

Minutes  
The 209th Annual Session  
of the  
**Baptist Missionary Association  
of Mississippi**  
convening with  
**Southeastern Baptist College**  
Laurel, Mississippi  
October 20-21, 2015

**2015-2016 Officers of the State Association**

President

Matt Hudson ..... Fulton

First Vice-President

Justin Rhodes ..... Soso

Second Vice-President

Greg Medenwald ..... Hattiesburg

Clerk

Justin Cameron ..... Hattiesburg

Assistant Clerk

Vernon Newman ..... Soso

Director of Public Information

Don Brown ..... Soso

2016 Session will be held at  
Southeastern Baptist College  
Laurel, Mississippi  
October 18-19, 2016

Sermon ..... Dr. John Adams

Alternate ..... Jeff Dixon

Midyear Meeting

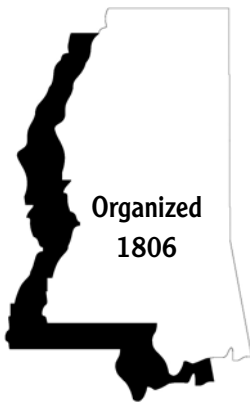
May 17, 2016

East Amory Baptist Church  
Amory, Mississippi

Sermon ..... Ed Steele

Alternate ..... Jarad Cox

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI  
LAUREL, MISSISSIPPI  
OCTOBER 2015



Baptist  
 Missionary  
 Association  
 of Mississippi  
**2015 Minutes**

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# President's Message



**Matt Hudson**  
1530 Loden Rd., Fulton 38843

The Annual meeting of the Baptist Missionary Association of Mississippi was held once again on the campus of Southeastern Baptist College in Laurel. We always enjoy being on the campus and seeing the improvements being made toward Biblical education. We are privileged to have the college in our state.

Our theme for 2015-2016 is *“Stand Firm”*, taken from Hebrews 13:20,21. The phrase “make you perfect” or in other translations says, *“equip you”* gives us the sense of standing in a place of strength. Our Savior in heaven wants to equip us for life on earth. That means because He equips us we are able to **stand firm** in the strength of the Lord. What a difference it would make in our lives if we turn Hebrews 13:20,21 into a personal prayer each day. “Lord, make me perfect in every good work to do thy will.” The God of heaven is able to strengthen us and equip us to stand strong or **stand firm** in each day we live for His glory.

We look forward to what God is going to do in 2016 because we **stand firm** on the word of God.

It is my prayer that God will bless you in your ministry as a preacher, pastor, and church.

— Matt Hudson





## Special Workers List

### Nominating Committee

|   |      |
|---|------|
| Josh Daniels, 2915 Hwy 603, Perkinston, 39573 . . . . .       | 2016 |
| Ted Quimby, 418 Lemoyne Ave., Hattiesburg 39402. . . . .      | 2016 |
| Vernon Newman, 21 Lamar Shows Circle, Soso 39480. . . . .     | 2016 |
| Bob Burch Caledonia, 6361 Wolfe Rd, Columbus 39705.. . . .    | 2017 |
| Wexford Parmer, 467 Feemaster Lake Rd, Tupelo 38804 . . . . . | 2017 |
| James Sprayberry, P.O. Drawer 0, Bay Springs 39422. . . . .   | 2017 |

### 2015 Program Committee

|                           |                                      |
|---------------------------|--------------------------------------|
| Matt Hudson . . . . .     | 1530 Loden Rd., Fulton 38843         |
| Danny Pitts . . . . .     | 4514 Hwy 15 N., Laurel 39443         |
| Justin Cameron . . . . .  | 34 Nelson Manor Dr, Purvis 39475     |
| Justin Rhodes . . . . .   | 28 Big Creek Rd, Soso 39480          |
| Larry Geraldson . . . . . | 4226 Hwy 15 N., Laurel 39440         |
| Sidney Davis . . . . .    | 118 Lowe Rd., Laurel 39440           |
| Don Brown . . . . .       | P.O. Box 8181, Laurel 39441          |
| Kenneth Flynt . . . . .   | 807 Soso-Big Creek Rd., Soso 39480   |
| Kelby Johnson. . . . .    | .503 Lakeview Cove, New Albany 38652 |
| Jeremy Wikerson. . . . .  | 20403 Secretariat Dr, Gulfport 39503 |
| John Adams . . . . .      | P.O. Box 88, Mantachie 38855         |
| Shirlene Smith. . . . .   | Laurel 39440                         |

### Enrollment Committee — 2016

Ken Riley, Denny Patterson, Bryson Haden

### Final Statistical Report for 2015

|   |            |
|---|------------|
| Churches Represented by Messenger . . . . . | 56         |
| Churches Represented by Letter . . . . .    | 41         |
| Messengers Present. . . . .                 | 122        |
| Visitors Present . . . . .                  | 28         |
| Minute Fund . . . . .                       | \$4,883.00 |
| Program Fund . . . . .                      | \$865.00   |

