

# RELIGION

## Louisiana Insurance Commission Investigating NBCUSA

BY C.C. CAMPBELL-ROCK

A recently released Louisiana Department of Insurance examination report has recommended that the Baton Rouge-based national Baptist Benefit Society, and affiliate of the National Baptist Convention, USA, Inc., be liquidated.

The National Baptist Convention, USA, Inc., is one of the largest black Baptist organizations in the country, representing 33,000 churches and eight million members nationwide.

The report is yet another twist in the year-long battle between new president Rev. Henry J. Lyons and former president Rev. T.J. Jemison, for control of the organization. The report's findings have refueled questions concerning the whereabouts of nearly \$1 million of Society money entrusted to Rev. T.J. Jemison's administration.

The Society, a fraternal benefit organization which began operating on Sept. 1, 1986 promised participants an annual annuity of \$500, a five-year, \$3,500 level term convert-

ible insurance policy; and charter membership in the organization. But a recent examination shows there is no money available to pay such benefits, although \$1.2 million was placed in an escrow account to cover claims.

The organization is still reeling from a judgment against former president Rev. T.J. Jemison and others in the organization for fraud against the court and injury to the organization, in what was described by Superior Court Judge Zinora Mitchell-Rankin as a "dastardly scheme" by Jemison, to maintain control of the organization.

However, Rev. Jemison's troubles don't stop there. The current insurance department report shows inconsistencies in financial reports and, if records cited are correct, in addition to the more than \$1.4 million reserve fund deficit, over more than \$500 in cash is unaccounted for.

"It's the same thing that Jim Bakker did. He took the people's money and spent it. The money has to be accounted for and replaced," said

Dr. Henry J. Lyons.

The examination also found that the Society is in violation of its own by-laws. The report indicates that although there were 10 officers of record, there has been no cohesive functioning of officers since 1988-89. "As of September 30, 1994, the only officers working with the Society were Rev. T.J. Jemison and Eddie G. Crawford."

In addition, the report sheds light on the rise and fall of two retirement plans launched under Dr. Jemison's administration.

"In 1983, Rev. T.J. Jemison claims to have been divinely inspired in a dream to prepare and institute a "Retirement Plan" for ministers. He expanded the plan to include all members of the National Baptist Convention, USA."

But shortly after 1983, the retirement plan was investigated by the Securities Exchange Commission (SEC).

The SEC ultimately ruled the retirement plan was in violation of the Securities Act and issued a Con-

sent Decree which demanded the immediate return of money to all participants and for the NBCUSA, Inc., to cease all collection and solicitation activities.

In July 1986, the NBCUSA, Inc., mailed a rescission offer to the original plan's 3,294 participants. They could either get a refund on a one-time \$300 enrollment fee plus interest or join a new plan--The National Baptist Benefit Society.

According to an affidavit, the NBCUSA, Inc., placed approximately \$1,199,000 into an escrow account for the refunds as per the consent Decree.

By Sept. 30, 1986, the total amount of money accumulated in the escrow account was \$1,241,000. A total of \$413,349.46 was refunded, leaving \$827,650.54 in cash in the escrow account to pay future benefits to Society participants.

Records indicate that no further payments were made after Sept. 30, 1986. Yet, by the Dec. 31, 1986 financial report the escrow account had dwindled to \$324,484, leaving a

total of \$503,166.54, unaccounted for. And by early 1987, the Society had no funds with which to pay its contractual benefits.

By the time the Society filed its 1988 annual statement with the Louisiana Department of Insurance, its only asset was the \$2,000,000 receivable note (guarantee note) allegedly issued by the NBCUSA, Inc., to the Society in 1986.

The examiner also found problems with the organization's accounting practices. "The Society provided no bank statements and very few canceled checks for the period 1986 through 1994 and did not maintain an accounting system that conformed to generally accepted insurance principles."

Rev. Henry Lyons said his administration has been trying to get complete financial information from his predecessors to no avail.

