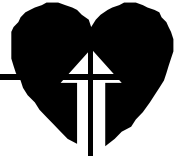




# Introduction

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Dear Friend,

This packet contains a tentative strategy for planting a new church in Bloomington, Indiana. Bloomington is a culturally diverse city of about 100,000 residents, and desperately needs the influence of a relevant, evangelical Southern Baptist church. Bloomington is a unique place, containing a significant student and faculty population from Indiana University, a strong young professional segment, a large number of international residents, and a quickly increasing retirement population. Specifically, this strategy targets the south side of Bloomington, which is the fastest growing area of the city. The people living on the south side of Bloomington are generally in young, upscale professional families.

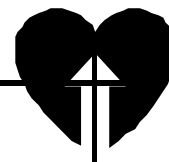
This proposed strategy was completed as a class project for Dr. Ed Stetzer's Church Planting class at The Southern Baptist Theological Seminary in Louisville, Kentucky during the fall semester of 2000. The intent of this strategy guide is to provide insight and direction to anyone sensing God's call to plant a new church in Bloomington. This strategy contains a proposed purpose and priorities statement, an assimilation model, demographic profiles and community research, an 18-month calendar plan, sample mailers, partnership information, a proposed budget, documentation from several community interviews, and a page identifying the most pertinent needs in the target community.

In many ways the entire world resides in Bloomington, and therefore it remains largely an unreached community. It is our sincere prayer that God will soon move to make this vision for Jackson Creek Baptist Church a reality.

Andy Berryhill  
Jason Clark  
Chuck Fuller  
Marci Robbins  
Eric Sisk

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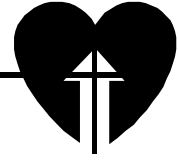
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# *Purpose and Priorities*

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## **Purpose**

The purpose of Jackson Creek Baptist Church is to *Reach Out* to unbelievers and introduce them to Jesus Christ; to *Reach In* by growing and maturing in our knowledge and relationship with Him; and to *Reach Up* by worshiping and giving Him all the glory.

## **Reaching Out**

Jesus gave the church the Great Commission in Matthew 28:19-20. This commission establishes a clear precedent that the Church is to reach out to the world with the gospel of Christ. Therefore, reaching out through ministry and evangelism is a priority of our church.

## **Reaching In**

Growth is an important priority in the life of a disciple. Our purpose is not just to introduce people to Jesus. We want to help people become like Him. God wants all believers to grow in grace and knowledge (2 Peter 3:18). We believe that the greatest opportunities for growth occur as believers spend time with other believers. Therefore, we focus on reaching in through discipleship and fellowship.

## **Reaching Up**

More than anything, we want to make sure that God is glorified in our church. Jesus said “Worship the Lord your God and serve Him only” (Matthew 4:10). In everything we do we want God to receive the glory. Therefore, we want to reach up through our worship.

## Priorities

In order to reach our community and help people reach their peak with Christ we believe Jackson Creek Baptist Church must keep the following priorities:

**Relational** – We believe the key to a great church is relationships. Relationships are the key to leading others to Christ as well as helping one another grow in Christ.

**Excellence** – We like the slogan, “If it bears His name, it’s worth our best.” We believe God deserves our best efforts in all that we do.

**Applicable** – We desire to make Christianity applicable to the world in which we live today. We believe the Bible is the most relevant book for our time. We want to help others see how God can help today.

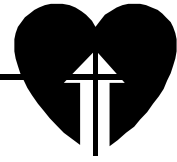
**Christ-Centered** – Since Jesus Christ established and built the church, we believe the church and our lives ought to be centered around Him.

**Hear-Felt** – Religion that doesn’t appeal to the heart is ritual. We strive to make sure our music and messages appeal to the heart.

We are a church that wants to **REACH** our peak for Christ. Therefore, these priorities must be kept in order to give God the most glory.

# Assimilation Model

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## Reach 101 – Membership Class



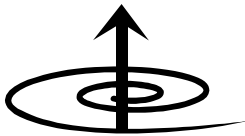
This class is the initial step for those considering membership at Jackson Creek Baptist Church. It will teach fundamental doctrines, the identity and vision of the church, and Jackson Creek's model for ministry and assimilation.

## Reach 201 – “Reaching In”



This class is for new members and focuses on discipleship. It includes the essential values and practices of a healthy Christian lifestyle. This class will specifically teach church involvement, family roles and spirituality, maintaining key relationships, and the personal Christian disciplines.

## Reach 301 – “Reaching Up”



This class pinpoints the importance of prayer and worship in the life of the believer. It covers issues such as how and when to pray, developing an intimate relationship with God, and the value of personal and corporate worship.

## Reach 401 – “Reaching Out”



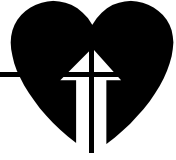
This class mobilizes members for active roles in ministry. Members will identify spiritual gifts and specific ministry S.H.A.P.E.<sup>1</sup> Members will move toward choosing a place of involvement, finding a mentor, and being placed into ministry to accomplish the Great Commission vision of the church.

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<sup>1</sup> Warren, Rick. *The Purpose-Driven Church*. Grand Rapids: Zondervan, 1995.

# *Target Group*

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## **Welcome to Bloomington**

According to the Bloomington Herald-Times Market Report, Bloomington, Indiana is one of the top 10 college towns in the United States. Recently it has been named among the top five places to live in America, and it is one of the most culturally diverse places in the world. The area is rich in natural attractions and man-made features. Experiencing the beauty of all four seasons, it boasts a fabulous 5500-acre lake, two ski resorts, local parks, wineries, museums, orchards and much more. Of course, Bloomington's grand attraction is Indiana University, which is home to nearly 40,000 resident students.

## Lifestyles in Bloomington

- Very liberal city. Larry Scites, a local real estate broker, said, “Just imagine what a liberal sociology professor would think, and that’s Bloomington.”
- Young professionals saturate the social landscape.
- Percentage of homosexuals in community is second in U.S., next to San Francisco.
- No racial segregation but the African-American population is very small.
- Drug abuse activity is generally limited to one section of town, near Tri-North Middle School. There are some gangs in Bloomington, but gang activity is not a serious problem.
- Residents enjoy taking domestic vacations, and spend money on the theater, concerts, and dining out.