### Order of Reports for 2015

1. Publications Department
2. BMA of MS Foundation
3. Commission on Senior Adults
4. Moral Action
5. Commission on History
6. Children's Home
7. Baptist Music Fellowship
8. State Brotherhood
9. State W. M. A.
10. Southeastern Baptist College
11. Youth Department
12. Missions Department

## 2014 Associational Fund Report

|   |                       |
|---|-----------------------|
| <b>Balance on hand, 9-04-2013</b> .....                             | <b>9,623.60</b>       |
| (General Fund) .....  | 7,574.81              |
| (Program Fund) .....  | 2,048.79              |
| Received from Enrollment Committee (2013) .....                     | \$7,253.00            |
| (General Fund) .....  | \$4,697.00            |
| (Program Fund) .....  | \$1,998.00            |
| Received from churches after meeting .....                          | \$325.00              |
| (General Fund) .....  | \$325.00              |
| (Program Fund) .....  | \$.00                 |
| Received from State WMA .....                                       | \$200.00              |
| Received on interest from checking account .....                    | \$5.99                |
| <b>Total money to account for</b> .....                             | <b>\$17,407.59</b>    |
| <br><b>Paid Out</b>   |                       |
| Southeastern Baptist College (donation, hosting 2013 meeting) ..... | \$1,000.00            |
| Nursery (State Meeting) .....                                       | \$235.48              |
| David Watkins (Conference Speaker) .....                            | \$500.00              |
| Voting Cards (Mid Year & Annual Meetings) .....                     | \$167.46              |
| Banner (Annual Meeting) .....                                       | \$214.00              |
| Clerk Hire for 2013 .....   | \$1,000.00            |
| Baptist Trumpet (printing & mailing 2013 minute books) .....        | \$5,950.19            |
| Supplies to mail State Letters and stamps .....                     | \$141.56              |
| <b>Total Paid Out</b> .....   | <b>\$9,208.69</b>     |
| <br><b>Ending Balance</b> .....                                     | <br><b>\$8198.90</b>  |
| (General Fund) .....  | \$6,200.90            |
| (Program Fund) .....  | 1,998.00              |
| <br><b>Balance on Hand, 10/15/2014</b> .....                        | <br><b>\$8198.90</b>  |
| <br><b>Balance on Hand, 10-4-13</b> .....                           | <br><b>\$9,623.60</b> |

**Do you have this information?**

## Salary Committee

The salary Committee met Tuesday evening, October 20, 2015 at Southeastern Baptist College. Bro. Roger Akers, Bro. Dennis Knight, Bro. Greg Medenwald, and Bro. Matt Hudson was present. Bro. Roger Akers was elected as chairman. The committee recommends a ceiling of 3% increase in salary to all departments and agencies in the BMA of MS.

— Roger Akers, chairman

### Salary Packages for Department Heads

(A request was made that all Departments give the Salary Package for each department to the clerk so it can be included in the minutes.)

#### **Publications**

Salary — \$1,500.00 per month  
Housing — \$1,000.00 per month  
Retirement — \$ 125.00 per month  
Health Insurance Provided  
No other benefits

#### **State Youth Department**

Salary — \$3,000 per month

#### **Moral Action of Mississippi**

Annual Salary — \$ 13,213.48

#### **Senior Adults (From September Minutes)**

Salary for Director will be \$4,800 per year, plus travel expense, lodging and food as need arises, and \$500.00 automobile expense

#### **Southeastern Baptist College**

Annual Salary — \$51,225.00  
Retirement (6%) — \$3,073.50  
Insurance paid — \$4,740.96  
Total — \$59,039.46  
Automobile Furnished  
Gas Allowance

#### **Mississippi Baptist Children's Home**

Annual Salary — \$44,743.44  
Social Security — ½  
Retirement — 6%  
Hospitalization Provided  
Mileage Provided  
House & Utilities Provided

#### **Missions Director Annual Salary and Benefits**

Annual Salary — \$48,113.56  
Social Security — ½  
Hospitalization — \$500.00 per month  
Retirement — 6%  
Car Provided  
House/Utilities Provided

# Rules of Order

1. Each session of this body will be opened and closed with prayer.
2. Correspondence may be opened with other Baptist Associations at such time and places as may be deemed proper.
3. Visiting brethren may be invited to seats, who may be invited to speak, but not to vote.
4. The election of officers provided for in the constitution shall take place immediately after enrollment of messengers.
5. Without a second, no motion will be discussed, and motions lost shall not be recorded unless so ordered at the time.
6. Motions containing two or more points shall be divided at the request of any member voting.
7. Everyone desiring to speak must rise and address the moderator. No one shall speak more than once without permission of the body.
8. The moderator shall be the judge of order. Any brother may appeal from the moderator's decision.
9. The moderator shall appoint a parliamentarian at the beginning of each annual session and biannual session to advise him on procedural matters.
10. All committees shall be nominated by the moderator or some other member, subject however, to the approval of the body.
11. These rules may be altered or amended at any regular meeting of the body.
12. Immediately after the organization of the association, the Rules of Order shall be distinctly read from the chair.

