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FEATURES

Three Seasons of Success 26

BY JIM SUNDBERG

Is your career ready for the big leagues or stuck in T-ball?

Five Rules for Planning a Fruitful Retirement 32

BY SCOTT FEHRENBACHER

Use these guidelines to harvest a bumper crop during retirement.

The Need for ECFA 36

BY JERRY BRIDGES

Evangelical Council for Financial Accountability turns 20 this year. Read about its birth and its "Seven Standards for Responsible Stewardship."

Darkness and Light 42

BY GARY MOORE

When potentially dark economic news hits, where do Christian communicators go to light the way for their audiences? Probably not to the expert beacons of Wall Street.

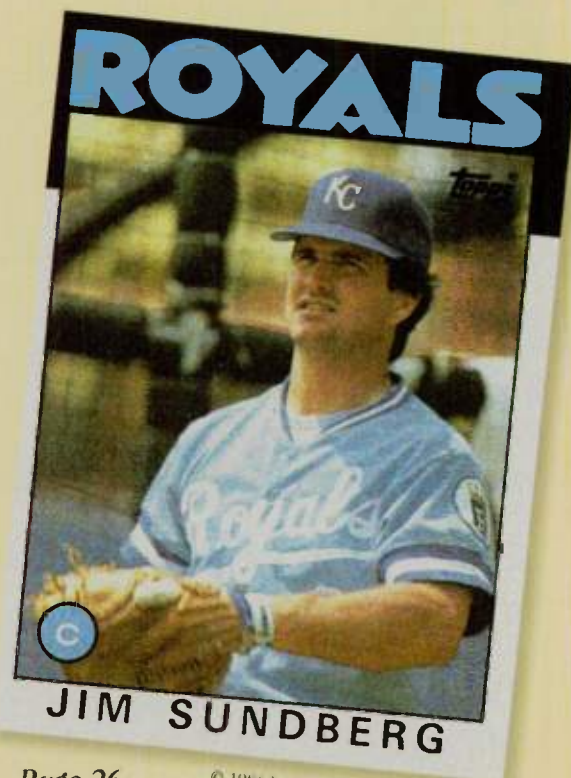


Page 42

Choose the Future Part II: Bold Steps to a Successful Future 48

BY JERRY ROSE

Take a deep breath, put one foot in front of the other and courageously face the future of Christian broadcasting.



Page 26

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IN EACH ISSUE

- 4 Signing On
- 6 Calendar
- 8 Washington
- 10 Trade Talk
- 22 Opinion
- 24 Member Profile
- 52 Comm-LINC
- 54 Classifieds
- 54 Ad Index
- 56 Century Retrospective

The Gospel and Gaither



E. Brandt Gustavson is president of National Religious Broadcasters and publisher of *NRB* magazine. He may be reached via e-mail at bgustavson@nrb.org or phone 703-330-7000 ext. 507.

There are few people who have made more of an impact for Christ musically than Bill Gaither. He and his wife, Gloria, teamed up many years ago in marriage and so much has come forth from this melding of creative talent.

In a recent letter to me, Bill writes, "In 1948, I heard a gospel quartet for the first time on the radio. It also was my first introduction to the gospel of Christ." Now, his latest CD on the Spring Hill label includes a song he and Gloria wrote, *I Heard It First on the Radio*, Gaither's testimony. The Gaither Vocal Band sings it so beautifully. What an outstanding song!

Other originals included in this fine work include *Whenever We Agree Together*; *Child, You're Forgiven*; and *Let Freedom Ring*. I thoroughly

enjoyed the new treatment given to Gaither's beloved 1963 Christian standard, *He Touched Me*. And this talented man even adds a fresh touch to *The Star-Spangled Banner*.

The Gaithers are also involved in education, a particular fondness of mine. I admire the mentoring he does with young musicians, teaching them not only the ministry of music but also the business. Many of today's popular Christian artists got their start from this talented family.

God bless you, Bill. We're so glad you heard us on the radio — and we are grateful to you for sharing your musical gifts and vision on our TV, radio, cable and Internet outlets.

Joseph's Management Course

By looking at the cover of this magazine, you can see that the focus of this issue is management and finances, cornerstones of business. Those of us privileged to be part of Christian ministries have a different perspective on "business" than our secular counterparts.

While they have sales departments to maximize their revenues, many of us are chiefly reliant on donations. We have no consumable product for our customers and they have the option of contributing to us or not. While we can develop and add to our donor base, sales efforts are limited compared to a secular company. We can budget and plan revenues like secular businesses do, but our focus on improving revenue shifts us to our knees. In the end, we must rely on God to continue to lead contributors to support us.

We have an enormous responsibility with the funds God gives us. "Bring the whole tithe into the storehouse, so that there may be food in My house" (Malachi 3:10). While this verse is often preached as instruction to Christians on how to give and the blessings that they will receive as a result of their obedient giving, it also gives direction to us as recipients of those gifts. When God gives us a resource, we have responsibilities on how to watch over, take care of and distribute its contents.

Let's examine Joseph. God spoke to him and told him that a famine would come over Egypt. Joseph wisely followed God's lead and efficiently managed the country's resources. We can follow the same pattern in managing what God provides to our ministries:

Listen to God. (See James 1:5.) God spoke to Joseph and gave him specific instructions on what would happen. God is our Father and loves that we would turn to Him and rely on Him. We can either listen for God's direction for our

ministry or try to do it ourselves. We've all tried the latter and know where that leads.

Plan. (See Proverbs 24:3.) Once we find God's direction, we must set up an infrastructure that can accomplish His goals. Most of us have an annual budget, but are we simply updating what we spent last year or have we considered the direction God has for our ministry? Are we building a foundation in the areas that God has our ministry moving? Are we adding appropriate, godly staff? Do we have enough space or too much? Joseph's task must have been awesome — to have enough food, storage and distribution for seven years' worth of food. That could not have been accomplished in his one-year budget. Have we, like Joseph, looked out to the horizon to be sure we're headed in the right direction?

Receive God's blessings. (See John 21:6.) We have the privilege of seeing the hand of God working through us in our ministries. Not only had Joseph planned well enough to have food for all of Egypt, he also was able to help the people in other countries. From a human perspective, we can plan to accomplish our goals, but our God can do so much more.

Remain humble. (See Proverbs 25:27.) God may indeed bless us. But just because more money comes in, we still have a responsibility to use the millionth dollar as wisely as the first. We must stay focused on the goals of the ministry — ultimately, the goals of God — and use the resources of the storehouse for His glory, not ours.



Tom Rogeberg is first vice chairman of NRB and executive vice president of In Touch Ministries. He may be reached at 770-936-6365.

Call the Pioneers!



Courtesy, Colorado Historical Society F20.275

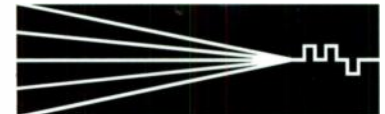
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 Christian Booksellers Association International Convention & Exposition; Orlando (FL) Convention Center. Judy Kohles, 719-576-7880.
- **July 15 -18**
 Church Music U.S.A. Conference; Brooklyn Tabernacle, New York, NY. Jim and Carol Cymbala, www.ijonline.com.
- **July 20-23**
 3rd International Conference on Media, Religion and Culture; University of Edinburgh (Scotland). Andrew Steele, 44-1535-612100, www.icmc.org.
- **July 22-24**
 NRB Southwestern Regional Convention; Dallas/Fort Worth (TX) Marriott Hotel. Pat Simmons, 918-747-9464.
- **July 22-25**
 The Conclave Radio Learning Conference; Marriott City Center, Minneapolis, MN. Tom Kay, 612-927-4487.
- **September 24-27**
 107th Audio Engineering Society Convention; Jacob K. Javits Convention Center, New York, NY. Howard Sherman, 212-777-4711.
- **September 26-28**
 NRB Eastern Regional Convention; Sandy Cove Bible Conference Center, North East, MD. Bill Blount, 401-737-0700.
- **September 30-October 2**
 NRB Southeastern Regional Convention; Stone Mountain (GA) Inn. Regina McGraw, 404-728-6727.
- **October 3-5**
 NRB Western Regional Convention; Antlers Adam's Mark, Colorado Springs, CO. Gary Curtis, 818-779-8400.
- **October 14-16**
 NRB Midwestern Regional Convention; Lied Conference Center, Nebraska City, NE. Martin Jones, 402-464-6440.
- **October 22-24**
 2nd Annual "Pray for the Children Weekend"; Beverly Kinard, 303-423-2053.
- **February 5-8, 2000**
 57th Annual NRB Annual Convention & Exposition: Anaheim (CA) Marriott. 703-330-7000, ext. 503.

NRB

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The Old City, Jerusalem



"Until I walked where Jesus walked, God never seemed so big."



By Donny Roberson

When I led my group to Israel, I had great expectations. But what we experienced went far beyond what I hoped for.

We kept our Bibles handy, so we could read about the places we visited. In Jerusalem, we walked the route Jesus took carrying the cross to Calvary. We climbed the hill where Jesus gave the Sermon on the Mount. We stepped into the waters of Galilee where the disciples cast their nets.

Just to be in the places where Jesus literally had been was amazing. Until I walked where Jesus walked, God never seemed so big.

Perhaps the most meaningful of all was walking down the Mount of Olives. We followed the same path Jesus took when he rode the donkey into Jerusalem on Palm Sunday. It looks today almost as it did back then.

One member of our group even got baptized in the Jordan River — just like Jesus was.

Simple things like meals were profound and exciting. Eating felafel in the old section of Jaffa — you just can't beat that! I even got to eat a fish from Galilee where Peter

caught the fish with a coin in its mouth. Delicious, but no coin in mine.

It's so natural for Christians to go to Israel. It's the birthplace of everything we believe. It's a beautiful, friendly country. It's a place where you can go and take back memories that will last the rest of your life.

Now, when I read about the storm on the Sea of Galilee, I can envision it because I was on a boat there. When I read about Jesus walking through Jerusalem, I can imagine it.

Once you've been to Israel, you can never read the Bible the same way again.

Donny Roberson is a doctoral candidate in Recreation and Leisure Studies. He has led two Christian tour groups to Israel, and definitely plans to go back to the Holy Land.



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September Signals Start of First Broadcast Auctions

A number of religious broadcasters likely will take part in a groundbreaking development this fall: the initial round of broadcast station auctions. The FCC opens the first broadcast auction proceedings on September 28, 1999. These auctions will be limited to licenses for new commercial facilities that have been the subject of long-pending mutually exclusive applications — and the bidder eligibility will be limited to those applicants, some of whom have been waiting up to five years for a resolution to the matter.

Awarding broadcast licenses through competitive bidding marks a sharp departure from the FCC's decades-long practice of using trial-like "comparative hearings" to choose a licensee when more than one applicant seeks the same broadcast frequency. Congress in 1997 ordered the FCC to move to the auction process for licensing the few remaining new broadcast facilities in the United States. (Auctions will not affect the most common means for acquiring stations — i.e., purchasing existing facilities from another broadcaster.)

The September auctions should result in the licensing of nearly 200 new stations, including commercial TV, AM and FM, low-power TV and FM and TV translator facilities. More than 780 entities are eligible to bid for at least one of the licenses; the number of potential bidders in any single auction runs from 22 competitors for a full-power TV station in the Hampton Roads, VA, market to just 2 competitors for many of the AM and secondary stations. Particular religious broadcasters are among the eligible bidders in almost every service. None of the eligible parties is required to actually place a bid, of course, although most are expected to do so.

While broadcast auctions are new, the agency has significant experience with the competitive bidding process. The FCC first used auctions in 1994 to award licenses in a then-new wireless service known as "personal communications services" and has since employed competitive bidding to issue licenses for wireless cable, direct broadcast satellite (DBS) and other services.

The FCC has drawn heavily on that experience in developing the rules for broadcast auctions. As of this writing (in early June), the regulations are only tenta-

tive proposals, but the agency has established a very tight (mid-June) deadline for public comment — which suggests that the proposals are likely to be adopted with little or no change.

Among other aspects, the proposed auction rules require all bidders for a particular station to deposit an upfront minimum opening bid in order to participate. The size of the minimum opening bid would vary dramatically by the type of station and market in which it is located. For example, two TV stations in Top 50 markets carry a proposed minimum bid of \$2.48 million, while the tentative minimum bid for most FM translators is \$1,000. Industry observers expect the winning bids to be higher, with prices for TV stations in the largest markets possibly exceeding \$10 million.

Some winning bidders may be able to shave the price they pay if they qualify for one of two types of new entrant bidding credit. These credits are principally intended to foster station ownership by small businesses, rural telephone companies and businesses owned by women and minorities.

Under rules adopted in April, a winning bidder with no controlling ownership interest in any media outlet will receive a 35 percent credit (and thus be required to pay only 65 percent of its winning bid). Winners with controlling interests in three or fewer media outlets will receive a 25 percent bidding credit. Types of media taken into account under the new entrant rules include full-power TV and radio stations. However, ownership interests in LPTV or FM translator stations will not prevent a bidder from qualifying for new entrant status.

Must Carry/Retransmission Consent Elections

The third election season for TV broadcasters under the Cable Consumer Protection and Competition Act of 1992 (Cable Act) is upon us. By October 1, 1999, every full-power TV station must elect between mandatory carriage and retransmission consent on each of the cable TV systems in its local market. That choice becomes effective January 1, 2000.

A broadcaster who fails to make an election with respect to a particular cable system will be deemed to have opted for

must carry status. However, relying on this treatment likely will deprive a licensee of its right to specify a preferred channel position on the cable system. (Under the Cable Act, a broadcaster may select a channel position from among several possibilities, including the cable channel that corresponds to the station's on-air channel.)

There is no special form for must carry/retransmission consent election notices, but they must be sent via certified mail by the deadline. It is advisable to call each cable system before mailing the notices to ensure that the documents are properly addressed and the contact person correctly identified.