## Education in Bloomington

- High school graduate: 81.3%
- College Degree: 21.5%
- Home of Indiana University
  - Nearly 40,000 resident students, including 16,000 graduate students
  - Significant leader in Internet development
  - Music school rated 2<sup>nd</sup> in the U.S.
  - Student population turnover occurs every 3 years

## Religion in Bloomington

### Evangelical Church Membership:

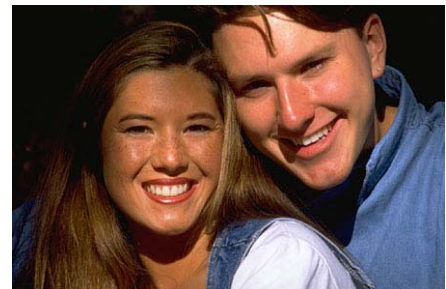
- Baptist (Non-SBC) 27%
- Christian Church 22%
- Methodist 21%
- Church of Christ 10%
- Nazarene 4%
- Church of God 3%
- Assembly of God 3%
- Other 10%

### Key Notes:

- Most world religions are represented in Bloomington.
  - The brother of the Dalai Lama (popular Buddhist teacher) resides in Bloomington.
  - Bloomington is home to an Islamic Mosque.
- There is not a strong Southern Baptist church in Bloomington.
- There are many inactive Catholics in Bloomington, but most churches in the area are of liberal, mainline Protestant denominations.

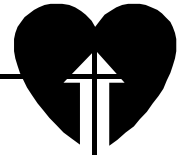
## Jackson Creek Jack & Jill

- Age: 28-38
- Caucasian
- Family/marital situation may be:
  - Married without children, but considering having children soon
  - Married with one or two children between the ages of 12 and 17
  - Single parent, likely divorced.
- Well-educated
- Income between \$35,000 and \$74,000. Most households are upscale.
- Not necessarily native to the Bloomington area, but may have located in the area because of Indiana University
- Probably liberal-minded, socially “tolerant,” and pro-choice.
- Struggles with time and financial management
- Enjoys recreation, wine, classical music, and traveling
- Physically active and enjoys sports.
- Computer literate and uses both email and a cellular phone.



# *Launch Strategy*

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## **June, 2001**

- Cultivate core through visitation
- Seek out potential meeting sites
- Secure values, mission, and vision statements

The planter will begin core development. He must be out visiting (non-Christians) and developing relationships within the community. This must be a given or none of the mass outreach will carry any validity within the community. He will begin to look toward the future, seeking out meeting locations. In Bloomington he will focus on Jackson Creek Middle School as a first meeting area. It has new facilities and a large auditorium. By this time core values, mission statement, and vision should already be in writing.

## **July, 2001**

- Phone survey campaign
- Follow-up letters

The first mass outreach tool will be a phone survey campaign. With the help of members from the sponsor church we will call 10,000 homes in the area. The advantage to this is the direct communication with a person, even though it is less personal on the phone. Immediately after the phone blitz, the pastor sends out a letter to those who showed interest and begins to visit them personally.

## **August, 2001**

- Visitation continues

- Cultivative Bible study begins
- Core development mailer

As the visits continue the pastor will begin a cultivative Bible study with those who show a desire and that he invites. Depending on the budget we will also do a core development mailing to about 10,000 homes. This is a mailing that has a low return rate because it puts the onus on the receiver to take steps. Those who do return the card are usually very interested and are either very needy or very good prospects. As the core group begins to grow the planter will spend an exorbitant amount of time discipling new Christians and sharing with the lost. Most of his time will be spent with the leaders and the lost.

## **September, 2001**

- Begin “fishing” outreach events

With the core group intact we will do our first fishing outreach events. A time management seminar will be offered with the focus of organizing busy families. This will teach practical guides for the leading of busy family lives while making the most of the family time available. Though the gospel may not be shared at the event it is a time to build relationships and increase contacts to be followed up on immediately. The purpose of these is to reach the friends of the recently converted. Make more contacts.

During all this time the pastor is still visiting contacts. The fishing pool is a new group of contacts to fish from.

## **November, 2001**

- Multiply cultivative Bible studies

If things go as planned we have split off into two cultivative Bible studies by now, of about ten members apiece.

## **December, 2001**

- Large group celebration
- More “fishing” outreach events

The holidays are usually hectic so the small groups will meet together for a large Christmas celebration. They will continue the fishing projects with a couple of Parents’ Night Out events. They will secure a YMCA or a sponsor church’s life center. This will give the parents time to shop, have a date or just relax without the kids around. It once again will continue to build a base of contacts. It will be targeting the parents more than the kids.

## **January – March, 2002**

- Small group multiplication continues
- Small groups begin to focus more on assimilation
- Church planter begins to disciple a leadership team
- “Fishing” events continue once a month.

We will continue meeting in small groups. The aim is to have four small groups going by the end of March. It is vital that all this time the lost are being saved and assimilated, learning to become members. The church planter must continue to disciple a leadership group while continually casting a vision for both the leaders and the new people to join. Fishing outreaches will continue about once a month while the planter continually focuses himself and the core group on evangelism.

## **April, 2002**

- Small group members identify spiritual gifts
- Church ministry teams begin to assemble (worship, teaching, ushering, child care)

While evangelism never loses its key focus the core will continue to meet with the pastor addressing giftedness issues. In order to have contemporary worship, it is vital to have a quality praise band. The talents of those in the small group are solicited according to their S.H.A.P.E and plugged in to the preparation process. Preparation is for teaching, childcare, worship, greeting, ushering and many other types of service that will be necessary in the life of the new church.

### **May – June, 2002**

- First mission group arrives to lead Backyard Bible Clubs
- Door-to-door survey work begins

The first of four mission groups will come to lead Backyard Bible Clubs in our focus areas during the day and do survey work in the afternoons. This information will be processed and any necessary changes to the plan can be made at this time.

### **July, 2002**

- Follow-up visitation from survey work
- Large celebration to cast vision
- First mass mailer
- First preview service

The surveys collected by the mission team will be followed up on in an effort to increase the core group before the launch. Depending on the amount of favorable responses, members of the core group may be responsible for doing some of the visits. If according to schedule at least 6 small groups are meeting around the target area with a big celebration held early in the month. Here the vision will be cast clearly one more time and the details and roles of each core member will be defined. The first preview service will be held on Sunday, July 28th. This service will be preceded by a mailer to all

favorable responses from phone surveys, mission team surveys, and everyone within a two-mile radius of the church, approximately 10,000 homes.

## **August, 2002**

- Fine-tune worship service
- Assimilate visitors from first service into small groups
- Second mass mailer
- Second preview service

The areas where the preview service was lacking can be fine-tuned during this time. The pastor must continually supply energy and cast a vision for God's work. Small groups continue to meet and grow with assimilation of those who came to the preview. The second preview service will occur on August 18. A mailer will go out again to those who received the first mailer, but additional mailers will be sent to a group of transitional people in the area identified by Broadman Prospect Services.