## Constitution of the Baptist Missionary Association of Mississippi formerly (Mississippi Baptist Association)

### Article I — Name

**Section 1:** This body shall be known as the Baptist Missionary Association of Mississippi (formerly Mississippi Baptist Association).

### Article II — Object

The object of the association shall be:

**Section 1:** To aid in the preaching of the Gospel throughout the world.

**Section 2:** To promote fellowship among the churches of the association.

**Section 3:** To cooperate in benevolent and educational activities consistent with the Scripture and beneficial to the purposes of this association.

### Article III — Principles Of Cooperation

**Section 1:** This body shall be composed of such regular Baptist churches as may adhere to the Doctrinal Statement and Article I of this Constitution.

**Section 2:** A church desiring membership in this body shall present a petitionary letter with a statement that in regular conference she has adopted the Doctrinal Statement and Constitution of the Baptist Missionary Association of Mississippi.

**Section 3:** This Association shall recognize the sovereignty of each local church.

**Section 4:** This Association shall exercise no ecclesiastical authority over any church.

**Section 5:** A two-thirds majority vote shall be required for receiving a new church into membership.

**Section 6:** Each church of this association shall be entitled to three messengers duly elected from her membership.

**Section 7:** Each church shall be the sole judge of the qualifications of her messengers.

**Section 8:** This Association shall recognize the Scripture as the final authority in all things pertaining to the work of this body.

#### **Article IV — Officers**

**Section 1:** The officers of this association shall be: President, First Vice-president, Second Vice-president, one Recording Secretary, one Assistant Recording Secretary and a Director of Public Information.

**Section 2:** The presiding officers of this association are as follows: President, First Vice-president, Second Vice-president, elected annually to assume the duties of the respective officers at the conclusion of the annual session in which they are elected, whose term shall not exceed two consecutive years.

**Section 3:** Duties of officers:

A. The president shall preside over the business meeting of the association and shall be charged with keeping order, governed by parliamentary procedure.

B. The vice-presidents shall assist the president in the above named responsibilities and shall preside in the absence of the president.

C. The recording secretary shall record all business transactions of the association and shall publish the minutes in book form. These are to be distributed to the churches as soon as possible since these minutes shall constitute a report to the churches.

D. The recording secretary shall also serve as the treasurer of the minute and associational fund of the association.

E. The assistant recording secretary shall assist in all the duties of the recording secretary.

F. The duties of the director of public information shall be to work with the program committee in planning for the annual meeting of the association and to publicize the work of the Baptist Missionary Association of Mississippi.

#### **Article V — Time Of Meeting**

(Annual Session)

**Section 1:** The association shall hold her annual meeting on Tuesday and Wednesday following the third (3rd) Sunday of October, unless determined otherwise by the messengers in annual session.

**Section 2:** The President shall be empowered to call this body into special session in an emergency to deal with matters for which the session was called.

#### **Article VI — Schedule Of Meeting**

**Section 1:** The churches composing the Baptist Missionary Association of Mississippi shall meet one time between annual session.

**Section 2:** The time of meeting shall be Tuesday after the third Sunday in May at 9:30 a.m., unless determined otherwise by the messengers. The October meeting shall be the annual association.

**Section 3:** Each church may elect three messengers as set forth by example in II Corinthians, Chapter Eight (8).

**Section 4:** The purpose of the meetings shall be to:

A. Hear and approve departmental reports.

B. To implement (carry out) the plans and objectives of each department as adopted in annual session.

**Section 5:** The officers elected in the annual meeting shall serve as officers of the meetings.

**Section 6:** The order of reports shall be the same as the preceding annual session.

## Article VII — Committees

### Section 1: Nominating Committee:

A. The association shall choose a nominating committee composed of six members. These shall be elected by nomination from the floor in regular session.

B. These shall serve for terms of two years on a staggered basis so that three member's terms expire each year. These members are not to succeed themselves.

C. This committee will have the responsibility of presenting nominees for all standing committees or trustees and shall diligently seek to give equal representation to all sections of the state.

D. A member of this committee will not be presented as a nominee.

### Section 2: Program Committee:

A. The program committee shall consist of the president, the recording secretary, and the head of each department listed in Article VIII, Section 1.