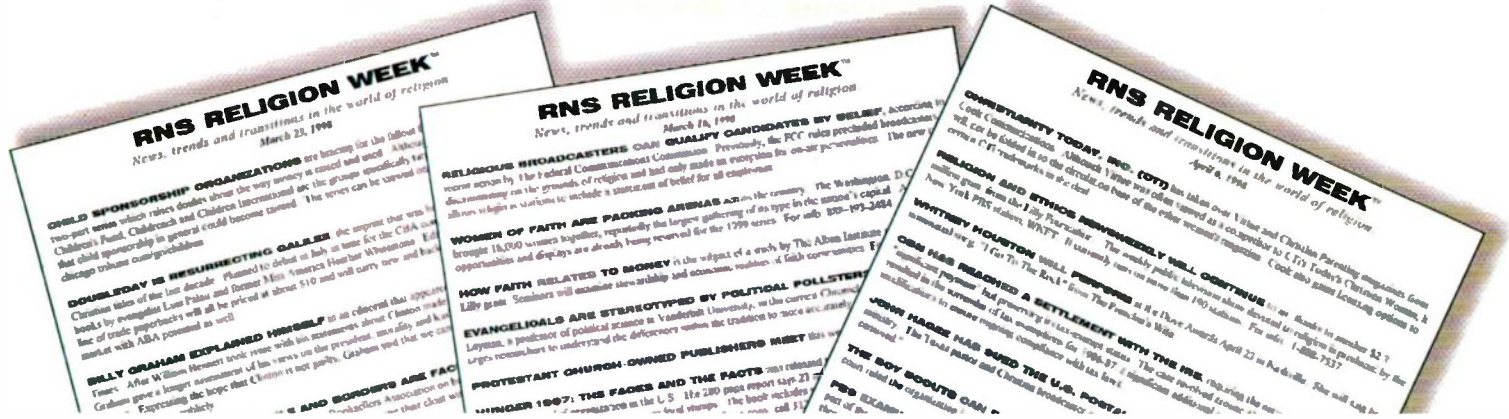
Broadcasters who opt to pursue retransmission consent agreements are required to contact the cable system to negotiate the arrangement terms. Agreements must be completed by December 1, 1999, for cable carriage to continue.

One potentially significant change concerns the rules governing must carry and retransmission consent eligibility. As many broadcasters know, rights to carriage depend on the geographic market area in which a TV station and cable system are located. In May, the FCC changed the model used to define market areas from Arbitron's areas of dominant influence (ADI) to Nielsen Media Research's designated market areas (DMA). This switch affects the boundaries of 133 markets (out of a possible 211) nationwide and therefore could affect a broadcaster's eligibility for mandatory carriage on some systems.

A licensee who is adversely affected by the new market definition has two options: 1) negotiate retransmission consent agreements with systems for which the broadcaster no longer has mandatory carriage rights, or 2) petition the FCC to modify the market boundary and thereby restore the station's right to carriage. In either case, the procedures may be time consuming — so any broadcaster in this position should begin work now on the matter.



Richard E. Wiley, a partner in the Washington, DC, law firm of Wiley, Rein & Fielding, is a former FCC chairman and serves as Washington counsel for NRB. He was assisted in the preparation of this article by Rosemary C. Harold, a partner in the firm.



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Airwave Anniversaries

Nashville, TN – The Melody Boys Quartet celebrated 50 years as a quartet with a concert on May 6 in Little Rock, AR. (Terri Todd, 615-320-3600)

Harrisonburg, VA – WBTX-AM marked its 27th anniversary on May 18. (Dave Eshleman, DMEshleman@aol.com)

Virginia Beach, VA – Dayspring International recently celebrated 20 years of ministry. The organization's mission is to proclaim the Gospel to the developing world through culturally relevant media. (757-428-1092)

Greenville, SC – His Radio marked 16 years of ministry in May. Member stations include WLFJ-FM/Greenville; WLFA-FM/Asheville, NC; WAFJ-FM/Augusta, GA; and KWND-FM/Springfield, MO. (Allen Henderson, 864-292-6040)



Gaylord, MI – Northern Christian Radio recently celebrated 15 years of broadcasting in Michigan and Ontario, Canada. (Kevin Davis, 517-732-6274)



Airwave News

Lincoln, NE – Brent Matz (standing far right) poses with his broadcasting class from Lincoln Christian High School. Matz is international spokesman for *Back to the Bible* (heard on 585 outlets) and producer of *The Bible Minute* (490 outlets). His broadcasting class produces radio spots using digital technology, creates a news magazine video for airing on the local cable network and broadcasts weekly news reports. (Brent Matz, brentm@backtothebible.org)



Corsicana, TX – Gary Haugen, founder and president of International Justice Mission (IJM) and author of *Good News About Injustice* (IVP), is available for media interviews regarding war crimes, injustice and spiritual roles. IJM is a non-profit organization made up of public justice professionals whose goal is to document and monitor conditions of international abuse and oppression, educate the public and mobilize intervention on behalf of the victims. (Theresa Walsh, 800-927-0517)

Harrisonburg, VA – For the second year, WLTK-FM provided the music for the "March for Jesus" on May 22. Car and portable

radios were tuned to the station as the march progressed through the center of Harrisonburg. (Dave Eshleman, DMEshleman@aol.com)

Nashville, TN – Steven Curtis Chapman presents gold plaques commemorating sales of more than 500,000 copies of his *Greatest Hits* to several top radio personalities who were broadcasting their morning shows live from Sparrow Record's Nashville office during GMA's Dove week. Kneeling L-R: Jim Marbles, KXOJ-AM-FM/Tulsa, OK; John Hull, KSBJ-FM/Houston, TX; and Bill Martin, WJTF-FM/Panama City, FL. Standing L-R: David Pierce, K-LOVE Radio Network; Tommy Dylan, WJQK-FM/Grand Rapids, MI; Chapman; Jon Rivers, KLTY-FM/Dallas, TX; Jerry Williams, WVJF-FM/Atlanta, GA; and Craig West, KTLI-FM/Wichita, KS. (Paula Houlette, 615-371-6889)



Costa Mesa, CA – Crawford Broadcasting's KBRT-AM is running a new interactive Christian talk program, *Home Builders*. Author and speaker Paul McGuire will host the program, which focuses on family issues. (714-754-4450)

Charlotte, NC – INSP-The Inspirational Network received a "Telly Award" for its New Year's Eve production, *Celebration '99*. (Sara Lowe, 704-525-9800)



Fort Wayne, IN – The WBCL Radio Network plans a \$641,000 expansion to its studios and offices. (Terry Foss, 219-745-0576)

Deerfield Beach, FL – Chris Lemke of WCSG-FM/Grand Rapids, MI, visits with a Jamaican family who received a new home courtesy of *Angels of the Poor*. U.S. media reps visited Jamaica to see the work of *Angels of the Poor*, a nationally aired radio outreach of Food for the Poor. (Joshua Glanzer, 954-426-6530)



Naples, FL – Dominion Video Satellite, Inc., learned in late May that the FCC granted the corporation permanent operating authority which enables its direct-to-home satellite service (Dominion Sky Angel DBS Television & Radio System) to double the number of Christian and family-friendly TV and radio channels. (Nancy Christopher, 941-403-9130, ext. 213)

Dallas, TX – July 1 marks the beginning of closed loop testing for the Christian Radio Consortium. (Tim Maddoux, 972-484-3900)



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Trade Talk

Hollywood, CA – (L-R) *Para Ti Mujer* host Maria Miranda and *Touched By an Angel's* Roma Downey display their "Silver Angel" awards. NRB member Miranda received the award for "Best Spanish Women's Radio Program." (803-798-7575)



San Diego, CA – Catholic Family Radio (CFR) plans to host call-ins with all presidential candidates and debates on major issues. In other CFR news, the network went silent for one minute on April 27 in memory of the Columbine High School shooting victims of Littleton, CO. (Sean McCabe, 703-683-5004, ext. 110)

Nashville, TN – The K-LOVE Radio Network closed its Nashville office on May 31, citing "centralizing the operation" in its Sacramento, CA, offices as the key reason. (*The CCM Update*, May 3)

Fort Worth, TX – FamilyNet's newest affiliate is KNTS-TV/Natchitoches, LA. In other news, the network's programming in Salt Lake City, UT, is now broadcast through Alpha & Omega Communications Channel 46. (Risa Hubbard, 817-737-4011)

Nashville, TN – Space Bird Productions plans an August launch of *Houseparty*, a free, weekly, syndicated Christian hip-hop/urban program hosted by Ace McKay. (615-579-7949)

San Luis Obispo, CA – The Crown Radio Group was recently formed "to advance non-commercial Christian radio by providing direct income to member stations, as

well as creating the most effective fundraising resources to serve member stations." (Jon Fugler, 805-594-1235)



Chicago, IL – Host Lamont Lenox and actress/singer Darlene Love perform a duet on Total Living Network's *Testify!*, aired on PAX-TV. (Debra Hall, 312-433-3838)

Tulsa, OK – All American Network's 24/SEVEN program received the "Best National Video Show" award from the Gospel Music Association and Christian Music Video Seminar. (Chad Bonham, 877-466-3855)



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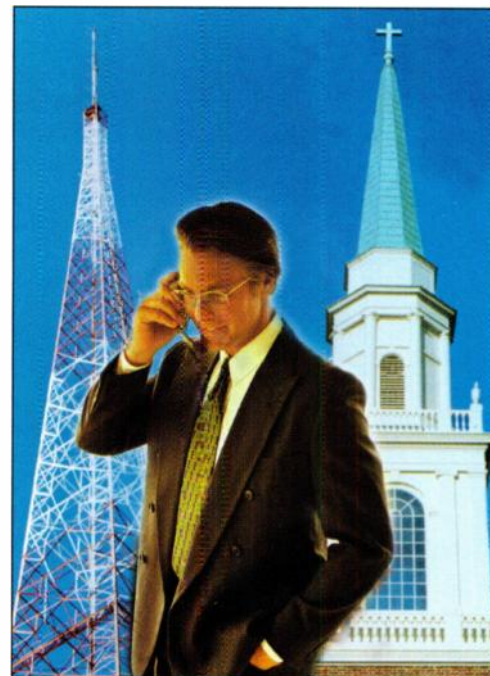
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Trade Talk

Jacksonville, FL – *Cross Roads*, a quarterly half-hour video magazine, recently received the “Crystal Award of Excellence” in the Communicator Awards. The program is produced by the Florida Baptist Convention’s Media Services Department. (Lisa Ford, 904-396-2351, ext. 8107)

Seattle, WA – Crista Broadcasting’s KCMS-FM raised more than \$700,000 during its recent sharathon. The money will purchase a new transmitter and enable the development of a Web station for youth. (Carolee Mayne, 206-546-7350)

Nashville, TN – Performing rights organization BMI plans to roll out a new digital reporting option for radio stations in 2000. The option should allow stations to use playlist programs and e-mail for reports. (*The CCM Update*, May 10)

Lynden, WA – KWPZ-FM raised \$350,225 during its recent sharathon. (ShareMedia@aol.com)

Nashville, TN – Don Hughes (L), station manager of KJIL-FM/Meade, KS, and Gospel Music Association (GMA) president Frank Breeden pose for a photo op after KJIL was named GMA’s “Station of the Year.” (316-873-2991)



Gaylord, MI – Northern Christian Radio’s recent sharathon netted more than \$300,000. (Kevin Davis, 517-732-6274)

St. Paul, MN – The Northwestern College Radio Network raised \$205,000 via Vision 2000, a two-day outreach in early May. Vice president for radio Wayne Pederson reports that \$68,000 will be sent to HCJB World Radio for 19 downlinks in Central and South America; the same amount is earmarked for Northwestern network expansion; and an equal amount is put aside for a special projects fund for network station outreach and upgrades. (Janell Wojtowicz, 651-628-3387)



Int'l Airwaves

Bonaire, NETHERLANDS ANTILLES – Trans World Radio (TWR) launched The Caribbean Gospel Network (CGN) on May 18, connecting six evangelical Christian radio stations for the first live satellite broadcast of a service regionally. In other news, TWR recently began airing Albanian language programs to refugees who fled Kosovo. The programs are produced by Words of HOPE, Inc., of Grand Rapids, MI. (David McCreary, 919-460-3778)

Orlando, FL – The Karamojong language of Uganda marks the 500th language translation of the *JESUS* Film Project. As of April 1999, more than 2 billion had seen the film.



BELIZE – My Refuge Christian Radio’s latest station is operating in Ladyville, Belize. (Janet Luttrell, jluttrell@icepr.com)



Internet

Nashville, TN – Thomas Nelson Publishers launched its Web site (www.thomasnelson-publishers.com) on June 1. The site features the book catalog and interactive, promotional and informational features. (Blythe McIntosh, 615-902-1227)



Muskegon, MI – Gospel Communications announced an agreement with Salem Communications Corporation and Salem’s recently acquired subsidiary, OnePlace Limited, to form a strategic cooperative venture for online and broadcast ministry. (J.R. Whitby, 616-773-3361)

BOTT RADIO NETWORK

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Focus on the Family



Chuck Swindoll
Insight for Living



Charles Stanley
In Touch



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David Jeremiah
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World Changers



D. James Kennedy
Truths That Transform



Kay Arthur
Precept



John MacArthur
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Dennis Rainey
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Beverly LaHaye Live



RBC Ministries
Discover The Word



Billy Graham
Hour of Decision



Raul Reis
Somebody Loves You



Hank Hanegraaff
Bible Answer Man



Elisabeth Elliot
Gateway to Joy



Adrian Rogers
Love Worth Finding



Tony Evans
The Alternative



Ed Young
Winning Walk



Marlin Maddoux
Point of View



R.C. Sproul
Renewing Your Mind



Michael Youssef
Leading The Way



Janet Parshall
Janet Parshall's America



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Thru The Bible



Dawson McAllister
McAllister Live



Jay Sekulow
Jay Sekulow Live



Greg Laurie
A New Beginning



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Ravi Zacharias
Let My People Think



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Life Issues



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President

Since 1962, we have cared very much about the quality and integrity of our programming. During the past 36 years many *storms of change* in Christian radio have come and gone. But our commitment to Quality Bible teaching and Christian News/Information has helped us *stay the course*. For us, quality Bible teaching will always be the *anchor* for our format...our anchor holds!

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- WFCV-AM Ft. Wayne
- KCVW-FM Wichita
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First broadcast in January 1985, "Pro-Life Perspective" is the official radio broadcast of the National Right to Life Committee (NRLC), the nation's largest pro-life group. Pro-Life Perspective is hosted by NRLC president Wanda Franz, Ph.D. and features occasional guest speakers prominent in the Pro-Life movement.

Since its first broadcast, "Pro-Life Perspective" has attracted hundreds of thousands of listeners, an audience which continues to grow. With personal, professional and insightful discussion of pro-life issues, "Pro-Life Perspective" is the best means by which pro-lifers across America, including your listeners, can remain informed on current life issues.



Wanda Franz Ph.D.