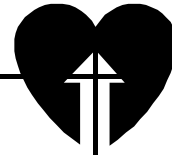
## **September 22, 2002**

- LAUNCH DAY!

Two previews have prepared us and on the Thursday before the service we will send out a 30,000-piece mailer that saturates a 7-mile radius.

# Outreach Samples

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## Grand Opening Invitation Letter

Date

Name

Address

City

Dear Friend,

I believe new beginnings are coming to Bloomington! When people are drawn into a vital relationship with God, stronger lives, families and communities are built. Jackson Creek Baptist Church is a new fellowship designed to meet the complex needs of today's fast-paced society. We are a diverse group with a common commitment to growing in the Christian faith.

At Jackson Creek Baptist Church you can

- Find programs targeted to the needs of each family member
- Enjoy celebrative worship with a contemporary flavor
- Hear understandable and practical messages from the Bible
- Express a genuine faith through Church and community service
- Trust your children to the care of dedicated nursery and childcare workers

On behalf of the new congregation, let me personally invite you to the grand opening service on Sunday, \_\_\_\_\_. The church will meet in the auditorium of Jackson Creek Middle School just off \_\_\_\_\_.

Sincerely,

Senior Pastor

## First Time Visitor Letter

Date

Name  
Address  
City

Dear \_\_\_\_\_,

It was great to have you be a part of our service last Sunday. I hope you enjoyed it and felt welcomed. I only wish I had been able to personally spend time with you and get to know you.

We want to help you in any way we can. We believe every person is important. As you looked around you probably noticed our church family is made up of people just like yourself. I hope you sensed the warmth and acceptance of those around you. We're glad you chose to attend Jackson Creek.

Thanks again for attending our church. We look forward to seeing you again. This coming Sunday my message will be \_\_\_\_\_.

Sincerely,

Pastor

## Second Time Visitor Letter

Date

Name  
Address  
City

Dear \_\_\_\_\_,

It was great to see you in our service last Sunday. We are always happy to see new friends return after their first visit.

If you have any questions, or if any of our pastors can assist you in any way, feel free to contact our church office. We're excited about your interest in our church family.

Thanks again for coming back! We want you to feel welcome at any time. I hope you can be with us again this Sunday. My message this Sunday is entitled \_\_\_\_\_.

Sincerely,

Pastor

P.S. Did you know we have an information center in the foyer where you can learn more about our programs and events? There is someone there to answer any questions after the service. Come and check it out. God Bless You!

## Third Time Visitor Letter

Date

Name  
Address  
City

Dear \_\_\_\_\_,

This is just a note to let you know how excited we are that you continue to worship with us. I hope by now you feel comfortable and at home with us and will consider yourselves a part of our church family. We want you to feel like you belong.

I'm writing to let you know about the Membership Information Class that I teach. Since we have people attending our church from every type of church background, we have established an on-going class that provides basic information about our church.

You don't have to become a member to attend this class-it's just for your information. In part of the class we will explain all about what we believe, how we operate, our vision and a little of the background of our church. In the other half of the class we will answer any questions you may have and share information on our church's future plans and how you may become a member. Please watch the program for the date, time and location of the next membership class. Sign up at the information table on Sunday or call the church office, at \_\_\_\_\_, to make reservations if you plan to attend.

Again, we want you to know that you are welcome at Jackson Creek. If I, or any of our staff, can help you in any way, just let us know. God Bless You!

My message this Sunday is entitled \_\_\_\_\_.

Sincerely,

Pastor

## New Homeowners Letter

Date

Name

Address

City

Dear Mr. & Mrs. \_\_\_\_\_,

Each month we obtain all the names of the people who have moved into the Jackson Creek area. Our church does this to invite new residents to our activities in case they do not already have a church "home". Obviously, you are on that list, and we hope you will come and visit one of our church activities or home groups.

We are a new church (we have not even started Sunday church services yet!) We have plans to meet at Jackson Creek Middle School off of \_\_\_\_\_. Until then, we are meeting in homes to provide an informal environment for studying the Bible. It is our desire to help meet the needs of this growing community. Our church is an active and caring group, and I know you will feel welcome.

My name is \_\_\_\_\_, and I am the pastor. I hope you will take this invitation to be our guest. We have many other programs and activities that we would like to tell you about. If you have been a regular church attender in your former community, we would love to be your new church. If you've not been an attender in the past, this may be a good time to find a church. Perhaps this is the perfect time to become a part of a church you can call "home".

I have enclosed a flyer with a reply card. If you would like a free New Testament and more information about our church, please just drop the card in the mail. We have prepaid the postage. For more information, please give us a call at \_\_\_\_\_. God Bless.

Sincerely,

Pastor

## New Baby Letter

Date

Name

Address

City

Dear Mr. & Mrs. \_\_\_\_\_,

Congratulations on the birth of your new baby! Each month we obtain all the names of the people who have been blessed with the birth of a child in the Jackson Creek area. Our church does this to invite growing families to our activities in case they do not already have a church "home". Obviously, you are on that list, and we hope you will come and visit one of our church activities or home groups.

We are a new church (we have not even started Sunday church services yet!) We have plans to meet at Jackson Creek Middle School off of \_\_\_\_\_. Until then, we are meeting in homes to provide an informal environment for studying the Bible. It is our desire to help meet the needs of this growing community. Our church is an active and caring group, and I know you will feel welcome.

My name is \_\_\_\_\_, and I am the pastor. I hope you will take this invitation to be our guest. We have many other programs and activities that we would like to tell you about. If you regularly attend a church in this community, please accept our congratulations. If you do not have a church that you regularly attend, this may be a good time to find a church. Perhaps this is the perfect time to become a part of a church you can call "home".

I have enclosed a flyer with a reply card. If you would like a free New Testament and more information about our church, please just drop the card in the mail. We have prepaid the postage. For more information, please give us a call at \_\_\_\_\_. God Bless.

Sincerely,

Pastor

## Recently Divorced Generic Letter

Date

Name

Address

City

Dear \_\_\_\_\_,

Hello! Allow us to introduce ourselves. We are a new church (we have not even started Sunday church services yet!) We have plans to meet at Jackson Creek Middle School off of \_\_\_\_\_ . Until then, we are meeting in homes to provide an informal environment for studying the Bible. It is our desire to help meet the needs of this growing community. Our church is an active and caring group, and I know you will feel welcome.

My name is \_\_\_\_\_, and I am the pastor. I hope you will take this invitation to be our guest. We have many other programs and activities that we would like to tell you about. If you do not have a church that you regularly attend, we invite you to join us. Perhaps this is the perfect time to become a part of a church you can call "home".