B. This committee shall also be responsible for planning the agenda of the annual session. The department reporting first each year shall go to the bottom of the list for next year, and thus each department moves up one number each year.

C. The recording secretary shall be authorized to cover any expenses of the Program Committee from the minute and associational fund.

### Section 3: Committee on Digest of Letters and Finance:

The president shall appoint a committee of three to receive letters and finances sent by the churches. This committee shall be appointed one (1) year in advance and their names shall be printed in the minutes. In the event a member is absent, the president shall appoint substitutes.

### Section 4: Salary Committee:

A. All officials of the association are to be paid according to the designation of this association in annual session.

B. The chairman of all committees having salaried personnel under their supervision shall serve as a committee on salaries to make recommendations to the association on salary ceilings for all department heads and their assistants who are elected by the association.

C. In case of an emergency between sessions of the association, this committee will receive and make recommendations subject to approval of the association.

D. This Committee shall publish annually in the minute book, the salary and benefits of department heads.

## Article VIII — Departments Of Work

### Section 1: This association sponsors the following departments of work:

1. State Missions

2. Southeastern Baptist College

3. Mississippi Baptist Children's Home

4. Christian Publications

5. Youth Department

6. Music

7. Commissions:

A. Mississippi Baptist Commission on History and Archives.

B. Moral Action of Mississippi

C. Mississippi Baptist Commission on Senior Adult Ministry

8. Auxiliaries:

A. State Brotherhood

B. State Women's Missionary Auxiliary

9. Foundations

A. Baptist Missionary Association of Mississippi Foundation, Inc.

**Section 2:** The Special Emphasis for the departments shall be: Publications — January; History and Archives — February; Youth — March; Missions — April and May; College — July and August; Moral Action of Mississippi — September; Children’s Home — October and November.

### **Article IX — Election Of Heads Of Departments**

**Section 1:** The head of each department shall be recommended to the association by the trustees or committee of each department or any messenger for consideration and election in Annual Session or a special called session for filling such position and shall be elected indefinitely.

**Section 2:** If a vacancy occurs, the trustees or committee of each department shall be responsible to maintain said department until a qualified person can be recommended to the association.

**Section 3:** Any department head that violates the trust of his office may be released by the trustees or committee to which he is subservient without further financial obligations; said action of trustees or committee to be reviewed at the next session of the association.

**Section 4:** Each Department head shall furnish the Nominating Committee a list of the Trustees, (1) who are eligible for re-election, (2) who need to be replaced, (3) who are serving an unfulfilled term. This information shall be given to the Nominating Committee by August 15 of each year.

### **Article X — Standing Committee Or Trustees**

**Section 1:** This association, in annual session, shall elect committeemen or trustees as specified in each department by-laws.

**Section 2:** All standing committeemen or trustees shall be elected on a staggered basis for three year terms, one third being elected each year. No one may serve on more than one standing committee. The number of three year terms a committeeman may serve on that committee shall be limited to two (2). After a one year absence from that committee the former member shall become eligible for reelection to that committee. A standing committee is the board of trustees or committeemen of any department or commission listed in Article VIII, section 1.

**Section 3:** No one who is an employee of the Baptist Missionary Association of Mississippi shall serve on a committee or board of trustees under whose supervision he may come except legal status would require otherwise.

**Section 4:** The duties of said committeemen or trustees are set forth in the by-laws of each department.

**Section 5:** Any standing committeeman or trustee of any department who misses three (3) consecutive meetings will be automatically replaced.

### **Article XI — Amendments**

The Constitution of the Baptist Missionary Association of Mississippi may be amended by the two-thirds majority vote of the messengers present and voting at any annual session of the association. When the amendment is desired, it will be offered in writing in any session, morning, afternoon or evening; its adoption moved and seconded, and thoroughly discussed. At a subsequent session the vote will be taken without further discussion.

The by-laws of the various departments of associational work of the Baptist Missionary Association of Mississippi may be amended in annual session in like manner as an amendment to the Constitution as set forth above. However, the by-laws can also be amended in midyear sessions when the churches have had prior notification of the proposed changes in the “Mississippi Baptist” and/or by letter sent to each church of the association. The same procedure of voting on the amendment will be used in a midyear session as in an annual session.



Rules and regulations established by the Constitution, or the by-laws of any department, can be suspended at any session of the association. The suspension is to be for a specified period of time and the need for the suspension is to be stated. A two-thirds majority vote is required.

The Doctrinal Statement of the BMA of Mississippi may be amended by 2/3 majority vote of the messengers present and voting at any annual session of the association. In case the proposed amendment is referred to the churches, and the churches send their vote by letter, or by instructed messengers, and 2/3 of the churches thus reporting express the desire for the amendment, the amendment shall pass. No particular form will be required.