Pro-Life Perspective

For more information please contact National Right to Life, 419 Seventh Street, N.W. Ste 500, Washington D.C. 20004 (202) 626-8817

Trade Talk



Dallas, TX – Popmail™ (www.popmail.com), a customized e-mail engine and user interface, recently announced it has nearly 500 radio affiliates. (Paul Martin, 972-550-5525)



Music Notes

Nashville, TN – Songwriter/producer Mark Chesshir and recording artist/inner-city minister Thom Shumate announce the formation of the new record label BrickLayer Communications. (Rick Hoganson, 615-641-1052)



Nashville, TN – Curb recording artist Selah's Todd Smith, Nicol Smith and Allan Hall host a

segment of TBN's *Real Videos* at Nashville's Bean Central coffeehouse. Photo by Stephen Kohl. (Brian Smith, 615-327-1007)

Nashville, TN – A *Straight Talk for Teens* episode featuring Audience Records artist Selena Bloom was recently nominated for an Emmy Award for "Outstanding Achievement in Youth Programming." (615-385-1118)



Nashville, TN – Yamaha artist Michael W. Smith was the top honoree at the 30th Annual Dove Awards on March 24, winning six awards and bringing his lifetime total to 22. (Liana Jonas, 914-422-3800, ext. 129)

Pigeon Forge, TN – The Southern Gospel Music Association recently announced the 1999 inductees into the Southern Gospel Music Hall of Fame: Rex Nelon, Rosie Rozell, Adger Pace and William Walbert. (423-908-4040)



News Bites

Washington, DC – On May 26, Radio-Television News Directors Association (RTNDA) president Barbara Cochran testified before the U.S. Senate Special Committee on current and future plans for local media coverage of the Year 2000 Technology Problem. Andrew Tyndall, who monitors the network nightly news programs for his *Tyndall Report*, conducted research for RTNDA: in the heaviest month to date (February 1999) the millennium bug was the month's ninth most-covered story. Over a 16-month period, ABC covered the story most heavily (45 minutes), followed by NBC (21 minutes) and CBS (13 minutes). Cochran's testimony can be read at www.rtna.org/issues/y2k.htm.



Lilburn, GA – OSI, a Christian owned-and-operated law enforcement and security management consulting firm, recently produced a professional education project on bomb threat management.

More information is available at www.osinetwork.com. (David Henderman Jr., 770-931-3101)

Washington, DC – On May 6, NRB president E. Brandt Gustavson prayed during the National Day of Prayer broadcast. An excerpt: "So many of us are serving You, Lord ... men and women who use mass media: radio, TV, cable and the Internet, to present the Gospel ... give us boldness and love and use us to lift up our Lord Jesus Christ." (Karl Stoll, 703-330-7000, ext. 517)



Portland, ME – In early May, Luis Palau and Mission Maine drew thousands of people to what local newspapers described as the

largest outreach in Maine's history. Photo by Greg Schneider. (Mike Umlandt, 503-614-1500)

Midwest NRB Convention

Midwest NRB Convention

October 14-16, 1999

Arbor Day Farm Lied Conference Center
Nebraska City, Nebraska

*45 minutes from Eppley Field, Omaha International Airport
(ground transportation provided)*

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Conference begins at 5:30 p.m. on October 14 and ends at 1:00 p.m.
on October 16.

Workshops Include:

- **Building A Great Place To Work:** *The Gallup Organization*
- **Media Convergence and Emerging Technologies:** Dan Lott, *Cisco Systems Inc.*
- **FCC Updates:** Jeffrey Southmayd, *Southmayd and Miller*
- **Roundtable Discussions:** commercial stations, non-commercial stations and programmers

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www.nrb.org/midwestern.htm

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Trade Talk

People

Canton, MA – Tom Star was recently named acting president of the Talk America Radio Networks. Star helped build the organization up to 400 stations, reaching 92 percent of American households. (Stan Hurwitz, 781-341-3265)



Nashville, TN – Jonathan Merkh was recently named vice president of acquisitions/associate publisher of J. Countryman, a division of Thomas Nelson, Inc. In his new role, Merkh will assist the executive vice president and

publisher with author acquisitions and publishing processes. (Valerie Bower, 615-902-3218)

San Diego, CA – Father Paul Keenan, director of the radio ministry for the Archdiocese of New York, recently began doing commentary for Catholic Family Radio. (Lisa Schneider, 619-784-6900)

Nashville, TN – Greg Ham recently assumed the presidency of ForeFront Records. Rounding out the new executive team is vice president/general manager Allan Hardin and vice president of A&R David Bach. (David Schrader, 615-771-2900)



Houston, TX – National Christian Radio Alliance (formerly NCRS) selected KSBJ-FM general manager Tim McDermott as its new chairman. The alliance is an association of Christian music stations. (Jason Ray, 281-446-5725)

Colorado Springs, CO – Chariot Victor Publishing recently named Leisha Joseph as director of product development and marketing. (719-536-3271)



Leonard



Holland

Hendersonville, TN – Daywind Music Group named Ed Leonard Jr. as its new president. Norman Holland was promoted to Leonard's former position of vice president. (Celeste Winstead, 615-822-4524)

Charlotte, NC – INSP-The Inspirational Network announced recent personnel changes: C. Thomas Dennis is creative director, Paul Zulkoski is director of affiliate relations in the Great Lakes region and Pam Oxendine Odom is ministry sales/program sales account executive. (Sara Lowe, 704-561-7728)

Hamilton, Ontario, CANADA – Galcom International recently named Bruce Foreman responsible for its radio projects in Latin America. (Allen Whyte, 905-574-4626)

Ellison
RESEARCH

Phoenix, AZ – Ellison Research recently

announced personnel changes: administrative assistant Karen Abrego moved to a sister company to support the general manager; administrative assistant Susan Kelley fills Abrego's former position; and Tim Truitt is data processing director. (Ron Sellers, 602-493-3500)

Nashville, TN – Changes to Sparrow Label Group's national promotion department: Grant Hubbard is vice president; Jim Houser is director; Tiffany Thorpe is manager of national promotion; and Brian Dishon is coordinator of radio promotion. (Leanne Mangan, 615-371-6518)

South East National Religious Broadcasters Conference

September 30, October 1, & 2, 1999
at

- FIRST SESSION -
Sept. 30 at 12:30 pm

**Stone Mountain Inn
Stone Mountain, Georgia!**

- FINAL SESSION -
Oct. 2 at 8:00 am



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"Sales & Underwriting Ideas For The Experienced"
By: Roy Wikoff, American Family Radio Network

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Trade Talk



Publishing

Garland, TX – The American Tract Society recently released *Why, God?*, a publication that uses headlines and photos from the war in Kosovo and recent events at Columbine High School in Littleton, CO. (Tom Friday, 800-962-9275, ext. 118)



Wheaton, IL – Wonders of Light, a new children's video line, is in the final stage of production with Sony Wonder (a division of Sony Music) in partnership with the American Bible Society and Tyndale Entertainment. The first two series, *Kingsley's Meadow* and *Angel Wings* will be launched with initial products in October. (Mavis Sanders, 630-668-8300)



Technology

Gwinn, MI – Web Jockey software claims to turn a PC into a full broadcast audio console. The program can be used for mobile broadcasting. Trial version available at www.webjockey.com. (James Flinn, 906-346-4984)



Hauppauge, NY – Globecomm Systems, Inc., recently announced the availability of the compact Explorer-Ku family of Portable Multimedia Satellite Earth Stations. The Earth Stations set up in 30 minutes or less and are operated by one person. (Robert Schaefer, 516-643-5466)

Newport Beach, CA – AnyTimeTV™ introduced a new satellite-based distribution service that claims to make transmission of digital video content as easy as sending e-mail. AnyTimeTV uses standard MPEG-2 digital satellite technology to enable the high-speed transmission of video files over a satellite using Internet protocols. (Tracey Archer, 949-253-9000)

SE NRB Update

Stone Mountain, GA – NRB's Southeastern Chapter conference is slated for September 30 - October 2 at Stone Mountain Park.

Speakers include Woodrow Kroll of *Back to the Bible* and Elisabeth Elliott Gren of *Gateway to Joy*.

Workshops scheduled: "Radio Production and Creativity for the Small Budget" by Rich Rosell of Christian Financial Concepts and "Sales and Underwriting for the Experienced!" by Roy Wikoff of American Family Radio.

For registration information, contact Regina McGraw at 404-728-6727 or e-mail regina_mcgraw@uss.salvationarmy.org.

Letters!

While I appreciated the well-written article "Deflecting the Arrows of Y2K Panic" (February-March), I was disappointed to see an ad for the Grant Jeffery book, *The Millennium Melt-down*, in the middle of it.

Based on the ad, the book promotes exactly the opposite of everything the article was saying. It is precisely those kind of books that help fan the Y2K panic. It is unfortunate when the lure of the advertising dollar outweighs magazine editorial consistency!

— Laverne Siemens
Golden West Broadcasting
goldenwb@mb.sympatico.ca

WOW. Nice cover and texture of [the April] issue! It really popped. Nice photo spread, too. Really classy design. What happened? Give my kudos to the team!

— Greg Fast, GSF & Associates
gregfast@compuserve.com

I have been associated with NRB for over two decades. For about 12 years I served on the national board of directors.

My primary purpose today is to commend you on the exceptionally fine job you are doing with the NRB magazine. I remember the days when the only color in the publication was accents in the type. This last issue is the finest I have ever seen. The graphics are among the best I've seen in any magazine. I can't think of anything that needs improvement.

I think what you are doing merits the applause (of heaven). I know the Lord is pleased. I wanted you to know I am too.

— Don Johnson, *Afterglow*
donj@mail.shelbyinc.com

This note is long overdue. I just wanted to pass along my congratulations on another fine, fine issue! You and your crew have outdone yourselves ... again!

The April edition was a grabber. Since I didn't make it to Nashville this year, I especially liked and appreciated the NRB '99 center spread. It was a wonderful reminder of what I had missed.

— Steve Krumlauf
Northwestern College Radio Network
SLK@NWC.edu

I love your mag ... it's current, professional, informative ... need I go on? I wait expectantly for every issue!

— Douglas Poll, WSMR-FM/Sarasota, FL
dip.wsmr@netsrq.com

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— Jeff Nickel
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Sunday

- 4:00PM Registration
- 6:00PM Get Acquainted Dinner
- 7:30PM Steve Camp Concert
- 9:30PM Ice Cream Social

Monday

- 7:30AM Breakfast - Michael Youssef, Speaker
- 9:30AM Workshop 1/Amish Trip Departs
- 10:45AM Combined Workshop 2
- 12:30PM Luncheon - Steve Camp, Speaker
- 2:45PM Boat Cruise on Chesapeake Bay
- 5:00PM Amish Trip Returns
- 6:30PM Awards Banquet
Charles Stanley, Speaker

Tuesday

- 7:30AM Breakfast
Regional Ministries Update
- 9:30AM Morning Session
Q & A with Charles Stanley
- 12:00PM Luncheon - Conference Echoes
Conference Close

EARLY BIRD MEMBER RATES

Before Sept. 1, 1999
\$285 double, \$305 single
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Involve every member of the staff in the selling process!

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Transform your staff into a dynamite team who maximize the ministry impact of your station!

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Are some programmers taking station listener response and crediting it to the internet?
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New Member Profile: Twin Sisters Productions, Inc.

Founded by twins Kim Mitzo Thompson and Karen Mitzo Hilderbrand, Twin Sisters Productions, Inc., is a music company with a double dose of love for children at its heart.

In 1987, Kim was teaching elementary school and wrote "Rap With the Facts," a rhythmic, musical rhyme to teach children multiplication tables. After taping "Rap With the Facts," students learned their tables and enjoyed the music.

Parents, other students, teachers and finally educational institutions wanted copies of the tape. Within a short period of time, the sisters were working 80 hours a week to keep up with orders. Today, the company has a full-time staff of 22.

Initially, Twin Sisters Productions was geared toward educational songs. Karen says the company now is branching out to the Christian market. This year Karen and Kim are excited to introduce their new Christian audio products, including scripture memory songs, classic hymns and inspirational music.



Avid music fans, Karen and Kim participate in church music ministry. The company vision is to reach children for Christ using the production company. They are excited to teach God's Word and message through music.

The company produces audiocassettes, CD-programs and interactive learning kits. Twin Sisters Productions has won more than 65 national product awards for quality, age-appropriateness, educational excellence and fun.

Kim and Karen say, "Watching our own children enjoy learning with music has been one of our company's greatest successes!" NRB is pleased to welcome Twin Sisters Productions, Inc. — we wish you every success.

Anne Tower is NRB membership director and may be reached at atower@nrb.org or 703-330-7000, ext. 511.

NRB and MetLife Team Up For Member Benefits



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The MetLife SBC calls upon the Company's historical strength and expansive resources to support the products provided to our customers. However, much like the operations of a small business, we foster an entrepreneurial spirit that promotes flexibility, creativity and responsiveness.

Focused Commitment

The MetLife Small Business Center is positioned to provide a wide array of insurance products and services. We offer a diversified product portfolio designed to provide benefit solutions to meet the varied needs of small businesses.

The spectrum of solutions ranges from helping to protect employees' financial security through basic life insurance to helping them fulfill their retirement income goals through 401(k) plans.

Superior Customer Service

We have the service capabilities that are critical to the success of your benefit program. Our sales and service organizations will work with you to ensure a smooth transition and installation of your group's benefit plan.

Our regional account management and centralized customer service structure is streamlined to more efficiently meet customer needs now and in the future.