"We were given no records. What they gave us was flimsy and shabby. Two little sheets of paper. We still do not know what was taken up at the New Orleans Convention, Richardson

refuses to turn it over," he said of Rev. W. Franklyn Richardson, Jemison's hand-picked successor, whom Lyons defeated for president.

Lyons spent the first few months of his administration criss-crossing the country looking for NBCUSA bank holdings, but for the most part was unsuccessful. In addition to the three bank accounts he already knew of, Lyons' sole find was an additional bank account in Baton Rouge.

The Louisiana Insurance Commission is continuing its investigation of the National Baptist Benefit Society. Insurance Commissioner Jim Brown said, "Based on the examination report, we are continuing our investigation of the operation of the company and will take appropriate regulatory action."

When asked if criminal charges will be pursued concerning the unaccounted money, Dr. Lyons said, "it's not clear what course we will actually take, but it is clear that we will not stop until we find every penny, including the Benefit Society's \$1 million."

## The Vision: A City Of Virtues Rather Than Violence

The third annual Spirit Summit, a free one-day conference hosted by the Regional Drug Initiative Spirit Committee, will be held on Friday, Sept. 15 from noon to 9 p.m. at the Lutheran Inner-City Ministries Center, 4219 N.E. Martin Luther King Jr. Blvd.

Focusing on the faith community's role in addressing the societal problems of drug use, abuse and related violence, the keynote speaker will be the Rev. Fred Smith from The Carter Center in Atlanta, Ga.

Rev. Smith is assistant director for violence and substance abuse initiatives for the Interfaith Health Program at The Carter Center and also chairman of the board of the National Interfaith Alliance Against Substance Abuse. The alliance is a national network of religious practitioners in the field of alcohol, tobacco and other drug prevention and treatment from various recovery traditions.

"The mission of the Interfaith Health Program Substance Abuse Initiatives is to enlist the faith community in fulfilling its unique role as a catalyst bringing positive change and awareness in response to issues arising from the use, misuse, and abuse of alcohol, tobacco and other drugs," states Rev. Smith. "I am very excited to be part of this important event in Portland, which is a prime example of our mission," he added.

Afternoon workshops led by local professionals and community leaders will address such topics as violence and the family; violence and virtues; violence and the media; violence and youth; violence and the faith community; and violence and character renewal.

The afternoon session will end with a panel of key community leaders responding to the question, "What would Portland look like without violence?" Panel members will include

Judge Roosevelt Robinson, U.S. Attorney Kris Olson, Bishop A.A. Wells, Rev. Rozell Gilmore; Judge Henry Kantor; Rev. Rodney Page; State Rep. Eileen Qutub; Iman Mikal Shabazz, Mr. Vincent Wannassay, Ms. Chiquita Rollins and Mr. Victor Leo. Moderator of the discussion will be Rev. Bernard Ings, chair of the RDI Spirit committee.

The Portland Adventist Health Van will be on the site from 10 a.m. to 4:30 p.m. offer free health information and blood pressure checks and cholesterol screenings for \$2.

Refreshments and musical entertainment will be available between 5 p.m. and 7 p.m. The evening session beginning at 7 p.m. will feature

music, testimonies and fellowship, along with a special message by Rev. Smith.

This annual community event is provided as a free community service by the Regional Drug Initiative. Co-sponsors include the Portland United Methodist Association for Metropolitan Ministries, the Western Regional Center for Drug-Free Schools and Communities, Northwest Parish Nurse Ministries, Ecumenical Ministries of Oregon, the Albina Ministerial Alliance and the Multnomah County Alcohol and Drug Program Office.

For more information, call the Regional Drug Initiative office at 294-7074.

# 25th

## ANNIVERSARY

The Portland Observer

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Sunday Evening - 6:30pm

Tuesday Evening - 7:30pm  
Prayer/Bible Study  
1st & 3rd Friday - 7:30pm  
Evangelistic Service



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- Sunday School - 9:30am
  - Sunday Morning Worship Service - 11:00am
  - Sunday School Teacher's Meeting Tues - 6:30pm
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is pleased to announce  
a ribbon cutting ceremony,  
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in honor of the opening  
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