I have enclosed a flyer with a reply card. If you would like a free New Testament and more information about our church, please just drop the card in the mail. We have prepaid the postage. For more information, please give us a call at \_\_\_\_\_. God Bless.

Sincerely,

Pastor

## Sample Call for Phone Survey

Hello! My name is \_\_\_\_\_ from Jackson Creek Baptist Church. May I ask you three brief questions? (If yes, proceed)

Do you attend a local church? (If yes, thank them for their time)

(If no, proceed with the following questions)

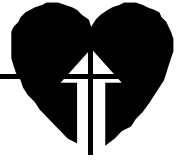
Which radio station do you listen to the most?

Why do you think most people don't go to church?

A new church is starting in the Jackson Creek area. Would you be interested in receiving more information about this new church?

# *Partnerships and Support*

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We need help to make Jackson Creek Baptist Church the success that God wants it to be. In order for Jackson Creek Baptist Church to become a reality, it needs a mother church and other sponsoring churches. There are several ways in which a church can partner with Jackson Creek and be part of this incredible church launch.

- We need faithful prayers.
- We need mission teams for survey work and Backyard Bible Clubs
- We need significant financial support

To gain the support needed from churches beyond the mother church, we will ask other churches to sponsor Jackson Creek Baptist Church through a covenant relationship. We need to enter into covenant relationships with churches to further God's kingdom in Bloomington, to maintain integrity in doctrine and in practice, and to build the necessary financial resources to plant the new church.

# Sample Partnership Covenant

“So the two of them made a covenant before the Lord.”  
1 Samuel 23:18

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*Sponsoring Church*

hereby enters into a covenant relationship with

Jackson Creek Baptist Church

This is a covenant of ministry, accountability, and resource.

## Ministry

The Great Commission needs to be accomplished in Bloomington. There are needs to be met and lost people to be reached. This covenant serves to enable Jackson Creek Baptist Church for ministry. Through this covenant, the sponsoring church commits to provide prayer, encouragement, and people so that Jackson Creek Baptist Church can reach Bloomington, Indiana for the Lord.

## Accountability

Jackson Creek Baptist Church needs to be accountable to its sister churches in doctrine and in practice. In this covenant, Jackson Creek Baptist Church agrees to remain a church that is in contributing cooperation with the Southern Baptist Convention. It will remain conservative and evangelical in its doctrine, passionate in evangelism, and relevant and culturally-relevant in its practice. The sponsoring church agrees to help Jackson Creek maintain this focus as its model for ministry.

## Resource

Jackson Creek Baptist Church needs financial resources in order for its vision to become reality. In this covenant, the sponsoring church, \_\_\_\_\_, agrees to send \$\_\_\_\_\_ per month to Jackson Creek’s operating account held by the mother church. This financial covenant will continue for a period of eighteen months.

**We enter into this covenant to fulfill the mission of Jesus Christ in Bloomington, Indiana.  
We join together for the purposes of ministry, accountability, and resource.**

Jackson Creek Baptist Church

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*Sponsoring Church*

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Pastor

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Pastor

## Suggested First Annual Budget

### Income

State Convention of Baptists in Indiana	\$7,500.00
White River Baptist Assoc.	6,000.00
Sponsoring Churches	25,000.00
NAMB/Nehemiah Project	12,000.00
Local Offerings	30,000.00
<b>Grand Total Income</b>	<b>\$80,500.00</b>

### Expenses

#### Worship and Music

Sound System	\$5,000.00
Computer and Software	3,000.00
Video Projector	5,000.00
Music Supplies	1,000.00
<b>Total</b>	<b>14,000.00</b>

#### Facilities and Administration

Rent	6,000.00
Signs	1,000.00
Telephone Service	1,000.00
Office Supplies	1,500.00
Professional Reimbursements	2,000.00
<b>Total</b>	<b>11,500.00</b>

#### Advertising

Postage -- Mass Mailers	20,500.00
Printing -- Mass Mailers	4,000.00
Broadman Prospect Services	200.00
<b>Total</b>	<b>24,700.00</b>

#### Education/Discipleship

Curriculum	1,000.00
Nursery Supplies	1,500.00
Bibles	2,000.00
Children's Ministries (VBS, etc)	2,000.00
<b>Total</b>	<b>6,500.00</b>

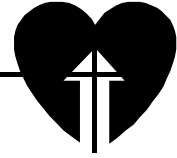
#### Staff Support

Salary	10,000.00
Housing Allowance	10,000.00
Health Insurance	2,500.00
Annuity	1,200.00
<b>Total</b>	<b>23,700.00</b>

<b>Grand Total Expenses</b>	<b>\$80,400.00</b>
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# Appendix A: Interviews

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## State Church Extension Coordinator

### John Garrison

Telephone interview with John Garrison, Church Extension Coordinator for the State Convention of Baptists in Indiana. Interview conducted via telephone on October 16, 2000, by Chuck Fuller.

*What church planting efforts are currently underway in the area?*

None currently, but Bloomington is an areas that desperately needs church planting efforts by Southern Baptists.

*Who are the local supervisors of church planting efforts in the area?*

Me! Since Indiana is a such a small state convention, I oversee all church planting and extension efforts. Unfortunately, I'm still new to the state and still trying to orient myself to the state.

*How would you assess the need for new work in this area?*

Tremendous need. The whole world comes to Bloomington because of the university. We really need two good viable churches in that area. If we can reach Bloomington, we could send out missionaries all over the United States and to the world.

*If you were going to plant a church, what approach would you take?*

Of course you have to study the demographics. I would do community surveys and interview local church leaders. Once you've completed all of that, put together a plan, then find a sponsor church. Spend your first year building a core group and finding a location.

*There is one Southern Baptist congregation in Bloomington. They own five acres of land in a growing area. However, they are in a period of steep decline as they are running only about ten people on Sundays. The congregation is elderly, and they are meeting in a house built on the land. What do you think about partnering with them to start a new church, perhaps beginning at a nearby public middle school?*

Meeting at school is great idea, but you must be careful that you're not taking over. The generation gap will be extremely significant. You would need to be very careful to maintain a great relationship with church. If they're not open to radical change, it's

going to be extremely tough. You will need to sit down and talk with Allen Haynes (Associational Missionary) about all this, and be very careful to keep your candor about it all until Allen can work with them. I'd be more than happy to be a part of all this and help you in any way I can.

*What is the likelihood that the state convention would assist in such an endeavor?*

Since we are such a small convention, we have limited funds and cannot put what we'd like into a church plant. I think you could probably get about \$1500 initially, and then \$500 a month for rent and facility assistance.

## **Church Planters**

### Alex Forrest

Interview conducted via email by Chuck Fuller with Alex Forrest, church planter in Boston, Massachusetts. Questions were sent to Michael Osborne on October, 29 and the response was received on November 12, 2000.