The Spectrum of Coverages

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- Group Basic Term Life
- Group Optional Term Life
- Group Dependent Term Life
- Group Accidental Death & Dismemberment (AD&D)

Managed Disability

- Group Short Term Disability (STD)
- Group Long Term Disability (LTD)
- Group Unified Combination Plans

Dental

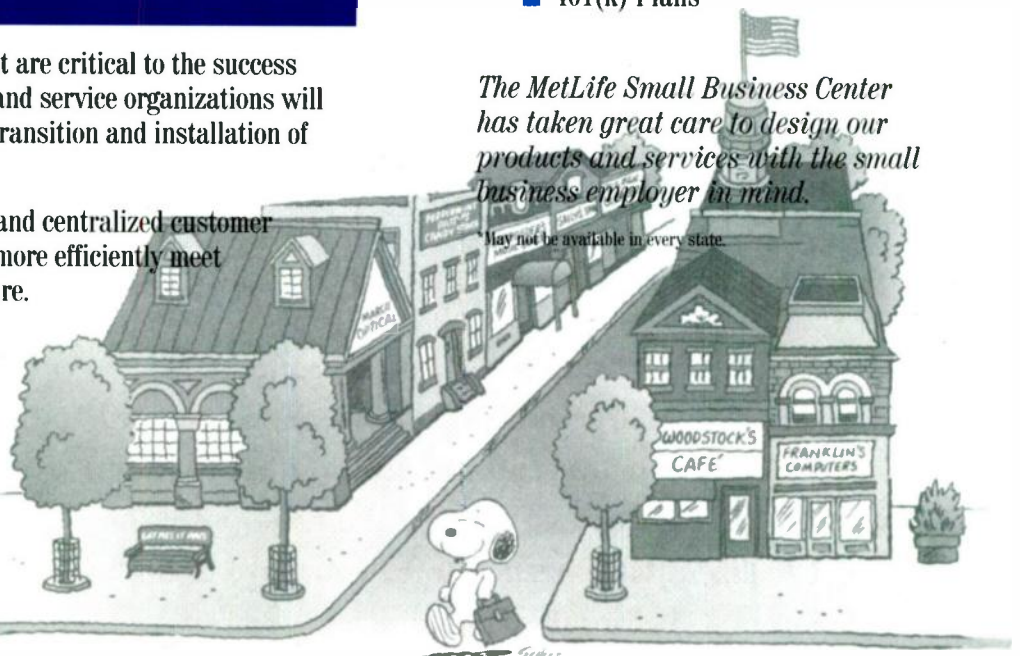
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¹ As of December 31, 1997



Major League baseball offers a quick rise to fame, extremely high salaries and glamorous perks followed by a steady, private descent into oblivion. How could I avoid the pitfalls that had trapped the most powerful men? I realized that I needed to be proactive in finding the answers — before they found me.

Early in my Major League baseball career, I learned about a group of men whose stories dramatically influenced my life. In the 1920s, these power brokers collectively controlled more money than the U.S. Treasury: Charles Schwab, Richard Whitney, Albert Fall, Jesse Livermore, Ivar Krueger and Leon Frazier.

Entire generations have been taught the keys to success these millionaires



Three Seasons of Success

Career Coaching from the Major Leagues

by Jim Sundberg

the New York Stock Exchange, served time in Sing Sing prison. Fall, a member of President Warren G. Harding's cabinet, received a special pardon from prison so he could die at home. Suicide claimed the lives of Livermore, the fabled "bear" of Wall Street; Krueger, owner of a worldwide monopoly; and Frazier, president of the Bank of International Settlement.

How ironically tragic that these mighty men would lose it all in the end. Why couldn't they sustain the success that brought them to the heights of power? What fatal flaw would cause their lives and empires to implode? Their haunting tales of ultimate power and failure astounded me on my own fast track and changed my perspective and goals.

As I observed those around me in baseball, I saw similarities with these industrialist power brokers. Major League baseball offers a quick rise to fame, extremely high salaries and glamorous perks followed by a steady, private descent into oblivion. Could the potential for failure cripple my long-term dreams? How could I avoid the pitfalls that had trapped the most powerful men? I realized that I needed to be proactive in finding the answers — before they found me.

Out of my soul searching came a stable philosophy that helped me to earn my way to numerous honors for longevity,

consistency and durability throughout my 16-year career. I developed three seasons of success: Spring Training, Championship Season and Post-Season. Spring Training is the foundational piece and sets the pace. The Championship Season is where most of the tough performance occurs and where fulfillment through accomplishment takes hold. Those successful enough progress through the Post-Season, where the focus shifts to maintaining and enhancing success.

Within the seasons are six interrelated principles that build upon one another. These six guideposts cultivate a new level of balance in your life, provide a foundation for growth and maximize your abilities and potential.

Spring Training

Pre-season Spring Training is a time of setting goals and establishing direction for the grueling Championship Season ahead: 162 games in 180 days, plus up to 19 Post-Season games. The two guideposts of Spring Training are StepUp to the Plate™ and Rounding the Bases™.

StepUp to the Plate™ sets the pace through sharpening personal leadership skills. It focuses on taking responsibility for balancing the different areas of our lives by establishing priorities, goals and mission.

practiced, and today many parents hope their children grow to achieve a fraction of such wealth. However, what I learned were the tragic shortcomings and failures of these idealized leaders.

As president of Bethlehem Steel, Schwab built a personal fortune worth \$25 million. During the last five years of his life, he was forced to borrow money and died penniless. Whitney, president of

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Leadership Team



A baseball player who arrives at the Major Leagues already has acquired a certain skill level. He knows that unless he steps up to the plate and sharpens his skill, he will not stay in the big leagues and achieve his dreams. No one else can hit for him.

Successful Spring Training happens when you choose to devote all your energies to a course of action that you know is right. Sharpening personal leadership is the foundation of all the components in this process. It assumes there is already an existing standard of ability; the focus is on honing certain areas through prioritizing, goal-setting and determining mission.

A good lead-off hitter often sets the pace for the game. Taking responsibility for your life is the essence of personal leadership. Sharpening personal leadership enhances control over your career and personal life; failure to establish leadership can cause people to lose direction and motivation, leaving them vulnerable to unrealized goals. Your level of personal involvement keeps the bat in your hand and allows you to command your desired direction. You must connect with the need and recognize the value of personal leadership to experience a deeper sense of control.

As a player sits in the dugout, he reflects on a number of things about the game. However, when he steps into the on-deck circle, his focus narrows to two or three things in preparation of stepping into the batter's box. When he steps into the batter's box, he is thinking of the one thing he can do to make a difference in that particular at-bat. This process establishes priorities and sets goals that lead to designing a personal mission statement, a strong foundation for personal leadership.

The second guidepost of Spring Training, Rounding the Bases™, focuses on establishing relationships that create strategic alliances of support and reduce stress. A base is a safe place, stationary and set into concrete. As long as you are standing on base, you're protected from being put out. Meaningful relationships are like bases, consistent and built into the foundation of your life. They create a safe place for the honest exchange of

Taking responsibility for your life is the essence of personal leadership.

truthful communication.

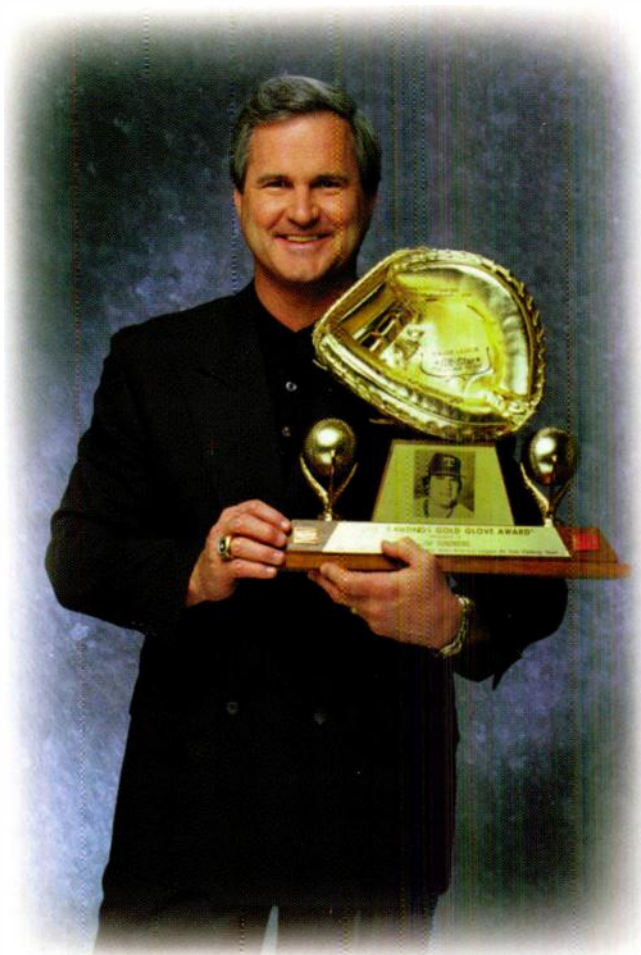
Developing trust, advancing from one base to another, involves risk and cements our meaningful relationships into a firm foundation for growth. As you move through life, meaningful relationships are the bases that help you to arrive safely from one place to another. Relationships are the safe harbors where you rest, refuel and plan your strategy. Without a haven like this, the journey through life's bases becomes one of isolation and a grueling struggle for survival. When going the long haul, the stamina required will come from the intimate, meaningful relationships in your life. If you want staying power, you must take risks and build the relationships that will fuel your career and your life.

Rounding bases is a progressive process requiring a willingness to develop relationships. Allow them to evolve by taking risks, becoming vulnerable, establishing trust and developing love. Healthy relationships feature reciprocity, like-minded values and accountability.

Together, these two guideposts, StepUp to the Plate™ and Rounding the Bases™ build the foundation needed to progress through a successful Championship Season.

Championship Season

During the Championship Season, players pursue accomplishment, satisfaction and fulfillment in their work. This



performance-oriented environment is consistently stressful and competitive. Successful players develop their skills and harness an attitude that delivers results. The two guideposts for this season are Bottom of the Ninth™ and Impact Player™.

Bottom of the Ninth™ develops an attitude of expectancy toward achieving the win, focusing on success by isolating, analyzing and overcoming any barriers to experiencing satisfaction. It's the bottom of the ninth, you're behind in the score, but the bat is in your hand and you have the opportunity to do something about it.

You may be wrestling with a crisis or fears and negative attitudes that keep you from experiencing success. The time has come to encounter, to fight, to engage in battle. Are you aware of what is at stake? Are you willing to spend the effort to conquer your difficulty? Are you willing to pay the price that is necessary to prevail over your situation?

Human nature hungers for significance, purpose and meaning in life. Having a sense of belonging and accomplishment motivates everyone. Moving from a position of victim to victor, from



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captivity to freedom, from weakness to power, from losing to winning are internal drives we all deal with.

When ballplayers experience a problem, they head to the batting cage for a tune-up. They reflect on negative incidents from past games that may give light to the situation. A trip to the cage involves acknowledging the problem, involving others and persistently showing up.

Players ask themselves questions:

“What attitudes are affecting my performance?”

“What event has occurred that caused a setback?”

“What internal/external messages am I receiving about myself from that experience?”

The discipline of diagnosing the problem, isolating the cause and formulating a corrective strategy results in new confidence for success. All winning teams develop an expectant attitude in the bottom of the ninth that propels them on to win.

The second guidepost to a Championship Season, Impact Player™, addresses the concept of operating in your genius and focusing on one's niche, managing skills for maximum effectiveness. An impact player is confident, highly regarded, responsible and a source of security to his team. His personal success and place on the team are the result of his attitude and unique talents. This combination makes for balanced and consistent performance.

Every championship team has an impact player. No team can develop a winning tradition without one. His uniqueness places him in demand, creating more options and flexibility for his future. His solid internal confidence confirms a new level of effectiveness. This sense of freedom and versatility overrides insecurity and doubt. A new enthusiasm for living is awakened, creating true vision and insight as passion is reborn.

You can become an impact player by discovering your passion points — the things that push your buttons. Then make an inventory of your skills by asking:

“What energy gets me out of the dugout to take action?”

“What results do I want to produce?”

“How long will it take me to accomplish the task?”

“What environment do I work best in?”

“How do I interact with others?”

“How do I best learn?”

“What tools do I work best with?”

The combination of Bottom of the Ninth™ and Impact Player™ allow you to clearly see who you are and what you do



Catcher Sundberg leaps onto Kansas City Royals teammates after the final out of the 1985 World Series.

well, establishing a powerful direction for success. But discipline is needed to maintain this success as you transition into the Post-Season.

Post-Season

Hard work during Spring Training and the Championship Season lead to a significant level of success. Losing momentum during the Post-Season would be disastrous. Players who have experienced the longest and most successful careers have taken their Post-Season workouts seriously through two guideposts: Advancing the Runner™ and Blocking the Plate™.

Advancing the Runner™ focuses on character and continues to establish integrity by preventing isolation that cripples success. When a batter advances the runner, he hits to the right side of the field, moving the runner to the next base. Execution of this play results in a loss to the batter's average, but may bring about a win for the team.

Those who best advance the runner develop a pattern of acting on principles, doing what's right despite the possibility of personal loss. At times, personal success can make you lose sight of the big picture, compromising principles, losing focus and isolating yourself. The deeper into isolation you fall, the harder it is to maintain long-term success.

Although nothing gains greater regard for a baseball player than advancing the

runner, the hitter's greatest reward comes from his own self-respect. He knows he will experience a personal loss, but he is internally motivated by his values and personal integrity. Acting on his principles provides personal rewards that can't be counted in terms of fame or money. All of us experience greater self-respect when we stand firm on a set of higher principles. Self-respect has a deep impact on how we view ourselves and what we accomplish in life. It is a guiding tool for our overall well-being and protects our long-term reward.

Human nature easily forgets events of the past that have had influences or consequences to your life. History is valuable; it can keep you from going down the river of compromise and can identify warning signals for trouble spots so you can take corrective action before destructive behavior cripples your success. The process involves recording a personal book of chronicles and recognizing when you start to wade into the river of compromise.

The second Post-Season guidepost, Blocking the Plate™, focuses on accountability and secures your long-term gains by confronting success. When a catcher blocks the plate, he sets up to protect himself during a potential collision. Relying on his shin guards to protect his legs, he takes his mask off and throws it out of the way.

Similarly, we need to expose ourselves by removing our masks, recognizing that what protects us from collisions in life is our accountability to others and to ourselves. This accountability safeguards our success by keeping us in alignment with our goals and values. Accountability is the ultimate expression of personal leadership.

By giving your inner circle of relationships permission to hold you accountable to stated goals and priorities, you are admitting that you have needs, you require honesty and you desire mentoring.

Sports Report

These three seasons of success don't just happen. They require hard work, practice, diligence and perseverance. Maximize your abilities and potential: give your all during Spring Training, make your impact in the Championship Season and preserve your integrity during the Post-Season.

Jim Sundberg, former Major League baseball player for the Texas Rangers and Kansas City Royals, is president of Sundberg Leadership Team in Arlington, TX. He may be reached at 817-461-6121.