## **Doctrinal Statement**

### **Baptist Missionary Association of Mississippi**

The churches of this Association heartily subscribe to and agree to defend and promulgate the historic Missionary Baptist Faith and Practice, the interpretation of which is tersely stated as follows:

1. The Trinity of God.
2. The infallible and plenary verbal inspiration of the Scripture.
3. The Biblical account of creation.
4. The personality of Satan.
5. Hereditary and total depravity of man in his natural state involving his fall in Adam.
6. The virgin birth and deity of Jesus Christ.
7. Christ's blood atonement for fallen man. We believe Christ died for the sins of the whole world (John 1:29; I Tim. 2:4-6; Heb. 2:9) that through His blood, atonement for sin is made without respect of persons. Anyone who will exercise repentance toward God and faith in our Lord Jesus Christ (Acts 20:21) will be saved. Although all men can be saved, some will reject God's redemption by exercise of their free will.
8. His bodily resurrection and ascension back to his Father.
9. The Person and work of the Holy Spirit.
10. Justification before God by faith without any admixture of works. All such justified persons are in the family of God.
11. Separation of God's children from the world.
12. Water baptism (immersion) to be administered to believers only and by Divine authority as given to missionary Baptist churches.
13. The Lord's Supper, a church ordinance to be administered to baptized believers only in scriptural church capacity.
14. Eternal security of the believer.
15. The establishment of a visible church by Christ Himself during His personal ministry on earth; and His churches are not now, nor have they ever been, universal or invisible.
16. Worldwide missions according to the Great Commission which Christ gave His church. (Matthew 28:19, 20).
17. The perpetuity of missionary Baptist churches from Christ's day on earth until His second coming.
18. The right of scriptural churches to be held as equal units, in their associated capacities, with equal rights and privileges for all.
19. The subjection of all scriptural associational assemblies and their committees to the will of the churches, so that they shall forever remain as servants of the churches originating them.
20. The separation of the Lord's Church from all so-called churches or church alliances which advocate, practice, or uphold heresies and other human innovations, which are not in harmony with the Word of God. Open communion, alien baptism, pulpit affiliation with heretical churches, modernism, modern tongues movement, and all kindred evils arising from these practices are unscriptural.

21. The only valid baptism is that administered by the authority of a scriptural missionary Baptist church. Any so-called Baptist church which knowingly receives alien baptism, habitually practices this or other evils as those listed in statement 20 cannot be a scriptural Baptist church, nor can its ordinances remain valid.

22. The personal, bodily and imminent return of Christ to earth.

23. The bodily resurrection of the dead.

24. The reality of heaven, involving Divine assurance of eternal happiness for the redeemed of God.

25. The reality of hell, involving everlasting punishment of the incorrigible wicked.

26. We believe in the absolute separation of Church and State.

27. Biblical Marriage — God, having created male and female, instituted their union in marriage. God designed marriage as the covenantal relationship of one biological man and one biological woman for a lifetime. It is God's unique gift to reveal the union between Christ and His church. God provides in marriage the context for the only appropriate sexual desires and behaviors and the only means for procreation of the human race. The God-ordained institution of marriage is not subject to redefinition or re-interpretation by human means or practice. Forgiveness and reconciliation are found in God's atonement which is without respect of persons. (Gen. 1:27-28; Genesis 2:18-25; Matt. 19:3-9; Lev. 18:22-25; Prov. 5:18-19; Mark 10:6-9; Rom. 1:18-32; 1 Cor. 6:9-11,16; Eph. 5:22-33; Heb. 13:4)

NOTE: The following statements are not to be binding upon the churches already affiliated with this association, nor to require adoption by churches petitioning this body for privileges of cooperation, nor to be a test of fellowship between brethren or churches. However, they do express the preponderance of opinion among the churches of the Baptist Missionary Association of Mississippi.

1. We believe in the premillennial return of Christ to earth, which He shall literally reign in peace upon the earth for a thousand years. Rev. 20:4-6

2. We believe the Scriptures to teach two resurrections: the first of the righteous at Christ's coming; the second of the wicked dead at the close of the thousand year reign. I Thess. 4:13-17; Rev. 20:4-6, 12-15.

3. Whereas most of our people believe in and use the King James Version as the Word of God, we ask that any speakers at any associational meeting, camp or conference sponsored by any Department of the association use the KJV.

# Baptist Missionary Association of Mississippi Annual Meeting

October 20-21, 2015  
Southeastern Baptist College  
Laurel, Mississippi

## Tuesday Afternoon

The 209<sup>th</sup> Annual Session of the Baptist Missionary Association of Mississippi met on October 20-21, 2015 at Southeastern Baptist College. The meeting was opened with Bro. Jeremy Wilkerson leading the congregation in singing, “Come Thou Fount.” A special in song was then presented by Sis. Mary Helen Daniels. First Vice President, Bro. Matt Hudson presided over the meeting.