*How receptive are the residents toward the church in general and toward new work in particular?*

It's hard to say, to be honest. I think the younger residents are pretty open in the sense that they'll talk about your ideas (and theirs) and dialogue with you but not necessarily commit. But I guess they're open. The key is to not come across too dogmatically or too churchy, but to be "real" and listen to them. In our context "church" is probably thought of in terms of the Roman Catholic Church (especially at BC- it's a catholic school), and so the connotations would tend towards that kind of liturgical tradition, and a religion of do's and don'ts and stuff like that. A new church intrigues people because church planting is a fairly alien concept here. I think people will be intrigued and interested if a church connects in relevant ways, not just lifeless tradition and cheesy churchy stuff.

*How fruitful were door-to-door work, mailers, and phone surveys in your plant?*

Door to door work is not really possible here because of the preponderance of controlled access apartments where you buzz someone from the lobby (ala Seinfeld). We've not tried mailers (yet) and I think phone surveys would be a turn-off. I am thinking of advertising in campus publications, utilizing the web pretty heavily. One church I know here has been successful with subway ads.

*What felt needs have you addressed in your area?*

Felt needs vary person to person. We're still trying to figure that out, honestly. Students would be interested in learning about health/diet/exercise, time management, that kind of thing. Eating disorders is often a big issue lurking just beneath the surface in college areas (esp with women).

*Can you suggest some possible locations as a meeting place (public school, storefront, etc).  
What did you do?*

We're not meeting yet, but I have my eye on a couple of locations. Accessibility is the key. Many people in our area rely on public transportation, so being near a subway line is important for us. Location may also depend on when you meet. We will almost certainly NOT be a Sunday am church. Maybe a school location, there is a boys and girls club that has a gym, a movie theatre. There is a restaurant here that has a basement that I've never seen being used that we might check into for a Bible study or something. Other ideas you might look at would be an on-campus site (a big lecture hall or something?), a club, I know a church in Atlanta that meets at a Three Dollar Cafe. Accessibility is key.

*How receptive have established churches been to your work? Have you done anything in particular to build bridges and gain their support?*

Very receptive. Of course there's literally nothing happening in our specific area. I've visited many churches and spoken with some pastors and let them know what we're up to, and have let them know that I want to be a team player and that we're all on the same team. Other churches are very supportive.

*Have you used any particular methods for reaching college students?*

Not yet. I want to be careful that we don't become a purely college church.

*At this point in your ministry, what methods have worked best for you? What methods have not worked?*

I'm still figuring that out to be honest. Relationship building is so important. The trick is to figure out how to naturally connect with people. Ideas are volunteerism (that's a recent idea we're moving towards), sports, etc.

*If you could give one piece of advice to a team planting a church in a liberal college town, what would it be?*

Listen to them. Take time to get to know people and show them that you are not the TV stereotype of a "fundamentalist Christian" in their heads. Get involved in the community, volunteer or do community service or something.

Danny Houze

Interview conducted via telephone on November 10, 2000 by Chuck Fuller with Danny Houze, church planter in Columbus, IN.

*How receptive are the residents toward the church in general and toward new work in particular?*

It's been pretty receptive, although the community is tight. You have to answer the "why another church?" question. You have to come and really communicate that what you're offering is something that there is a need for geographically and something unique that is legitimate spiritually.

*How fruitful were door-to-door work, mailers, and phone surveys in your plant?*

Mailers were effective and fruitful. The 1% principle works. We didn't do large launch, because we wanted to build leadership first. We built core group through relationships. We started doing smaller mailers at first, then each consecutive mailer was larger.

*What felt needs have you addressed in your area?*

Relationship. There are good things at other churches, but people don't really have good friendships in those churches. Also, expression in worship is a real need in our community. We blend worship with a band. We teach people about worship. We don't want our people to be consumers. We focus on authenticity.

*Can you suggest some possible locations as a meeting place (public school, storefront, etc).  
What did you do?*

We're in a public school. Works great. We've contracted with them until May, and then we will reassess.

*How receptive have established churches been to your work?*

Other SBC church has not been too receptive. They're very traditional and felt threatened. Not any real tension, but no partnership either. Another church (big church, Christian Church) in another denomination has taken a great interest in what we're doing. They are going to participate financially.

*Have you done anything in particular to build bridges and gain their support?*

I've had a cordial lunch with the pastor of the other SBC church in our city, but he's fairly aloof in relationship to us. The large Christian Church in town, on the other hand, has jumped on board entirely. Even though we certainly have differences, we are both about kingdom work, and they support us financially and in any way they can.

*At this point in your ministry, what methods have worked best for you?*

The best thing that a church planter can do is immediately begin the process of developing and reproducing leadership at all levels. I open the door wide to anyone who wants to be equipped as a leader. Not all will be leaders, but the door is open to all. In our denomination, we have all the tools to draw a crowd, but we don't have the

leadership structure to support the crowd. The only way to make it happen is an intentional leadership development from the beginning. If you want to be a healthy church, you have to reproduce leadership. I keep up with “church fights.” I basically call folks up when I know something is going down and get to the bottom line to understand why churches blow apart. 99% of the time it is a lack of leadership and leadership development. There has been no intentional training of leadership.

We work in conjunction with the leadership center of Dallas Theological Seminary. We developed a thing called leadership directions. Every other Saturday morning we have leadership direction training for lay people.

*What methods have not worked?*

Working outside the realm of my strengths. When I tried to imitate others’ ministry, instead of looking at my own identity, I failed miserably. My mistakes come when I fall victim to a formula. Each church is a different organism. When I want to be the “big guns,” I mess up.

*If you could give one piece of advice to a church planter in a liberal college town, what would it be?*

You have to have an open forum. You have to work apologetics, and do it in such a way that you’re not so much trying to win an argument. You’re not going to win with reason. You may be a good apologist, but the real issue is that they need to see Christ. They need to see authenticity in you. People aren’t coming to church for truth, they’re looking for an experience. You can lead them to truth from their experience. Use apologetics to build relationships, and then lead them to Christ.

Michael Osborne

Interview conducted via email by Chuck Fuller with Michael Osborne, church planter in Lexington, Kentucky. Questions were sent to Michael Osborne on October, 29 and the response was received on November 1, 2000.

*How receptive are the residents toward the church in general and toward new work in particular?*

Residents were friendly but not overly anxious to attend. They were very positive about the possibilities of a new church in the area.