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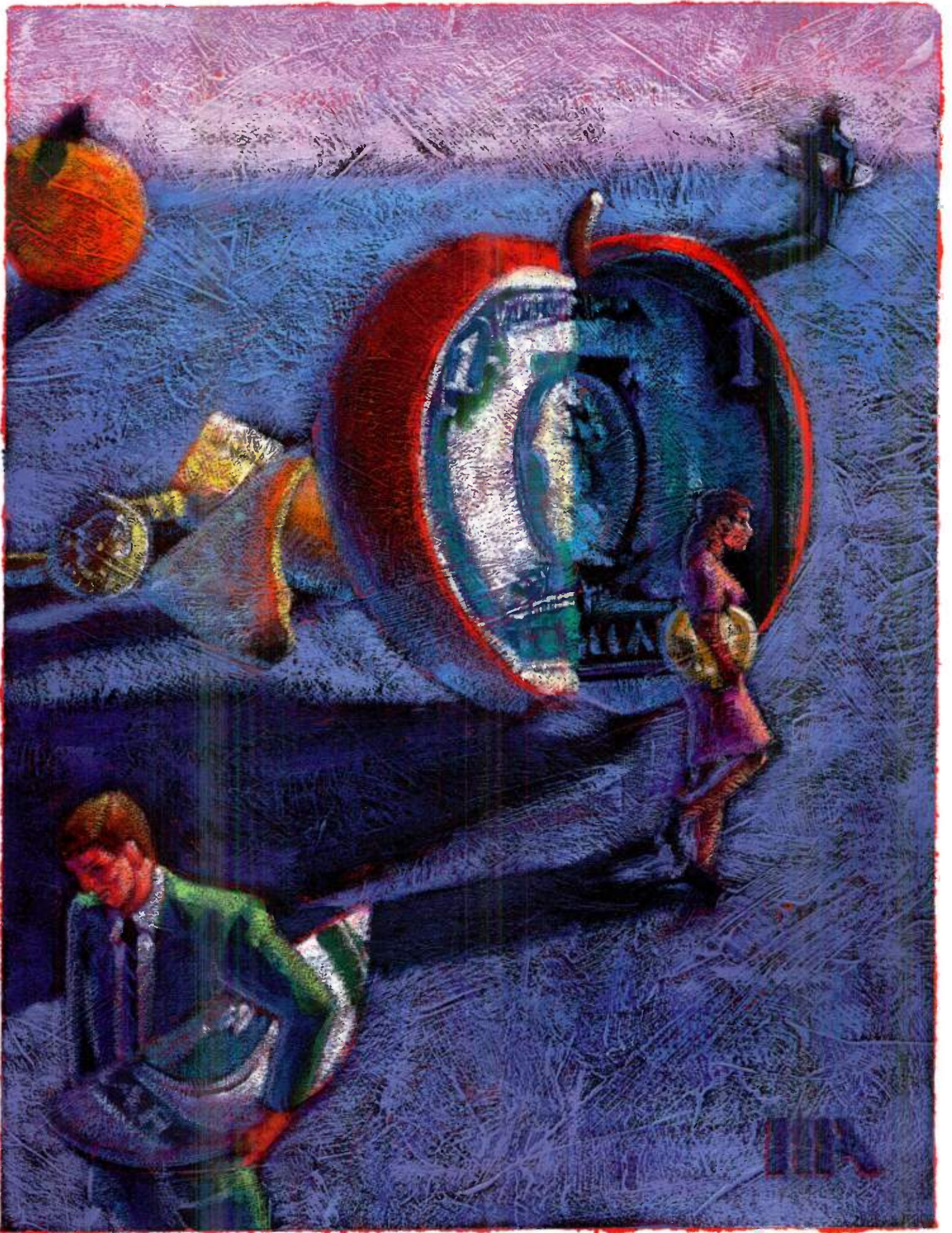
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Five Rules for Planning a Fruitful Retirement

by Scott Fehrenbacher

In the early '80s, when I was a rookie stockbroker with E.F. Hutton, there was a popular story we used to tell prospective clients:

"There was a young woman that began investing \$2,000 in an IRA when she was 20. She faithfully invested \$2,000 each year for ten years until she was 30 years old. Then she never added to her IRA again. By that time, her neighbor had settled down enough to just begin an IRA program of his own. He was 31 years old and he invested \$2,000 each year for the next 30 years until he was 60 years old.

Even though he had 20 more years of contributions that she did, her IRA account was still larger than his just because of the power of time and compounding annual rates of return over the years."

The story was effective at passing along the importance of starting early. But an early start is only one of many important principles you should follow. There are other biblically based principles of reaping and sowing that Christians should incorporate into their saving process regardless of when they begin their retirement plan.

Rule One — Picking Your Crop

Your choice of what kind of securities to invest in and your asset allocation (how much to put in each) are as important to your overall rate of return as your decision of what to invest in. In other words, you must choose how to divide up your money among stocks, bonds (other-

wise known as fixed-income investments) and money market funds.

How much do you invest in each area? The answer to this question varies dramatically with your individual situation and the time you have until you plan on retiring. If you were managing a complex portfolio of multiple kinds of investments and assets, I would urge you to seek professional advice. For do-it-yourself investors, there is a great deal of information on the Internet.

However, a quick rule of thumb that has had lasting value is this formula: To choose how much to put in stocks, figure 115 minus your age to give you the correct percentage in stocks. For example, a 40-year-old investor would calculate 115 minus 40 equals 75 percent. So 75 percent of a 40-year-old's assets should be invested in stock or stock mutual funds.

Rule Two — Planting the Seeds

If you are just beginning your retirement planning process, you should consider mutual funds as your first investment path. Mutual funds are an ideal vehicle for arriving on time at long-term financial destinations. They allow you to invest in the markets economically without assuming responsibility for buying, selling and overseeing a portfolio of diversified stocks over a period of decades. In addition, you can calculate how far along you are every day from the price per share (net asset value) that is printed in newspaper financial sections.

The first step in evaluating what kind of mutual fund you should choose is to determine how much risk you can tolerate, a major component which is dictated by the time you have before you retire. If you have more than 15 years to go, it's generally okay to put most of your money in mutual funds that invest in stocks.

Why stocks? Historically they are unbeatable. For the past 72 years, stocks of large companies have returned an annualized 11 percent. Compare this with five-year government bonds that compounded your money at a 5.4 percent annualized pace or money market funds that grew at a tepid 3.7 percent rate. Your chances of losing money from one year to the next are greater with stocks than with bonds or money funds, but the more time you have, the better the chance that you'll get a higher return. Since 1926, stocks have out-performed bonds and cash in 84 percent of all 10-year periods (such as 1926-1935, 1927-1936 and so on) and in 98 percent of all 20-year periods.

You can sort the risk level of funds that invest in stocks in several ways. One is by investment objective: aggressive growth stocks, corporate bonds, etc. Aggressive-growth funds aim for maximum capital gains, usually by investing in small, rapidly growing companies; but they are also the most volatile and therefore the least reliable from year to year.

Long-term growth funds also aim to maximize capital gains, but they tend to invest in larger, more stable corporations and are slightly less volatile.

Growth-and-income funds concentrate on dividend-interest income instead of growth and are even more stable.

International funds (which invest in foreign companies) and targeted sector funds (which invest in individual economic industries such as technology, Internet, health care or transportation) each possess their own level of volatility.

Rule Three — Trimming and Pruning

While millions of Americans have put billions of dollars into stock mutual funds over the past decade, very few have known or recognized what companies their mutual fund manager invested the money in. Even fewer knew what the companies did with the money.

Unfortunately, some of these public companies create products that profit at the expense of families by polluting the culture. For example, millions of investors in Viacom don't realize that they effectively became investors in MTV — a leader in pushing soft pornography and gangster violence through music videos.

Would you expect that a mainstream fund like the Fidelity Capital Appreciation Fund would own 1,975,300 shares of Playboy Enterprises? It does. One of the leading pornographers in the country has gained more than \$28 million in capital from unwitting investors via the Fidelity Capital Appreciation Fund. Fund manager Larry Hange should be ashamed to be using this money to pour more pornography into our culture. The argument cannot be credibly made

that the shareholders of the Fidelity fund would suffer if Playboy was not in the portfolio. Playboy's investment record has been historically poor.

Finally, the American Funds family based in Los Angeles has invested over \$521 million (over one half of a billion dollars) in the Walt Disney Company through four of its funds — Investment Company of America, Amcap, Fundamental Investors and Growth Fund of America. Many social conservatives are upset with Disney's promotion of ultra-violent and anti-Christian movies such as *Pulp Fiction*, *Dogma* and *Priest*. Many investors are unaware that when the mutual fund manager invests money in Disney on their behalf, they become unwitting owners of Disney themselves.

For every mutual fund that may fall short of holding your kind of moral standards, more than four funds will pass such tests. In short, demanding a higher moral standard with your investments does not mean accepting a lower rate of return on those investments.

For a quick audit of your fund choices and more information on the values-based investing movement, I recommend you use the "Investigator" screening tool that can be found on the Internet at the Crosswalk.com Money Channel (www.crosswalk.com).

Rule 4 — Wait on the Weather

A worry to me is the growing percentage of investors who have never had to ride out a bad market. While investors have shown a lot of grit in staying in through highly volatile markets, there has always been a fairly quick rebound (in historical terms) to keep the masses patient. Wise investors will keep this same patience even through more extended market swings.

Especially when it comes to managing retirement funds, the long term is measured in three-year market cycles — not three weeks. Don't let bad economic news disturb you. Market downturns are opportunities to buy. If you use diversified mutual funds and are engaging in a prudent asset allocation plan, most likely your retirement nest egg will be fine even through the worst storms.

Rule 5 — Keeping Your Harvest

While you add to your nest egg through your investment program, you must also be sure to take advantage of the options available to minimize taxes on your earnings along the way.

There is nothing inherently patriotic in paying more taxes than the tax codes were designed to ask you to share. In that spirit, you should always take advantage of your employer's 401(k) options for automatic contributions. These are very important for two reasons:

(1) Your contributions are made on a pre-tax basis, meaning that the money put into your 401(k) account never passes through the federal tax formula first and you get to keep the whole amount. Had you invested the same money outside of the 401(k) plan, you could have gotten your hands on probably only 70 percent of it.

(2) Once your money is in the plan, the earnings grow each year without the anchor of annual taxation. This allows the compounding effect of your money to grow much quicker than it would outside of a tax-deferred plan.

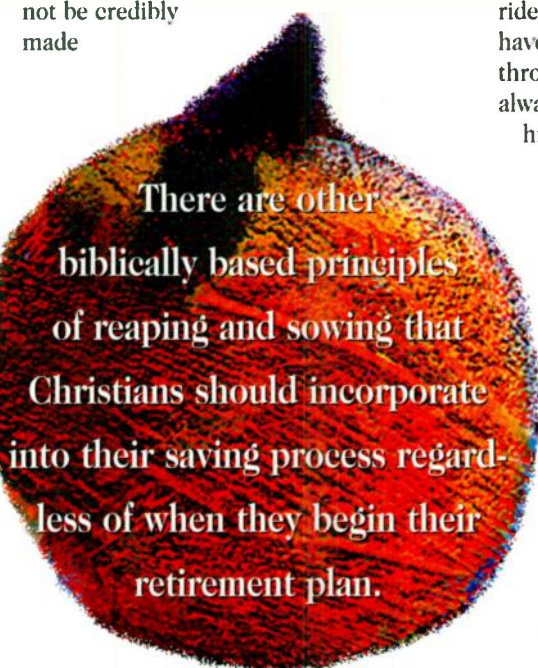
Use other tax-deferred options such as IRAs, and in some situations, variable annuities. By taking advantage of your tax-advantaged investment options to their fullest measure, you minimize the taxes you have to pay while you are growing your retirement funds for the future.

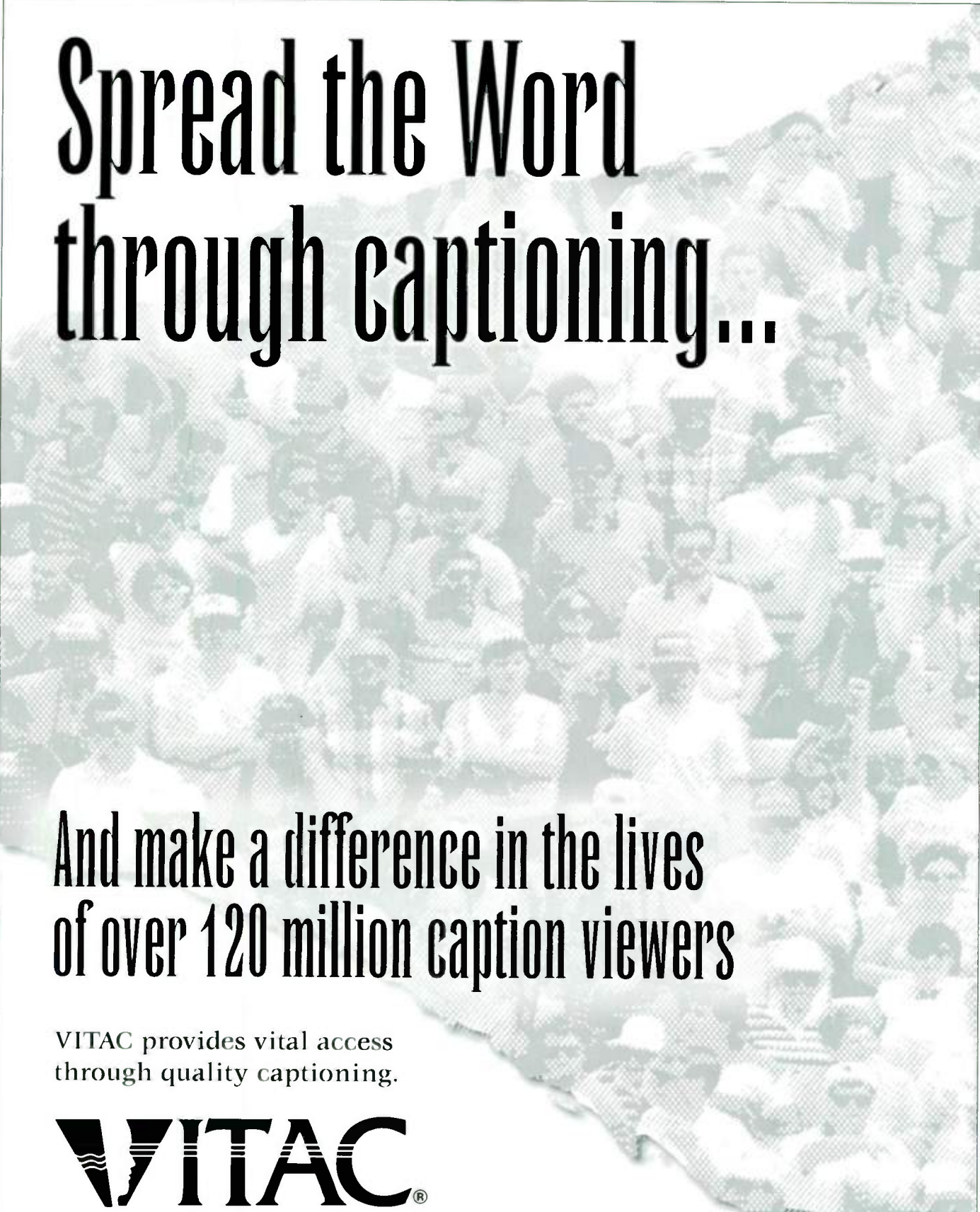
Reaping the Rewards

While there are many sophisticated retirement planning strategies, these fundamental principles will create the foundation for your plan. As a Christian, there is the opportunity not only to do well for your family by providing for them financially, but also to do well for the culture by making sure your assets will not be used for businesses involved in pornography, abortion or other ungodly practices.

Proverbs 10:5 instructs: "He who gathers in summer is a son who acts wisely, but he who sleeps in harvest is a son who acts shamefully." Don't be caught asleep — manage a prudent, values-based retirement plan for a plentiful harvest that benefits your family and society.

Scott Fehrenbacher is channel manager for the Money Channel at Crosswalk.com and can be reached at sfehrenbacher@crosswalk.com.





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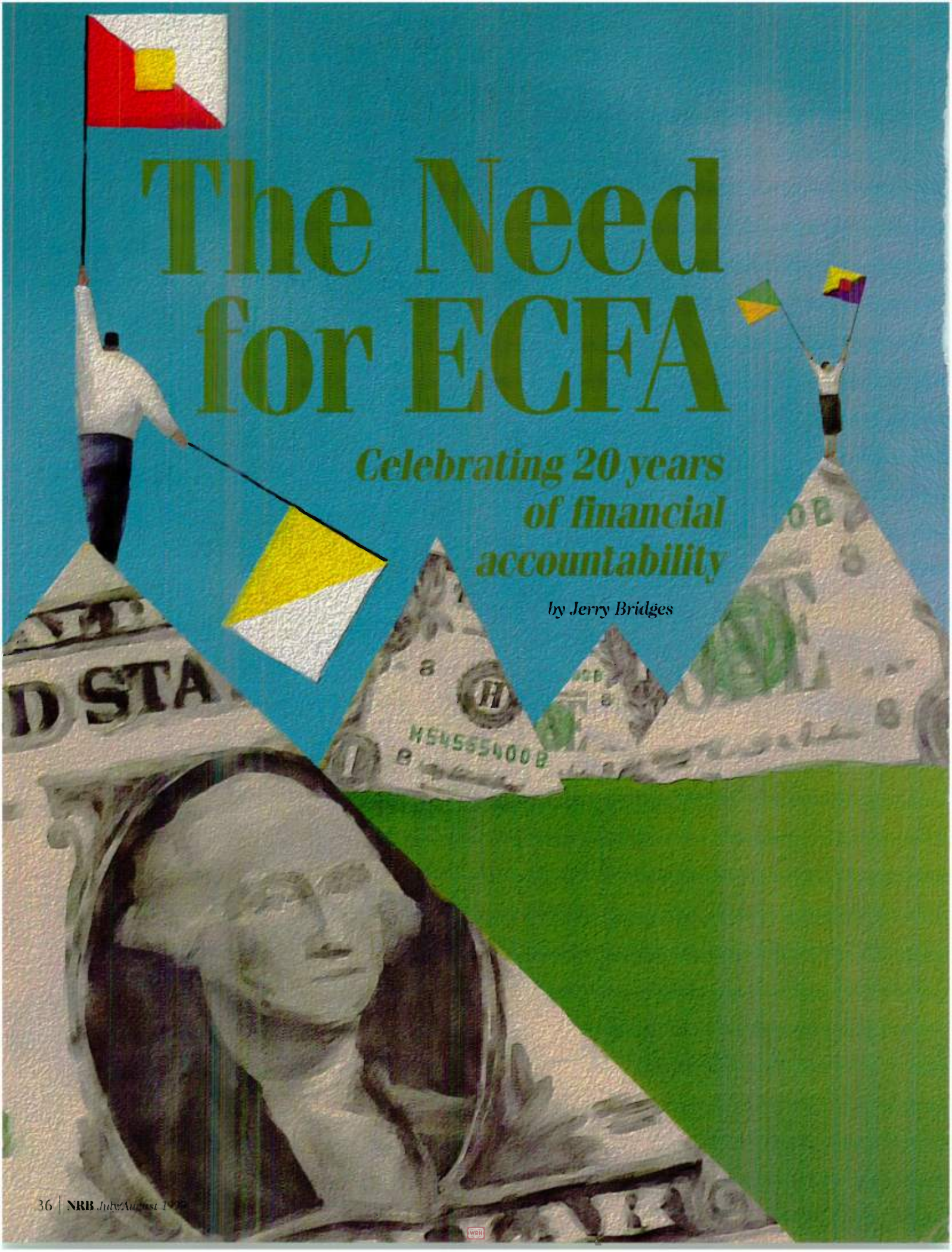
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The Need for ECEFA

*Celebrating 20 years
of financial
accountability*

by Jerry Bridges



The mid-1970s were not good years for nonprofit organizations in America. Several high-profile charities were involved in questionable fund-raising practices that became prominent stories in the news media.

While these stories actually involved only a few organizations, the public tended to tar all nonprofits with the same brush. In response to pressure to do something about these problems, draconian legislation to severely regulate nonprofit organizations was introduced in Congress. It was in this atmosphere that Evangelical Council for Financial Accountability (ECFA) was born.

ECFA's Purpose

Although the birth of ECFA was prompted by the events at the time, its purpose and mission went far beyond an attempt to fend off more government regulation. At the heart of ECFA's purpose is the principle enunciated by the Apostle Paul in 2 Corinthians 8:21: "For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men."

Paul wanted to guard against any criticism — or even any occasion for criticism — in his handling of funds entrusted to him for the care of the poor. For Paul, it was not enough to be honest in the eyes of God; he wanted his honesty to be apparent, easily discernible, in the eyes of people. He wanted to avoid the slightest breath of criticism from any quarter.

ECFA desired to help evangelical organizations demonstrate not only to their donors and friends, but also to the media and government officials, that they were above reproach in their fund-raising practices and in the use and accountability of funds entrusted to them.

ECFA has sometimes been called the financial "watchdog" of evangelical organizations. This is an unfortunate perception. It is true that ECFA has from the beginning established

standards for fund-raising and financial practices that organizations must meet in order to become and remain members in good standing. And it is true that a Standards Committee exists to interpret and apply the Standards to specific situations and to investigate allegations of noncompliance. And it is even true that occasionally organizations have been terminated from membership for failure to comply with one or more of the Standards. But this is not the main purpose of ECFA.

The main purpose of ECFA has always been to help its member organizations demonstrate financial integrity in such a way as to maintain the confidence of their donors and other constituencies.

During my service on the Standards Committee, we often asked ourselves, "Is our primary responsibility to the donors of evangelical organizations or to the organizations themselves?" The responsibility looks both ways and there must always be a healthy tension between these two focuses.

These two focuses are not incompatible nor mutually exclusive. Just the opposite is true. They complement and reinforce each other. When ECFA insists that organizations comply with its established standards, it is, in fact, looking out for the interests of the donors. But at the same time it is helping the organization maintain the trust of those donors.

Three Areas of Accountability

When ECFA began, there were three primary areas of financial accountability that needed to be strengthened in a number of organizations. The first was the attitude among some Christian leaders that they were accountable only to God. Consequently, they balked at opening their books to the public. We did not question the integrity of those leaders, but we did question their wisdom in the light of 2 Corinthians

8:21. We knew it was impossible over the long haul to maintain the trust of donors if the organizations were unwilling to make their financial statements available to the public.

The second area of weakness was often the lack of audited financial statements prepared in accordance with generally accepted accounting principles. An audit is often expensive, especially for many smaller organizations. Is it worth the cost? The answer is yes, in view of the goal of maintaining the confidence of the public. There is no point in making financial statements available if there is not reasonable assurance that they fairly present the financial position of the organization.

The third area we had to address was the issue of absolute integrity in fund-raising practices. Unfortunately, fund-raising practices are often not as "black and white" as the numbers on a financial statement. The Standards Committee focused on the fund-raising topic for several years. Finally, a set of fund-raising standards was adopted.

As I look back on those early years of ECFA, I can only give thanks to God for His faithfulness in giving us an unusually capable group of men and women to serve on both the board of directors and the standards committee. There is no question that we were plowing new ground. No one, not even in the government, had ever before tried to set standards of financial practice and accountability for Christian organizations. That we were able to do this, and that today ECFA is more than 900 members strong, is indeed a testament to God's grace and faithfulness.

Jerry Bridges is a staff member of The Navigators Collegiate Ministries. He served on the Standards Committee of ECFA from 1979 to 1987 and was a member of ECFA's Board of Directors from 1979 to 1992, serving as chairman of both bodies. He and his wife, Jane, live in Colorado Springs, CO.

ECFA's Seven Standards of Responsible Stewardship

Standard #1 - Doctrinal Statement:

Every member organization shall subscribe to a written statement of faith clearly affirming its commitment to the evangelical Christian faith and shall conduct its financial and other operations in a manner which reflects those generally accepted biblical truths and practices.

Standard #2 - Board of Directors and Audit Review Committee:

Every member organization shall be governed by a responsible board of not less than five individuals, a majority of whom shall be other than employees/staff, and/or those related by blood or marriage, which shall meet at least semi-annually to establish policy and review its accomplishments. The board shall appoint a functioning audit review committee, a majority of whom shall be other than employees/staff and/or those related by blood or marriage, for the purpose of reviewing the annual audit and reporting its findings to the board.

Standard #3 - Audited Financial Statements:

Every member organization shall obtain an annual audit performed by an independent certified public accounting firm in accordance with generally accepted auditing standards (GAAS) with financial statements prepared in accordance with generally accepted accounting principles (GAAP).

Standard #4 - Use of Resources:

Every member organization shall exercise management and financial controls necessary to provide reasonable assurance that all resources are used (nationally and internationally) to accomplish the exempt purposes for which they are intended.

Standard #5 - Financial Disclosure:

Every member organization shall provide a copy of its current audited financial statements upon written request.

Standard #6 - Conflicts of Interest:

Every member organization shall avoid conflicts of interest. Transactions with related parties may be undertaken only if all of the following are observed: 1) a material transaction is fully disclosed in the audited financial statements of the organization; 2) the related party is excluded from the discussion and approval of such transaction; 3) a competitive bid or comparable valuation exists; and 4) the organization's board has acted upon and demonstrated that the transaction is in the best interest of the member organization.

Standard #7 - Fund Raising:

Every member organization shall comply with each of the ECFA Standards for Fund Raising:

7.1 Truthfulness in Communication: All representations of fact, description of financial condition of the organization, or narrative about events must be current, complete and accurate. References to past activities or events must be appropriately dated. There must be no material

omissions or exaggerations of fact or use of misleading photographs or any other communication which would tend to create a false impression or misunderstanding.

7.2 Communication and Donor Expectations: Fund-raising appeals must not create unrealistic donor expectations of what a donor's gift will actually accomplish within the limits of the organization's ministry.

7.3 Communication and Donor Intent: All statements made by the organization in its fund-raising appeals about the use of the gift must be honored by the organization. The donor's intent is related to both what was communicated in the appeal and to any donor instructions accompanying the gift. The organization should be aware that communications made in fund-raising appeals may create a legally binding restriction.

7.4 Projects Unrelated to a Ministry's Primary Purpose: An organization raising or receiving funds for programs that are not part of its present or prospective ministry, but are proper in accordance with its exempt purpose, must either treat them as restricted funds and channel them through an organization that can carry out the donor's intent, or return the funds to the donor.

7.5 Incentives and Premiums: Organizations making fund-raising appeals which, in exchange for a contribution, offer premiums or incentives (the value of which is not insubstantial, but which is significant in relation to the amount of the donation) must advise the donor of the fair market value of the premium or incentive and that the value is not deductible for tax purposes.

7.6 Reporting: On request, an organization must provide a report, including financial information, on the project for which it is soliciting gifts.

7.7 Percentage Compensation for Fund Raisers: Compensation of outside fund-raising consultants or an organization's own employees based directly or indirectly on a percentage of what is raised, or on any other contingency agreement, is not allowed.

7.8 Tax Deductible Gifts for a Named Recipient's Personal Benefit: Tax deductible gifts may not be used to pass money or benefits to any named individual for personal use.

Continued on page 40

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means that every caller will find a caring and compassionate voice. Someone who is willing to even pray over the phone.

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7.9 Conflict of Interest on Royalties: An officer, director, or other principal of the organization must not receive royalties for any product that is used for fund raising or promotional purposes by his/her own organization.

7.10 Acknowledgement of Gifts in Kind: Property or gifts in kind received by an organization should be acknowledged describing the property or gift accurately without a statement of the gift's market value. It is the responsibility of the donor to determine the fair market value of the property for tax purposes. The organization should inform the donor of IRS reporting requirements for all gifts in excess of \$5,000.

7.11 Acting in the Interest of the Donor: An organization must make every effort to avoid accepting a gift from or entering into a contract with a prospective donor which would knowingly place a hardship on the donor, or place the donor's future well-being in jeopardy.

7.12 Financial Advice: The representative of the organization, when dealing with persons regarding commitments on major estate assets, must seek to guide and advise donors so they have adequately considered the broad interests of the family and the various ministries they are currently supporting before they make a final decision. Donors

should be encouraged to use the services of their attorneys, accountants, or other professional advisors.

For more information contact:
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P.O. Box 17456
Washington, DC 20041-0456
Telephone: 703-713-1414
Fax: 703-713-1133
E-mail: webmaster@ecfa.org

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Checklist for Smooth and Successful Audits

Use this short checklist to prepare your organization for an audit. Taking care of a few important items will help your audit run as smoothly as possible and ensure that your organization gets the most service for its auditing fees.