Bro. Hudson presented the President’s message and the theme for this year’s meeting. He read from Hebrews 13:20-21 with the theme, “Stand Firm.”

A time of remembering and honoring the life of President, Gary Smith who passed away this year. Bro. Ken Riley led in prayer.

A welcome was given by Bro. Danny Pitts, Interim President, on behalf of Southeastern Baptist College. A presentation was made by Bro. Pitts to Bro. Dennis and Sister Sylvia Rankin for the service and sacrifices they have made for Southeastern Baptist College. Bro. Don Brown led in prayer on behalf of Bro. and Sister Rankin.

First Vice President, Bro. Matt Hudson called the meeting to order. Bro. Hudson then read the Rules of Order to the body. Bro. Frank Panzirino was appointed as parliamentarian for this year’s meeting..

The initial report of the enrollment was given by Bro. B.J. Hudson. Motion and second was given to approve this report. The motion carried.

New pastors and ministers were recognized at this time.

Motion and second was given to seat visitors with right to speak but not to vote. Motion carried.

Election of officers:

President . . . . . Bro. Matt Hudson  
First Vice President . . . . . Bro. Justin Rhodes  
Second Vice President. . . . . Bro. Greg Medenwald  
Clerk . . . . . Bro. Justin Cameron  
Assistant Clerk . . . . . Bro. Vernon Newman  
Director of Public Information . . . . . Bro. Don Brown

The Program Committee minutes were read. Motion and second to approve these minutes. Motion passed.

Alternate Speaker . . . . . Bro. Jeff Dixon  
Midyear Site . . . . . East Amory Baptist Church, Amory, MS  
Midyear Speaker . . . . . Bro. Ed Steele  
Midyear Alternate Speaker . . . . . Bro. Jarad Cox

The following addition to The Baptist Missionary Association of Mississippi was presented:

Motion and second to approve this addition to our doctrinal statement. Voting will lay over to a subsequent session.

Missionary Bob Burch gave a report on Caledonia Baptist Mission in Caledonia, Mississippi.

The Missions Department and Revolving Loan Fund report was called for. Bro. Dennis Knight chaired the Missions Department report. The Minutes of the Missionary Committee Trustees were read by Bro. Ted Quimby. A motion and second to approve

these minutes. Motion approved. Bro. Larry Geraldson was recognized for his report as Mission's Directory.

Bro. Dennis Knight led in prayer on behalf of the Mission's Department and Bro. Geraldson.

Bro. Greg Medenwald chaired the Revolving Loan Fund report. Bro. Roy Caldwell read the minutes of the Revolving Loan Fund trustees. A motion and second was given to approve these minutes. Motion carried. Bro. Larry Geraldson was recognized for his report as Director of the Revolving Loan Fund.

Missionary Sidney Farmer gave a report on the South Forrest Mission effort.

The Publications department was called for. Bro. Leon Carmical chaired the report. Bro. Ken Riley read the minutes of the Trustees of the Publication Department. A motion and second to approve these minutes. Motion carried.

Bro. Don Brown was recognized for his personal report. Bro. Roger Akers led in prayer on behalf of the Publications department and Bro. Don Brown.

Bro. Scott Atteberry reported on Discipleguide.

Missionary Anders Lee gave a report on Central Mission in Southaven, Mississippi.

Bro. Sidney Davis gave a report on the Foundation of the BMA of Mississippi Foundation. Bro. Don Brown read the minutes of the Foundation. A motion and second to approve these committee. Motion carried.

The Nominating Committee report was called for. Bro. Justin Rhodes chaired the report. Bro. Vernon Newman read the recommendations from the Nominating Committee. A motion and second to accept these nominations. Motion carried.

The Senior Adult Commission report was called for. Bro. Jerry Overstreet chaired the report. Bro. Kenneth Flynt gave his personal report. Dr. Medrick Savell read the minutes of the Senior Adult Commission Trustees. A motion and second to approve these minutes. Motion carried. Bro. Ed Steele led in prayer on behalf of the Senior Adult Commission.

Missionary Coordinator Ed Duvall gave a report on the activity of African American church planting efforts in the state of Mississippi.

Bro. Charles Atteberry reported on the BMAA Foundation.

The Moral Action Commission report was called for. Bro. Roger Akers chaired this report. Bro. Richie Hester read the minutes of the Board of Trustees of the Moral Action Commission of Mississippi. A motion and second was given to approve these minutes. Motion carried. Dr. John Adams gave his report as Director of the Moral Action Commission.

Bro. Wexford Parmer led in prayer on behalf of the Moral Action Commission and Dr. John Adams.

Dr. John David Smith gave a report on the BMA of America Missions.

Dr. Steve Crawley gave a report on Lifeword ministries.