*How fruitful were door-to-door work, mailers, and phone surveys in your plant?*

A door-to-door survey was very helpful in fine-tuning our strategy. We knocked on 500 doors and used the results of the survey to aid in determining immediate ministry and youth outreach plans. Mailers proved to be an incredible source of outreach. We used two or more mailers each year. One year we sent a mailer out in January to advertise a

twelve week series on relationships. We had over 100 first-time guests during the first six weeks (this was 1.5 years after the launch).

*What felt needs have you addressed in your area?*

Daycare, before/after school care, children's activities and programming.

*Can you suggest some possible locations as a meeting place (public school, storefront, etc).  
What did you do?*

We used a motel conference room, a hotel ballroom, a second floor office suite, a double gymnasium at the local YMCA, and an industrial storefront near our property. We grew steadily at each location.

*How receptive have established churches been to your work?*

They have not been very receptive, especially concerning our strategy and style.

*Have you done anything in particular to build bridges and gain their support?*

I was involved with associational activities whenever possible. Like-minded church of other denominations were much more receptive, even supportive.

*Have you used any particular methods for reaching college students?*

We had an "Adopt-A-Student" program. We experimented with an Xer style service on Saturday nights, but it didn't go well. We were very involved with the local Baptist Student Union. That was very helpful in maintaining our relationship with students.

*At this point in your ministry, what methods have worked best for you?*

Direct mail, seeker sensitive services, contextual services, using a metaphor to help convey the central idea of each service, quality music, thematic and conversational preaching, and life classes.

*What methods have not worked?*

Newspaper ads and cable TV ads.

*If you could give one piece of advice to a team planting a church in a liberal college town, what would it be?*

Get into the community. Get to know it and the people. Know your target immediately!

## Director of Missions

Allen Haynes

*Interview with Allen Haynes, Director of Missions for the White River Baptist Association in Indiana (association closest to the Bloomington area). Interview conducted via telephone by Jason Clark.*

Allen was excited to get my phone call. He had been praying and considering a church plant in Bloomington for some time. He seemed willing and anxious to see the strategy plan that our group is preparing. I had a few questions prepared for Allen.

First, what are the areas and groups that are not being reached currently? Allen suggested that there were two main groups not being reached. First, the college students. Bloomington is home to Indiana University which has about 40,000 students on campus. Allen thought that little had been done to reach this group of students. He recognized that you couldn't build a church on students. However, a church that had a strong college ministry could thrive in a city like Bloomington. The second group Allen mentioned is the young professionals. This group mainly consists of people under the age of 40. Many of them are families. Bloomington is a wealthy town. And many of these people are well-off financially. This age group has great potential in becoming a church.

Secondly, I asked Allen how well served the community is by the established churches in the area. There are several churches in Bloomington, but very few Baptist churches. Many of the churches are not doing any evangelism at all. One such church, First Southern Baptist Church, is a congregation of about ten. They have recently deeded about five acres of land over to the association which could provide a great place to build a church facility. Many of the churches are traditional and liturgical in style. There is a niche for a strong and vibrant, contemporary Baptist church in the area.

Thirdly, I asked Allen about an area that might be in need of a new church. He listed three main areas. First, the area called Ellisville, which is north of town. Second, he mentioned an area around the campus. Finally, he mentioned an area around where the property of First Southern Baptist Church is located.

When asked about felt needs in the community the director didn't have much advice. His main commentary of the community was that people were so rich they didn't see much need for church. However, a church focused on the family may draw in a net.

Finally, Allen joked about an important person who really wanted a plant in Bloomington. This person graduated from Indiana University and now serves at the North American Mission Board. His name is Bob Reccord.

## **Established Church Pastors**

### Rob Hooper

This interview was completed by Marci Robbins with Rob Hooper, Assistant Pastor, at Church of the Good Shepherd in Bloomington, Indiana. Good Shepherd is a non-denominational, reformed, and evangelical church. We initially contacted Tim Bayly, senior pastor, but he referred us to Rob Hooper because Rob is the real ministry entrepreneur at Good Shepherd. Rob has been with the church for approximately four years, almost since they began. Good Shepherd was formed as a result of a church split over doctrinal issues from the Evangelical Community Church in Bloomington. Mr. Hooper's responsibilities are primarily in the areas of evangelism and college student ministry.

Mr. Hooper's comments confirmed much of what we had heard about the area. The presence of Indiana University and its very liberal views has a substantial sociological impact on the community. There is a large homosexual population. Good Shepherd has a ministry to those leaving this lifestyle, and, therefore, Jackson Creek has chosen not to target this ministry.

As to the location questions being discussed, Mr. Hooper had some comments that differed from other people we talked with. He did not think the long-term location of the property currently owned by First Southern Baptist Church was a good location because it is not a heavily traveled road. He suggested a more heavily traveled road for a permanent location. Also, he was somewhat apprehensive as to whether or not Jackson Creek Middle School would rent to a church on a long-term basis. He did, however, offer that there are several other possibilities that have been used by other churches in the past, like a convention center. Also, there is a large, evangelical church in the nearby area, which caused some concern for the need of an evangelical church.

When asked if there was a group of people not being reached by churches in the community, he saw a need for evangelical work among the migrant, Mexican community. A strong off-campus college ministry is also needed, but there is the realization that these cannot be the initial target group because of their temporary tenure in the city.

### Doug Schroder

Interview conducted with Doug Schroder, via email, by Andy Berryhill. Doug Schroder is the pastor of Emmanuel Baptist Church (General Association of Regular Baptists) in Bloomington.

*What ministries is your church currently involved in to reach the unchurched?*

We visit those who attend our church and personally reach out to people within our sphere of influence.

*Within this group, would you say you are having good success, moderate success, no success, or mixed success? What factors do you think contribute to your answer?*

Moderate success

*What do you know about the outreach ministries and growth of other churches in the area?*

Very little

*What areas of town are growing the fastest and are most in need of ministry?*

Southwest Bloomington

*What type of people reside in the area?*

Middle class

*How receptive are the residents to someone from the church or whom they perceive to be a minister?*

Good reception

*How do you assess the need for new work in the area?*

There is always room for more people to share the gospel and help people to become more like Christ

*Where would you start a ministry in the area (provided you saw the need), and what, if anything, would you do specifically to reach the residents?*

Northwest Bloomington

*What would you see as the greatest barrier to be overcome in planting a church in the area?*

Showing legitimacy

*Are there any positive community elements that would contribute to any evangelistic outreach? (education, sports, arts, historic information, etc)*

All of the above

## Long Resident Lost Person

### Pip Chamberlain

Interview with Pip Chamberlain, who is a lawyer and real estate broker/entrepreneur in Bloomington. Pip is thirty-seven years old, married without children. He grew up in Louisville, but has lived in Bloomington ever since he went to IU as a college freshman. The interview was conducted in person by Chuck Fuller on November 20, 2000.

