

Comment: Just like corporate America

July 8, 2010

On April 27, 2010, the administration of Southwestern Baptist Theological Seminary [notified all retirees](#) their health insurance would be cancelled on July 31. The group plan will remain in place, making it possible for retirees to purchase insurance coverage at a lower rate without going through the underwriting that would disqualify many. Others will seek coverage from a provider other than Guidestone Financial Resources of the Southern Baptist Convention.

Current monthly premium rates are \$218 for singles and \$436 for couples. This totals \$5,232 in annual costs. In addition, retirees will be liable for deductibles for doctors' appointments, lab procedures and hospitalizations. And then "total estimated out-of-pocket drug costs" will add thousands of dollars more expense to annual costs, with amounts varying according to individual prescriptive needs. New rates are set each Jan. 1, with prospects of significant increases.

J.W. MacGorman

Needless to say, the termination of health insurance for Southwestern retirees is causing dismay and distress among this group. For some, it precipitates critical need. All along, we have counted it a privilege to serve Christ and his kingdom in the classrooms, offices and maintenance plants of the seminary. Our commitment never was determined by national or world economies, whether depressed or prosperous. All along, we felt an assurance that if we were faithful during our working years, the seminary would be faithful in providing retirement benefits as long as they were needed.

“Shocking” is not too strong a word to describe the impact this action has had on the Seniors of Southwestern. It is difficult to avoid the feeling of abandonment or betrayal.

For me, the primary emotional response is sadness rather than anger. Once again, we are missing an opportunity to demonstrate historically to a lost world the radical difference between Christ’s kingdom and kingdoms of this world.

The god of corporate America is mammon! (See Matthew 6:29.) Its bottom line, no matter how nefariously achieved, is the ultimate criterion for its operations. That it has overcome all impediments to the cancellation of health insurance for its retirees is thoroughly compatible with its inane and obsessive greed.

But the kingdom of God is diametrically opposed to the kingdoms of this world. Christ is its Lord, and he denounced vehemently the religious legalists of his day, whose casuistry or verbal trickery made a shameless mockery of God’s intent in the law.

The Fifth Commandment of the Decalogue reads, “Honor your father and your mother, that your days may be prolonged in the land which the Lord your God gives you” (Exodus 20:12).

After citing this verse in Mark 7:10 to the Pharisees and scribes who opposed him, Jesus continued in verses 11-13, “But you say, ‘If a man says to his father and mother, anything of mine you might have been helped by is Corban (that is to say, given to God),’ you no longer permit him to do anything for his father and his mother, thus invalidating the word of God by your traditions which you have handed down; and you do many things such as that.”

And what board chairman in corporate America cites James 1:27 as the annual sessions get under way, “Pure religion and undefiled before God,

our Father, is this: to visit orphans and widows in their distress, and to keep oneself unstained by the world”?

Psalm 68:5 reads, “A father of the fatherless and a judge for the widows is God in his holy habitation.”

Corporate America is not qualified to provide the example for Christ’s people to emulate or follow. Instead, it needs to be challenged by prophetic demonstrations of radical obedience to the example of Jesus Christ, who always placed human value above institutional values.

Nothing is of Christ that is not Christlike!

It is difficult to understand any affirmation of biblical authority that circumvents its plain teachings.

More recently, the *Baptist Standard* website carried an article titled “Southwestern retirees to lose benefit; group asks trustees to reconsider.” In a phone interview, President Paige Patterson stated that the seminary first notified retirees about the possible loss of health benefits seven years ago at the beginning of his administration. Yet none of us has any remembrance of such a notification. It would be helpful if documentary evidence to support this claim were made available.

Then he insisted that seminary vice presidents went personally to several retirees, whom they believed would have difficulty dealing with the loss of health benefits. This is true, for I was one of them. My appointment was scheduled for the afternoon of April 23, and the letter was mailed the morning of April 27, four days later!

How does one explain the utter dismay of the retirees if they were given adequate notification?

President Patterson also mentioned a seminary emergency fund from which

those “in dire need” can request assistance. This sounds much better than it is for an obvious reason. Until July 31, 2010, when we check into a doctor’s office, the receptionist will continue to hand us a legal form verifying our insurance coverage. How helpful it has been to be able to list: “Primary provider, Medicare; Secondary provider, Highmark Blue Cross-Blue Shield”! This combined coverage has taken care of our major health costs, leaving only minimal balances for us to pay. This provision permits each retiree to maintain personal independence and dignity.

Who believes that listing “seminary emergency fund” will be accepted by our physicians as an acceptable secondary provider? It is more placebo than cure!

The retirees’ letter was addressed to the board of trustees, because Southern Baptist Convention polity entrusts ultimate authority in the administration of our institutions to them.

So much of the current administration’s emphasis on bold global witnessing to the gospel of Jesus Christ is an exciting extension of Southwestern’s mission from its beginning. Furthermore, Dr. and Mrs. Patterson, personal friends of many years, have always shown me great kindness. Thus it distresses me to sound any negative note.

J.W. MacGorman is distinguished professor of New Testament, emeritus, at Southwestern Baptist Theological Seminary in Fort Worth.