Before the Audit

- Save in auditing fees by recognizing that the more work you prepare for the auditors ahead of time, the less they have to do during the audit.
- Close out all financial records and print out all financial statement reports for the fiscal year being audited.
- Prepare all confirmations and give them to the auditors to send out before the first day of fieldwork. These include all bank and financial institution accounts you

had open during the fiscal year and all attorneys whose services you engaged during the fiscal year.

- Prepare (completely) all work papers requested by the auditors and make sure they are ready before the first day of fieldwork.
- Give the auditors minutes of all board meetings held during the fiscal year and from fiscal year-end up to the first day of audit fieldwork.

During the Audit

- Supply the auditors with all requested information. This cannot be overemphasized.
- Give them requested information in a timely fashion. Remember, "time is money."
- Cooperate. They work from an audit program, a checklist of procedures that complies with generally accepted auditing standards. If you do not supply them with the requested information, auditors will look for alternative

means to get the information they need to satisfy the requirements of the audit program. Using alternative means usually requires more auditing time, which increases the audit fee.

- Determine the number of copies you need of the audit report. Remember to request one for each board of directors member (the audit is addressed to this body). Have copies available for the CEO and CFO.

After the Audit

- Ask the auditors to prepare a management letter to the board of directors. This letter states areas of weakness in your financial operation and/or your internal control system. It should also give recommendations for remedying any weaknesses and note a follow-up date for corrective actions taken on the findings of the previous year.

- Follow the auditors' recommendations for a healthier financial operation.

NRB director of finances Michael Kisha is a Certified Public Accountant (CPA) licensed in Virginia. Prior to his association with NRB, he was an auditor for a CPA firm in New Jersey, specializing in auditing nonprofit organizations.

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Like you, we see our work as a ministry...
...a way to impact lives for eternity.

You might not expect a telemarketing firm like InService America to have much in common with your ministry, but we share at least one very important value.

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The only difference is that our medium of communication is the telephone. We happen to

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means that every caller will find a caring and compassionate voice. Someone who is willing to even pray over the phone.

Find out how InService America can partner with you to impact lives and make a positive impression for your ministry—and do it affordably. Call us and you'll see how we touch the lives of those searching for an answer.

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It's not just a call... It's our calling.

DARKNESS



AND LIGHT

Are Christian broadcasters seeking the truth or re-telling dark tales?

by Gary Moore

Differing streams of information are a perpetual problem. Centuries before Christ, Plato told his allegory of The Cave. He said we live in a cave, look at shadows on the wall that are made by others and believe the shadows are reality. But occasionally, someone walks into the cave to enlighten us. As light is painful to eyes grown accustomed to the dark, we don't always appreciate the light.

Christ recognized this cave tendency. Knowing that people had been told differing things about the world, Jesus set them right by often beginning with these words: "You have been told ... but I tell you ..." Note that He spoke with authority and was usually talking to people who had been listening to religious leaders.

“The deficit is not a meaningless figure, only a grossly overrated one ... our politicians have conjured the deficit into a bogeyman with which to scare themselves.”

— Robert Bartley in *Seven Fat Years*

For example, the mob voted to release Barabbas rather than Jesus. Even Peter retreated into the dark that night. But time proved that Jesus was still the way out of the cave; He was the truth rather than the shadows and the life in the light.

Two thousand years later, a Nobel Prize-winning economist has labeled the shadows and light “asymmetric information.” In essence, he tells us why in 1992, a liberal candidate for president and the book-of-the-year author in conservative Christianity told us that America’s problem was “the economy, stupid” — while economists told us something quite different.

The Deep, Dark Deficit

Notice how many of the political truths we told our listeners and readers about the federal debt may have been economic myths. During the elections of 1992 and 1994, we focused on America’s deficits and debt, or the negatives of our economy rather than its blessings.

Seven Fat Years by Robert Bartley, editor of *The Wall Street Journal (WSJ)*, told us in 1992: “The deficit is not a meaningless figure, only a grossly overrated one ... our politicians have conjured the deficit into a bogeyman with which to scare themselves. In symbolizing the bankruptcy of our political process, the deficit has become a great national myth with enormous power. But behind this political symbol, we need to understand the economic reality, or lack of it. In the advanced economic literature, the big debate is over whether deficits matter *at all* (emphasis his).”

Let’s explore the asymmetrical information we’ve reported.

1) We were told the federal debt was a sin. But much like Moses, the *WSJ* told us: “The reality is that borrowing money is not a sin; it depends on how much money, and in particular the uses of the borrowed money.”

2) We were told — repeatedly — that America had the “biggest debt in history” because of social spending. Again, the *WSJ* told us, “Winning the Second World War was worth borrowing 100 percent of our national income and winning the Cold War was worth borrowing 50 percent.” In other words, in the context of our economy, the debt incurred to win the Cold War against an evil empire was only one-half of what we incurred to win World War II.

3) We were told America borrowed our debt from people in other countries, primarily Japan. But Caspar Weinberger, President Reagan’s Secretary of Defense, told us in *Forbes* in 1992: “One myth is that we are surviving only because so many foreign countries

buy our bonds. Actually, comparatively little interest goes abroad. The latest figures show that 12 percent of the national debt is owned by foreigners, which means that about 12 percent of the annual interest payments is paid to them. This figure has been remarkably consistent since 1980.”

4) We were told a balanced budget amendment was crucial. But *The Economist* magazine told us: “That many Americans have long favored amending the constitution to forbid budget deficits is entirely understandable. The perpetual phony crisis of American fiscal policy has become dull beyond words; it is about time the entire subject was simply legislated out of existence. Unfortunately, attempts to do this are likely to go wrong. Worse, they may cause real harm.”

We are told little about deficits and debt today. So why bring them up again? Because asymmetric information is a perpetual thing. Because these examples throw bright, fluorescent light on the habitual darkness of bad news we automatically embrace. And because I still get one stream of information from the economic media and another from the popular and religious media. And because we are probably repeating past mistakes.

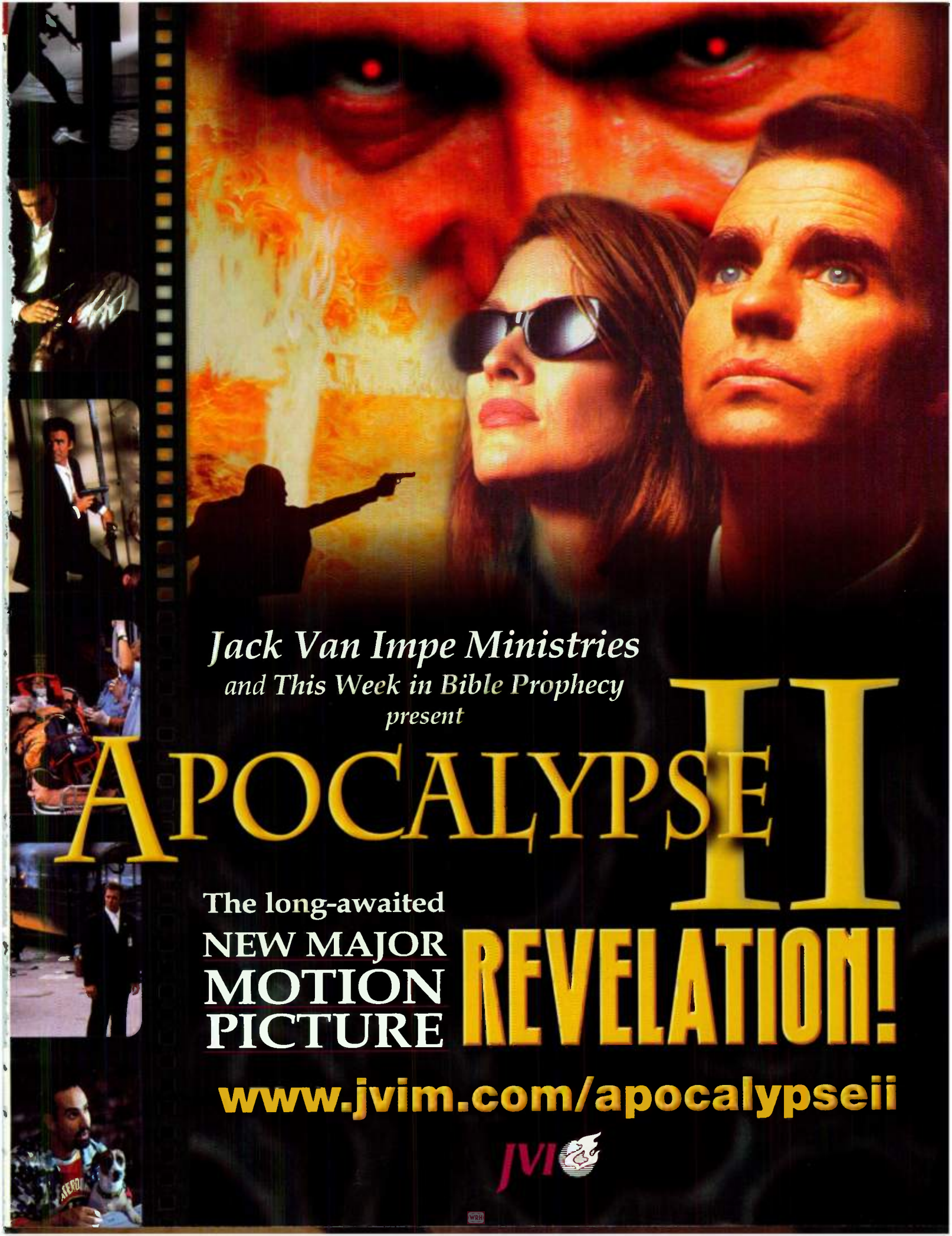
Asymmetric information is a perpetual thing. ... I still get one stream of information from the economic media and another from the popular and religious media.

Social Security’s Dark Demise

How many examples do we need before we come out of the cave? I’ve been exchanging letters with the editor of a conservative Christian magazine about his cover story on the “Social Security Crisis.” I began by sending an editorial from the August 30, 1996 issue of the *WSJ* entitled, “What Social Security Crisis?” written by a past president of the American Economic Association.

The editorial read: “A lot of nonsense is being spewed forth about Social Security. The public is being bombarded with apocalyptic warnings that the system will go bankrupt but the facts are that there is no crisis now and there is none looming in our future.” He explained the projected “crisis” assumed 1.3 percent annual economic growth, far lower than America has experienced for decades.

While I’ve yet to hear it in the religious



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Choose the Future

PART TWO

Bold Steps to a Successful Future



by Jerry Rose

Last month, I challenged Christian broadcasters to be more strategic in their thinking and to commit to bringing relevant content to the airwaves in order to attract a broader audience. I shared with you the philosophy we have at Total Living Network and our approach to programming and audience research.

So, what specifically can you do as a local broadcaster to maintain your current audience, attract new viewers, and succeed in the next century? Let me start by restating what I believe are the basic priorities for Christian Broadcasters:

- Be technologically savvy.
- Research your audience and develop relevant programming.
- Forge partnerships.

Technology: Face It, Embrace It!

In 1975 when I launched a new TV station in Chicago, I could count my TV competitors on my fingers. There were eight. In today's age of satellites, cable and the Internet, our audience is getting entertainment and education from count-

less sources at any given time.

By far the biggest trend in technology is the merge between cable and the computer. In the near future, every home in America will have a 200- to 500-channel capacity. This is great news for Christian programmers — more channels mean a greater need for content.

However, there are challenges. With so many choices for the viewers, it is increasingly important to provide relevant content to our audience. We must be interesting, relevant and important enough for people to choose us over all other possibilities.

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As a *crosswalk.com* partner, your organization can participate on many levels—from simply linking our sites to actually working with us to create new channels. In return, we'll provide you with the one thing most Web sites still haven't developed—an audience.



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- *CrossingGuard free filtering gives Christians a safe portal to the rest of the Web*
- *3,000,000 page views per month*
- *Channels on music, money, spiritual life, homeschooling and more*
- *24-hour streaming audio and on-demand music*
- *Talk radio featuring Involved Christian Radio Network (ICRN)*
- *Affiliates include Promise Keepers, World Vision, Christianity Today*

crosswalk.com
Information for Christians, not just Christian information



In addition, we must formulate plans on how to maximize these emerging technologies to minister to people who use non-traditional outlets such as the Internet. For example, we need to define the best way to utilize our TV programming with the Internet. For us, we see it as a dialogical pathway from our delivery systems to the Internet.

In today's age of satellites, cable and the Internet, our audience is getting entertainment and education from countless sources at any given time.

Know Your Audience Inside Out

This is fundamental, but it is amazing how many broadcasters do not actually take the time to define their target audience, determine what audience needs are and develop programming that's relevant to them.

Be willing to take the time to discover what the needs are in your community. Pull people together and conduct focus groups; develop formal and informal research methods. Find out what our audience is thinking, what their concerns are and what's important in their everyday lives. Develop a dialogue — not just to give answers, but to get answers — and then respond to them through programming.

I call this process discovering and responding to human needs.

In Christian broadcasting, we historically wanted to meet the spiritual needs of our audience, but we need to broaden our thinking to meet human needs and apply biblical values to meeting those needs. Think about what you've seen in other media in the past 24 months. Newspapers and magazines have been dominated by topics such as bioethics, divorce, morality, youth violence, Y2K and even angels and Jesus. These are clearly the issues Americans (Christians and non-Christians) are talking about.

Conduct your own research by talking to people. What's making headlines in your local newspapers and the mainstream media? You can make sure these issues are reflected through the programming you design to meet the needs of your audience.

Next, become experts on the demographics of your audience. Know your target specifically: age, sex, socioeconomic status, work status, family status, church commitment, etc. This sounds simple, but it's surprising how many programming decisions are made without much regard for its intended audience!

You should develop a "viewer model" that personifies your exact target. Give this viewer a name. Then, as you begin to make decisions about programming, ask yourself if "Susan" would watch it. Is it relevant to her as she juggles her 2.5 children, her husband of 10 years and her part-time job in her suburban neighborhood? Or maybe your target viewer is "Jake" who is retired, lives in an urban apartment, volunteers twice a week at a homeless shelter, doesn't regularly attend church but believes in angels and has concerns about his health.

Finally, make sure the look of your station is as relevant as the programs you're trying to do. Upgrade your ID and make it as state-of-the-art as possible. Using your research, determine the most appropriate kind of look — contemporary or traditional. What colors and styles appeal most to your target audience? Is the look consistent with the quality and style of the programs?

Seek Out Partners in Christ

Even in small markets, you have the opportunity to forge relationships with businesses and organizations in the community. Begin by looking at your research. What are the needs of your community? Then think of ways you can bring in expertise or resources from the businesses or schools around you to address these human needs.