*Do you attend a church in the area regularly?*

Well, actually I was raised Catholic as a child, but I've never attended regularly. I was baptized as a baby, but my parents never really took me to church. We attended mass every now and then . . . you know . . . like on Christmas and stuff. I don't really know what Callie's (wife) background is, I think her family may be Presbyterian, but she doesn't attend church either. I know I need to be in church, there's no question about that. Honestly, Chuck, I look at a guy like you and I wish I had my act together like you do. I mean, I consider myself fairly successful, but I'm only making money, you're out there saving souls. I know I need to get my act together when it comes to my spiritual life.

*Why would you say you do not attend church regularly?*

It's just not a habit. Sunday is the one day of the week when I don't have meetings all hours of the day. It's the only day for me to spend a little time with Callie and catch up with stuff I didn't get finished during the week. I enjoy running too, and Sunday is the day when most road races occur around Bloomington. It's not that I have something against God or church . . . I don't know . . . it's just a tough thing to get into I guess. I don't know what your church is like, but if you went to mass every week, you'd get sick of it too.

*Would you prefer to attend a church that didn't meet in a traditional church building and offered more contemporary forms of worship, or would you prefer a more traditional approach?*

I really don't know. Man, I don't even know what church is like these days.

*Let me ask the question in another way. If there were a church in town that used modern instruments for music, like guitars and keyboards, had a pastor who preached simple messages from the Bible, and offered classes that dealt with everyday real-life issues, would you consider attending?*

Oh, yeah, certainly. That might be a good thing for us. That way we wouldn't feel so out of place, and might actually understand what's going on. We know we need to be in church, there's no question about that. But we have no idea where to start looking or even what to look for. As I said, I know I need to get some kind of spiritual life. I need two things. First of all, I need to just get into it and it. Secondly, I guess I need some guidance and wisdom . . . like from you, man!

*(At this point in the conversation, I went on to share a little more with Pip about what it means to have a genuine “spiritual life.” I had been looking for an opportunity for quite some time to witness openly to Pip, and so I took hold of the chance. He has not made a decision for Christ as of yet, but it is certainly at the front of his mind, and I can at least say that he’s very intrigued. Pip sold me my house in Bedford a few months ago, and since then I have maintained a good relationship with him. We’ve gone to several IU football games together, and he has invited me over for dinner twice.)*

## **Long Resident New Believer**

### Lisa Dunning

Interview with Lisa Dunning, an IU student and long-resident new believer in Bloomington. Recently, Lisa started attending Church of the Good Shepherd in Bloomington (non-denominational, reformed and evangelical). Interview conducted via telephone by Chuck Fuller on November 20, 2000.

*Why did you begin to attend church?*

One of my friends at IU told me about a church here in town that was really cool, and invited me to go with her. I went and I really liked it. I was kind of like my church when I was little, but they also did some stuff I had never seen before. There were a lot of college students there, the preacher was really cool, and they had a really good college minister. The college minister invited me to go to a group Bible study thing, and it was really good too. I started learning a lot and pretty soon I gave my life to Jesus.

*What could churches do to reach more unchurched people in the area?*

I don’t really know. Maybe do more stuff just to invite people? I just feel like there were so many churches around here, and no one ever asked me to go! As soon as someone invited me, I loved it. So maybe churches just need to be more open and welcoming to people. I guess maybe some people are like how I used to feel, like churches are only for members and stuff.

*Why do you think many people in Bloomington do not go to church?*

Hmm. I guess because churches just seem so exclusive and maybe sometimes boring. I know that’s bad to say, but it just seems like there are so many churches in around here but none of them do very much. I guess there’s no excitement around here when it comes to church, and so people don’t go. Bloomington is a really weird town you know, and you’ve got a lot of people who believe some far out stuff, so I guess maybe they’ll never go to church.

*What do you mean by “weird town” and people who believe “weird stuff”?*

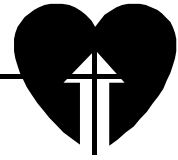
Well, I mean you’ve got Muslims and Hindus and Buddhists and witches and everything around here. It’s not like Christianity is the only thing out there, you know. I guess you could say that Bloomington is a very diverse town, at least IU is anyway.

*If you could give people one reason to go to church, what would it be?*

It changes your life! God is awesome, and He's done so much for me, and He can do it for everybody.

# *Appendix B: Community Needs*

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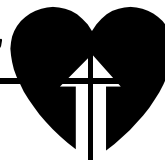
## **Needs of the Community**

1. Time management skills
2. Financial planning skills
3. Child care
4. A place to “explore truth”
5. Tutoring
6. Teen Programs
7. Marriage enrichment
8. Leaving homosexual lifestyle
9. Ministry to ethnic groups
10. College ministry

## **Ideas for Meeting Needs**

1. Sermons
2. Life courses (seminars on time management, marriage, etc.)
3. Small groups (study time, fellowship)
4. Teen discussion groups
5. Before & After School program
6. Parents’ Night Out
7. Tutoring
8. Single-Parent ministry group
9. First goal after successful launch will be launching a college ministry
10. Second goal after successful launch will be to plant a church among Mexican residents.

# Appendix C: Bloomington Demographics



## **Demographics of Bloomington's South Side (47401 Zip Code)**

### Population as of 1999:

- Total Population: 29,343
- Number of households: 12,343
- Number of Families: 6,816
- Average household size: 2.31
- Median age: 32.2 years

### Population by Race:

- White: 27,745 or 94.6%
- Black: 547 or 1.9%
- American Indian: 45 or 0.2%
- Asian Pacific Islander: 861 or 2.9%
- Hispanic: 538 or 1.8%
- Other: 146 or .07%

### Population by Gender:

- Male 48.7%
- Female 51.3%

### Income:

- Median income \$42,500
- Average income: \$60,339

### Income Percentages:

- Less than \$15,000 2,128 or 17.2%
- \$15,000-\$24,000 1,438 or 11.7%
- #25,000-\$34,000 1,546 or 12.5%
- \$35,000-\$49,000 2,080 or 16.9%
- \$50,000-\$74,000 2,045 or 16.6%
- \$75,000-\$99,000 1,391 or 11.3%
- \$100,000-\$149,000 1,213 or 9.8%
- \$150,000+ 501 or 4.1%

### Breakdown of 12,434 households:

- Affluent Families:
  - 1F: Semirural lifestyle: 1,117
  - 1C: Upper Income Empty Nesters: 984
  - 1D: Successful Suburbanites: 332

- Total: 2,433
- Upscale Households:
  - 2A: Urban Professional Couples: 2,961
- Retirement Styles:
  - 4A: Active Senior Singles: 570
- Young Mobil Adults:
  - 5A: Twentysomethings 1,728
  - 5B: College Campuses: 2,108
  - Total: 3,836
- Factory & Farm Communities:
  - 7A: Middle America 1,783
  - 7G: Heartland Communities: 261
  - Total: 2,044

## **Consumer Description**

### **Type IF: Semirural Lifestyles**

#### Demographic:

Married couples aged 35 to 54 years with and without children living at home dominate this market. The median age is 36.8 years as compared to 35.5 years for the U.S. About 35 percent of the households are empty nesters, 40 percent have school-age children living at home. Over 92 percent of this population is white.