Dr. Scott Carson, gave a report on BMA Chaplaincy.

Bro. Corbey Jones read scripture and lead in a closing prayer.

### **Wednesday Morning:**

The morning session was called to order by Moderator, Bro. Matt Hudson. Bro. Jeremy Wilkerson led the congregation in singing "Oh How I love Jesus." A special in song was presented by Bro. Jeremy Wilkerson, Bro. Justin Rhodes, and Bro. Justin Cameron.

Bro. Jarad Cox read scripture and led in prayer.

Second Vice President, Bro. Justin Rhodes, began moderating at this time. The vote was taken on the proposed addition to the Doctrinal Statement. The motion carried.

The Commission on History and Archives were called for their report. Bro. Ed Steele, Director, gave his report.

Missionary Coordinator, Bro. Elvis Garcia, gave a report on Hispanic Mission in North Mississippi.

Bro. Chris Freeman led in prayer on behalf of the Commission of History and Archives and Bro. Ed Steele.

The Mississippi Baptist Children's Home was called for their report. Bro. Glen Holifield read the minutes of the Trustees of the Children's Home. Bro. Sidney Davis gave his report as Director. A motion and second was given to adopt this report and the minutes. Motion carried.

Bro. Steve Clark led in prayer on behalf of the Mississippi Baptist Children's Home and Bro. Sidney Davis.

Missionary Bobby Elliot gave his report on the mission effort at Freedom Baptist Mission in Burnsville, Mississippi.

First Vice President, Matt Hudson began moderating at this time.

The Baptist Music Fellowship was called for their report. Bro. Jeremy Wilkerson spoke on behalf of the Baptist Music Fellowship.

Nominations were called for the nominating committee. Bro. Bob Burch, Bro. James Spraberry, Bro. Wexford Parmer were nominated and elected.

Missionary Wesley Martin gave a report on Redemption Church in Diamondhead, Mississippi.

The Brotherhood report was called for. Bro. Mark Jones, Brotherhood President, read this report. A motion and second was offered to approve this report. Motion carried.

The State W.M.A. report was called for. Sister Ruby Bynum, W.M.A. President read this report. A motion and second was offered to approve this report. Motion carried.

Missionary Phillip Burns gave a report on Daystar Baptist Mission in Sumrall, Mississippi.

Second Vice President, Bro. Justin Rhodes began moderating at this time.

Southeastern Baptist College was called for their report. Bro. Matt Hudson chaired this report. Sister Carolyn Hagler read the minutes of the Trustees of Southeastern Baptist College. A motion and second to approve this report including the election of Bro. Danny Pitts as President of Southeastern Baptist College. This motion carries with opposition noted.

Bro. Danny Pitts gave his report as Interim President of Southeastern Baptist College.

Bro. Chad Cummings led in prayer on behalf of Southeastern Baptist College and Bro. Danny Pitts.

Missionary Danny Bartlett gave a report on the work at Grace Baptist Mission in Clinton, Mississippi.

The State Youth Department was called for their report. Bro. Josh Daniels read the minutes of the Trustees of the Youth Department. A motion and second was given to adopt these minutes. Bro. Kelby Johnson gave his report as Director.

Dr. John Adams led in prayer on behalf of the State Youth Department and Bro. Kelby Johnson.

Missionary Coordinator, Bro. Estuardo Marroquin, gave a report concerning the Hispanic ministry in South Mississippi.

The Salary Committee Report was called for. Bro. Justin Cameron read this report. A motion and second was given to approve this report. Motion carried.

Bro. Justin Cameron read the clerk's report. A motion and second was given to approve this report. Motion carried.

The final Enrollment Committee report was given by Bro. Chad Cummings. A motion and second was given to approve this report. Motion carried.

Bro. Denny Patterson, Bro. Bryson Haden, Bro. Ken Riley were appointed to serve on the Enrollment Committee for 2015-2016.

Bro. Paul Lee gave a report on Prisoner's Bible Crusade.

A motion and second was given to set clerk hire at \$1,000.00 and to print 800 minute books. Motion carried.

A motion and second to pay Southeastern Baptist College \$1,500.00 for hosting this year's meeting. Motion carried.

Bro. Leon Charmichael led in closing prayer.

— *Matt Hudson, First Vice President; Justin Rhodes, Second Vice President; Justin Cameron, clerk*

## **BMA of Mississippi Mid-Year Meeting**

**May 19, 2015**

**Campground Baptist Church, Gulfport, Mississippi**

**Morning Session**

The morning session was opened by Bro. Jeremy Wilkerson leading the congregation in singing, "Blessed Assurance," with Bro. Wesley Martin accompanying at the piano. Bro. Joseph Bain led in prayer.