If you live in a university town, you can interview professors or create a daily or weekly forum for them to comment on these issues. Bring in financial institutions or health-related businesses to help you develop lifestyle or how-to programs. The possibilities are endless as long as you are confident that you are addressing the human needs of your target audience.

In addition, secure quality programming from networks and syndicators in order to fill in your programming gaps. But I caution you to be selective about the outside ministries that you put on your airwaves. It would be disappointing to lose your audience numbers because of one or two mismatched programs that don't address the issues of your target viewers. Don't just fill airtime. Be selective, keeping your viewer model in mind at all times.

I believe we can apply some fundamental practices of successful secular broadcasters while maintaining our mission to reach people for Christ. We can't fail when we honestly strive to address the human needs of our viewers. Our job — our mission — is to creatively bring people to Christ and allow Him to meet those needs.

We must formulate plans on how to maximize emerging technologies to minister to people who use non-traditional outlets such as the Internet.

Steps to the Future

It is not only possible, but also crucial that we apply fundamental practices of successful broadcasters — secular or Christian — while maintaining our mission to reach people for Christ. I believe that as we begin to take creative steps away from the traditional model, viewers old and new will begin to sit up and take notice. As we decide who we want to reach, find out their specific needs or questions and develop programs that respond to those needs or answer those questions, we will be doing our job more effectively — bringing people to Christ and allowing Him to meet the needs we all have.

Jerry Rose is a member-at-large of NRB's executive committee. He is founder/CEO of Total Living Network, based in Chicago. Reach him at jrose33002@aol.com or 312-433-3838.



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Getting Down to the Business of Prayer and Fasting

Tom Terry has been in broadcasting since 1981. He currently develops radio projects for Campus Crusade for Christ in Orlando, FL. For more information on Comm-LINC contact NRB director of communications Karl Stoll at 703-330-7000, ext. 517, or kstoll@nrb.org.

Comm-LINC (Communication Leaders in Communities) is an NRB project emphasizing prayer and fasting for revival. If your radio or TV station is going to assume a leadership position in facilitating revival in your community, you will need to coordinate activity in three areas to accomplish your objective:

- Develop co-equal partnerships with other Christian broadcasters within your community.
- Facilitate community prayer and repentance through on-air activities.
- Encourage local church participation and facilitate their involvement.

Station-to-Station

Each of these areas can be easily accomplished with a few assignments and a little effort. The first step begins at home, specifically, at your station. Here is a suggested order of events:

- 1. Share the Vision.** Encourage your board of directors and staff to take part by prescribing a day(s) of fasting and prayer. An emphasis on confession of sin, repentance and re-commitment should take place. This will set the stage practically and spiritually for God to use you.
- 2. Call a Meeting.** Set up a meeting or luncheon with all managers and/or owners of the Christian stations in your community. Share what God has done in your heart and station. Put forth the concept that all stations work co-equally to advance the cause of prayer, fasting, revival and evangelism for a period of at least one year. It may be more appropriate to begin by seeding the idea with one or two managers first. When they begin to catch the vision, set up the larger meeting.
- 3. Establish your Market.** Establish who will work on what. Some stations are more suited for getting pastoral involvement. Others are more suited for youth involvement. Some have a particular knack for recruiting Christian businesses to set examples within the community. All stations should agree together to air spots and have an ongoing on-air emphasis encouraging one day a week or month of prayer for the community.

Leading the Community

Now you are ready to begin facilitating an attitude of prayer and repentance within the community. At this level you have accomplished the following: allowed God to cleanse you and prepare you for the work; established a new commitment to biblical evangelism with staff and fellow stations; fostered a new unity between formerly competing broadcasters; and prepared yourself to become an example to the community.

Facilitating prayer and repentance through an on-air strategy must contain the following elements. You already may have some of these in place:

- Recorded spots that encourage and challenge people to pray or fast for the community.
- Recorded spots that communicate through testimony what God can do through prayer.
- On-air prayer times with announcers during selected dayparts or on selected days where the community takes part with you in prayer. Having a set day and time each week where the emphasis is on the community, repentance and evangelism will help bring home the concept for your listeners. This is not a time of prayer for requests that listeners call in — this prayer time is for repentance in the church and in the community leading to revival and evangelism.
- Live announcements, on-air discussion and interviews on prayer that end by pointing to the scheduled on-air prayer time or a community prayer event.
- Interviews with listeners who have responded to the call to prayer and what God has done in their lives. Make it personal.

Utilizing these basic approaches will create awareness and help facilitate a sense of urgency regarding the need for prayer and revival for your community.

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DIRECTOR OF DEVELOPMENT High Adventure Broadcasting, a leading international Christian broadcast ministry located in Southern California, searching for a qualified individual to provide creativity and energy in fund development. Must have proven track record, team orientation, and openness to the work of the Holy Spirit. Competitive salary and benefits. Send resume and letter of interest to: High Adventure, Attn: George Otis, President, P.O. Box 100, Simi Valley, CA 93062.

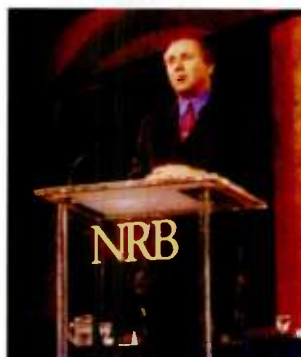
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Advertiser Index

ADVERTISER	PAGE
American Family Association	BC
Apocalypse II/ Jack Van Impe Ministries	45
Bott Radio Network	15
Briargate Media	18
Broadcast Software International	IBC
Crosswalk.com/ The Domain Group	49
Domain Communications	14
E. NRB Convention/ Blount Communications	21
Evangelical Council for Financial Accountability	12
FamilyNet	53
InfoCision Management	2
InService America	39,41
Israel Ministry of Tourism/ The Domain Group	7
J.A. Reyes & Associates/NRB	13
JOVON Broadcasting	55
KKLA	47
KMA Companies	29
KMA Media Group	51
LIM Productions LLC	IFC
Met Life & NRB Membership	25
Midwest NRB Convention/ Good Life Associates	17
National Right to Life	16
NRB Advertising	20
NRB Membership	24
NSN Network Services	5
Religion News Service/ RNS Religion Week	9
S.E. NRB Convention/WMVV	19
Silent Word Media Resources	31
USA Radio Network	1
VITAC	35
W. NRB Convention/ Living Way Ministries	23
Washington Watch/ Briargate Media	18
WorldChangers Radio/Campus Crusade International	11

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Rex Humbard



Mother Mary Angelica

July 11, 1981

Dominion Video Satellite, Inc., incorporates in Florida as a regular commercially chartered for-profit corporation. The Dominion Sky Angel DBS Television System went on the air nationwide on December 10, 1996.

July 17, 1960

Percy Craxford is the first evangelical to purchase a TV station, WPCV/Philadelphia, PA. He had previously purchased six FM radio stations. Craxford was inducted into the NRB Hall of Fame in 1982.

July 28, 1926

The Moody Bible Institute opens radio station WMBI. By September of that year, WMBI began airing Radio School of the Bible, the first station to offer Bible courses for credit. In 1941 the station began producing dramatized programs such as Stories of Great Christians, Bookshelf and Listening Post. Moody Broadcasting began its satellite programming service in September 1981.

July 1922

John Zoller broadcasts on WWJ/Detroit, MI, the first commercial station in Michigan. He broadcast Christ for Everyone until his death in 1979 at the age of 90. An NRB founder, Zoller was inducted into the NRB Hall of Fame in 1975.

July 1993

Big Idea Productions is founded in a spare bedroom by computer animator Phil Vischer. The first half-hour episode of Veggie-Tales was released by Christmas that year.

August 4, 1987

In a 4-0 vote, the FCC abolishes the "Fairness Doctrine."

August 13, 1919

Rex Humbard is born in Little Rock, AR. He began his radio ministry at age 13 playing the guitar and singing in Hot Springs, AR. In 1952 Humbard began his TV ministry originating from the Cathedral of Tomorrow in Akron, OH. Humbard was inducted into the NRB Hall of Fame in 1991.

August 15, 1981

Eternal World Television Network is launched by Mother Mary Angelica. Today, EWTN has evolved into the largest religious cable network transmitting Catholic programming 24 hours a day to more than 55 million homes in 38 countries and territories on approximately 1,500 cable systems.

August 28, 1982

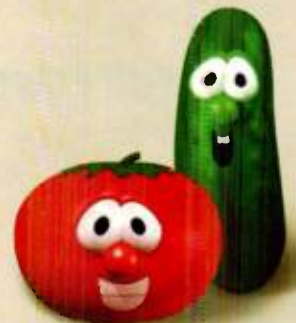
Kenneth Copeland presents the first global religious broadcast, KCM World Communion Service, with 200 cities and 20 countries participating. A year earlier, Copeland launched the first religious satellite TV broadcast, a closed-circuit telecast to KCM Covenant partners.

August 1933

Pastor Clarence Erickson begins Heaven & Home Hour. The program began on one station in Chicago as an outreach of Chicago Gospel Tabernacle. By 1939, WIQ/Des Moines, IA, began providing airtime and continues to do so. Eventually the ministry moved to Glendale, CA. Today it is heard on 85 stations and is led by James Christensen.



Percy Craxford



Bob the Tomato and Larry the Cucumber



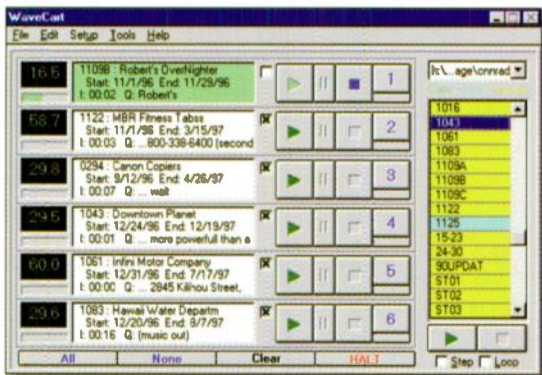
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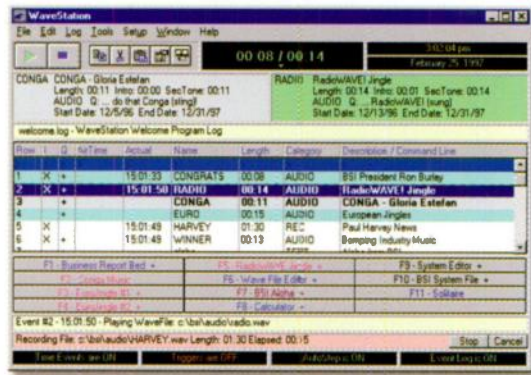


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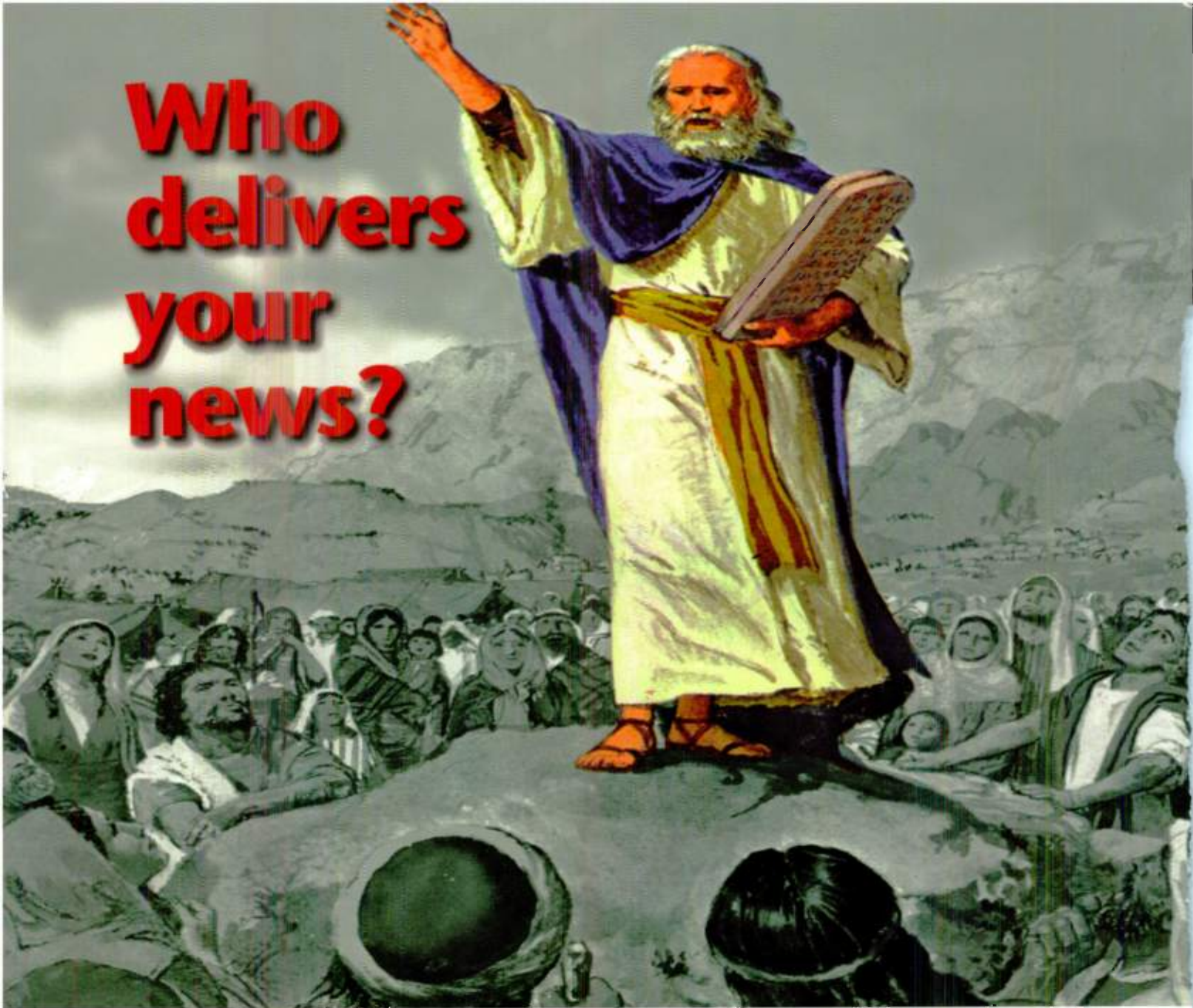
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