#### Socioeconomic:

With a population of over 15 million, or over five percent of the total U.S. population, this is the largest "Affluent" market with a median household income of \$61,500 but not the wealthiest one. Unemployment is low, but their income sources are more varied in this affluent market, including self-employment income from both farm and non-farm jobs with the usual wages and salaries, plus interest and dividend income.

#### Residential:

"Semirural Lifestyles" live in semi-rural areas or on the urban fringe of metropolitan areas. Many of their homes are newer, built since 1970, with a median home value above the average of \$131,500. Most of these homes are valued between \$75,000 and \$200,000.

#### Preferences:

"Semirural Lifestyles" spend a significant amount of time at home, swimming in their pools, doing home projects, gardening, or using the PC. Outside the home, they join political and civic groups, they play golf and attend movies. They buy home furnishings, tools and the latest electronic gadgets, PCs, camcorders, and cameras. "Semirural Lifestyles" avidly read books; two or more newspapers per day; and science, news and lifestyle magazines.

### **Type 2A: Urban Professional Couples**

#### Demographic:

With a median age of 37.8 years, "Urban Professional Couples" are older than the U.S. overall (35.5 years). They have above-average indexes for each adult age group from 25-29 years and older and below-average indexes for the age group 20-24 years and younger. They are predominantly married-couple families, with few or no children, but the mix also includes single-person and shared households, the results of high divorce rates through the 1980's.

Socioeconomic:

Their median household income of \$49,700, is 25 percent above the US. figure. Employment is high; unemployment, low. The labor force is well educated and employed mainly in professional or managerial positions. Over 35 percent of adults aged 25 hold a college degree.

Residential:

They live in a high-density mix of single-family homes and townhouses with smaller two-to-five-unit rentals. Most homes are owner-occupied, including condominiums. The median home value is above average of \$142,700.

Preferences:

Urban Professional Couples” rank near the top in their consumption of imported wines, listening to classical music, traveling overseas and domestically and visiting museums. Physically active, they play a variety of sports, including tennis, golf, bicycling, and jogging. They join AAA, frequent flier programs, and health clubs. They read two or more daily newspapers and gourmet, business, travel and lifestyle magazines.

## **Type 5A: Twentysomethings**

Demographic:

The median age of "Twentysomethings" is 30 years, 5.5 years younger than the U.S. median. Over 27 percent of residents are in their 20s that is double that of the U.S. percentage. They are mobile and in transition, completing college or starting their careers. Nearly 60 percent live in single-person or shared households compared to 30 percent for the U.S. overall.

Socioeconomic:

With 1.7 percent of the U.S. population, “Twentysomethings” is a relatively small market. Their median household income is \$26,700. Employment is average, although half are employed only part-time. Education is the key to the future of “Twentysomethings”; over 35 percent have an associate degree or higher, 20 percent are attending college.

Residential:

“Twentysomethings” live in city apartments. Rent is generally below average. Approximately 22 percent of the housing in these neighborhoods are single-family, owner-occupied homes. The median home value is \$88,800, 10 percent lower than the U.S. median.

Preferences:

The “Twentysomethings” young, active and urban lifestyle reflects their age and environment. They play racquet and team sports, go hiking, jogging and train with weights. They frequently visit museums, go to the movies, attend concerts, bars, and nightclubs. They buy CDs, books, shoes, sportswear, soft drinks and alcohol, and vitamins. They watch sports and late-night shows on TV; read newspapers; and men’s photography, science and computer magazine.

## **Type 5B: College Campuses**

Demographic:

Not surprisingly, almost three-fourths of College Campuses are college students. Their median age is 21.7 years compared to the U.S. median of 35.5 years. Over 45 percent live in dormitories: the rest in nearby neighborhoods that are primarily student housing. Forty percent are under the age of 25, and 70 percent are living in single-person or shared households.

Socioeconomic:

This market is either well educated or on its way to becoming well educated. Over fifty percent have a bachelor’s degree or higher, 2.5 times the U.S. percentage. Another quarter of the population has attended some college or has an associate degree. Their median household income is \$21,000. Over half is employed, with most working in part-time, low-paying, service-sector jobs.

Residential:

Apartment rentals dominate off-campus housing. Over 50 percent of the housing inventory are multi-unit buildings, with five or more units. One sixth of the housing is single-family, owner-occupied. Their rent is below the U.S. average gross rent, but not by much.

Preferences:

Aside from college expenses, most of their budget is spent on travel or their active social lives. "College Campuses" spend much of their free time playing racquet sports, training with weights, hiking, playing billiards, jogging, and bicycling. They also visit museums, go to the movies, bars, and nightclubs. They buy CDs and books, PCs, computer software, beer, wine, and vitamins. They watch a lot of sitcoms, dramas, late-night shows, and sports on TV.

## **Type 7A: Middle America**

Demographic:

The demographic profile of these communities is similar to that of the U.S. population; they're just a little older, more family-oriented, and white. Their median age of 36.8 years is slightly older with more householders aged 45-64 and fewer under 35 years. Seventy percent are married couples, compared to 55 percent for the U.S. The distribution of children is similar; the average size is at the U.S. level, 3.1 persons per family.

Socioeconomic:

With over 22 million in this group, "Middle America" is a huge market, representing almost eight percent of the total U.S. population. Their median household income is \$40,400 compared with \$39,800 for the U.S. Almost 40 percent of these households earn less than \$30,000, but few are below the poverty level. Employment is average, unemployment below average. Most work in manufacturing or farming

Residential:

"Middle America" households are non-farm rural neighborhoods, located primarily in the Midwest or South. Single-family and mobile homes dominate the landscape. Over 15 percent are mobile homes, twice the national proportion. Their homes are owner-occupied and valued at an average of \$82,700, nearly 20 percent lower than the national average. Most were built after 1970.

Preferences:

"Middle America" lives are busy and centered around home and the outdoors. They hunt and fish; do needlework; grow vegetables; listen to country music; and read country, family, or hunting and fishing magazines. Many families own powerboats, satellite dishes, campers, chain saws and other tools, and pets such as dogs and cats.