Bro. Wexford Parmer read scripture from Acts 8:26-39 and led in prayer. Jeremy Wilkerson, Justin Rhodes, and Justin Cameron then sang "Please Forgive Me."

President, Gary Smith, called the meeting to order. Welcome from Campground Baptist Church was given by Pastor Brian Atwood. Bro. Danny Bartlett gave the response to the welcome. The moderator then read the Rules of Decorum. Bro. Ed Steele was appointed as parliamentarian.

Visitors were seated with the right to speak but not vote. Petitionary letters were called for, there were none.

The Youth Department was recognized their report. The minutes of the Youth Department were read by Bro. Josh Daniels. Bro. Kelby Johnson, Director was recognized to give his report. A motion and second to approve these minutes and report. Motion carried.

The Missions Department was recognized at this time. Bro. Dennis Knight chaired this report. Bro. Ted Quimby read the minutes of the Trustees of the Missions Department.

Bro. Larry Geraldson, Director was recognized for his report. A motion and second was received to adopt these minutes and report. Motion carried.

Bro. Anders Lee was recognized as new missionary and gave a report on the work in Desoto County, Mississippi.

President, Gary Smith offered prayer for our State Missionaries.

Revolving Loan Fund was recognized for their report. Bro. Greg Medenwald chaired this report. The minutes of the Trustees of the Revolving Loan Fund were read by Bro. Roy Caldwell. A motion and second was received to approve these minutes. Motion carried. Larry Geraldson, Director was recognized for his report. This report included recognition of Bro. Lavelle Lee's retirement as Revolving Loan Fund Manager and announcement of a reception in his honor at today's noon break.

The Publications Department was recognized for their report. Bro. Don Brown gave his report. Motion and second was offered to receive this report. Motion carried.

Preparations were made for worship at this time. Bro. Jeremy Wilkerson led the congregation in singing "Little Is Much When God Is In It."

Bro. Blake McCain brought the message from Acts 1:14 on the subject, "When A Church Prays." An invitation and time of prayer was offered. The hand of appreciation

was extended to Bro. Wesley Martin, Bro. Wexford Parmer, and Bro. Blake McCain by Bro. Johnny Williams.

Bro. Doug Lee gave a report on the mission effort in the Philippines.

Prayer and blessing on the food was offered by Bro. Willie Oldinquist.

### **Afternoon Session**

The afternoon session was opened with President, Gary Smith moderating. A motion and second was offered to give a gift of \$500.00 to Campground Baptist Church to help with the expenses of the noon meal.

A special in song, "I'm Winging My Way Back Home," was presented by Sis Helen Daniels, Bro. Jeremy Wilkerson, Bro. Matt Hudson, and Bro. Justin Cameron.

Bro. Sam Freeman gave a report on his upcoming mission work in the Philippines.

Prayer was offered by Bro. Steve Clark.

The BMA of Mississippi Foundation was called upon, there was no report.

The Senior Adult Commission was recognized. Kenneth Flynt, Director gave his report. Dr Medrick Savell read the minutes of the Trustees of the Senior Adult Commission. A motion and second was offered to approve these minutes and report. Motion carried.

The Moral Action Commission was recognized. Bro. Shane Singleton gave a report on behalf of Dr. John Adams, Director. A motion and second was offered to approve this report. Motion carried.

The Commission on History and Archives was recognized. Ed Steele, Director gave his report. A motion and second was offered to approve this report. Motion carried.

The Mississippi Baptist Children's Home was recognized. Sidney Davis, Director read the minutes of the Trustees of the Mississippi Baptist Children's Home. Bro. Davis then gave his report. A motion and second to approve these minutes and report was offered. Motion carried.

Baptist Music Fellowship was recognized, no report was given.

Brotherhood was recognized and Mark Jones, President gave this report. A motion and second was offered to approve this report. Motion carried.

WMA was recognized, there was no report.

Southeastern Baptist College was recognized. Bro. Matt Hudson chaired this report. Carolyn Hagler read the minutes of the Trustees of Southeastern Baptist College. Bro. Danny Pitts gave his personal report. A motion and second was offered to approve these minutes and report. Motion carried.

A motion and second was offered to giving a rising vote of appreciation to Campground Baptist Church. Motion carried.

Closing prayer was offered by Bro. Ed Steele.

— *Bro. Gary Smith, moderator; Justin Cameron, clerk*

# **Program Planning Committee**

**August 19, 2015**

**BMA of Mississippi Missions Office-Laurel, Mississippi**

The Program Committee Met on August 29, 2015 at the Mission's Office Conference Room. Those present were; Bro. Matt Hudson, Bro. Justin Rhodes, Bro. Don Brown, Bro. Larry Geraldson, Bro. Danny Pitts, Bro. Sidney Davis, Bro. Kenneth Flynt, Bro. Ed Steele, Bro. