beautiful East Texas. For more information, please call Roy Hallmark, 214-331-6779.

Around the Conference

Trinity UMC, Duncanville, *Women of Hope*, is hosting a seminar, "*Hope for a Widow's Shattered World*," April 1 from 10:00 a.m. to 3:00 p.m. led by author *Rev. Patsy Brundige*. For more information, please call 972-296-2155 or e-mail: tumcd@tumcd.org.

First UMC, Frisco, is sponsoring a free workshop, "*Medicare Part D, Prescription Drug Program*," April 3 from 9:30 a.m. to 11:00 a.m. by *Cody Bradshaw, CSA* and *Mike Reppert, CFP, CSA*. To RSVP, please call 972-455-4344.

UM Mount Sequoyah Retreat Center, Fayetteville, AR, announces a retreat "*Spirit of Youth Ministry*," April 27-29 for youth directors and pastors. Cost is \$150 for double occupancy.

For more information, please e-mail Rev. Diana Northcutt, dnorthcutt@okumc.org.

Sorrow

George Hall, father of *Rev. Georjean Blanton, Pathways Ministry, Dallas*, died March 9. Memorial services were held March 21.

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Project Transformation

Dallas faith-based program changes children's lives

By MARY GULLEDGE

Project Transformation

Imagine coming face to face with devastating poverty and children without adequate food, clothing and education. Megan Davidson faced all of this and more during an eight-week summer program in 2003, and she found it all in the place she least expected.

"Crossing the tracks on the southwest side of Dallas from our upscale housing on the campus of SMU, I was transplanted into an alternate universe just minutes from where we had started," said Davidson. "I was confronted with poverty, homelessness and hardship all within minutes of the extreme affluence that can be found in Highland Park."

Summer internship

During that summer, Davidson took part in a hands-on internship with Project Transformation, (PT) a grassroots, faith-based nonprofit that teams young adults with at-risk children and youth in after-school and summer programs in Dallas.

Davidson explained that she spent her first summer with PT developing countless relationships with other interns, the families of the children with whom she worked, the volunteers, and most importantly with the more than 80 children who were a part of the summer program. "That summer was one in which God worked to help me realize the need that surrounds every part of the world, even in the affluent areas of the cities,

but particularly on the other side of the tracks about five miles away," explained Davidson.

In 1997, Sarah Wilke and Rev. Leighton Farrell acted on their vision to create a program that would harness the energy of young adults and channel that energy to meet the needs of underserved children and youth. The result was a unique internship for college students interested in pursuing various aspects of ministry as well as a revitalization of urban UMCs. PT started with 22 interns serving 250 children at five sites, and has now expanded to 75 summer interns serving more than 600 children and youth at nine Dallas area sites.

In addition, Project Transformation now provides after-school programs to Dallas children as well as opportunities for young adults to serve throughout the year.

Partnerships

College interns like Davidson are the most important part of this ministry, which was created to provide an opportunity for these young adults to develop their leadership skills and explore ministry options while using their gifts and talents in service to low-income children. Through this unique partnership the interns and children grow to better serve their communities.

PT's young adult interns, who come from across the country, implement after-school and summer programs consisting of reading time, Bible lessons, homework assistance, nutrition education, enrichment activities, and physical activities.

Intern's highlight

Davidson returned to PT in the summer of 2005 to serve as Site Coordinator at Pleasant Mound UMC, one of PT's sites. "The highlight of my second internship occurred early on in the summer," explained Davidson. "As we were at the opening worship of the NTC Annual Conference, all 75 interns were told to stand before the 2,500 people present in the congregation. As we were being commissioned into service for the summer by Bishop Rhymes H. Moncure, Jr., I experienced the awesome power of the Holy Spirit like never before." After tears of joy and release, Davidson finally accepted the call to ordained ministry, and she feels that this was due in part to her participation with PT.

The unique internship that Davidson experienced during

her two summers at PT, is to speak to college students who wish to serve their communities in a more meaningful and powerful way. The values and lessons they learn from their time spent in Dallas helped them to grow into service-oriented individuals.

Loren Hyatt, a 2005 intern, says that "working with the kids was amazing! I felt like I was a consistent person in each of their lives and that what I was doing was actually making a difference in their lives."

PT interns often change the lives of the children, youth, volunteers and even clergy for whom they work. One parent believes that "being in such a positive place helps build the children's self-esteem."

Another parent says, "The course of this summer has been a huge benefit for my kids. They are very shy, especially the younger one, and now he is more sociable. In my opinion, all the activities are excellent."

Rev. Diane Presley, pastor of Oak Cliff UMC, Dallas, shares that "the vision and energy of the interns have encouraged our congregation to be bold in dreaming God's future for us. They have helped us open our eyes and in turn our hearts and hands."

Through the strong leadership skills of these young adults, personalities emerge and bonds are made between the interns and the children they serve. The time



PT Intern Craig Moore develops a bond with "Brooke" during the 2005 program.

interns spend with reading, homework assistance, nutrition education, enrichment activities and physical activities allows each of them to become a positive role model to the children. With this support, each of our participants has a greater chance of becoming a contributor to their community.

Partner churches and volunteers are essential components of this successful program. Each summer partner churches commit to support Project Transformation by providing the interns with financial support, daily reading volunteers for a week, one dinner for all 75 interns, and spiritual support.

PT utilizes 1,200 volunteers

each summer to ensure the unique one-on-one reading feature of the summer program. "Many of these precious children have no adult at home to help them with their reading. It is so easy to come and let them read to me and their gratitude makes me feel that I've gained more than I've given whenever I come to read with them," says volunteer Katrina Gray.

Please help in partnering with Project Transformation by providing volunteer support. Call Mary Norsworthy, Volunteer Coordinator, 214-946-3600.

PT is accepting applications for summer internships. For more information, please visit: www.projecttransformation.org



PT Intern, Toni Phillips, right, shares God's love with Stacie, during the 2005 Summer Program.

College interns wanted

Project Transformation is now accepting applications for Summer 2006 Internships. The program is for Christian young adults who have completed at least the freshman year of college and are seeking a summer of "hands-on" urban ministry with underserved children and youth.

The internship pays \$2,475 and offers room, board and a \$1,250 educational voucher at the completion of service.

Call 214-946-3600
www.projecttransformation.org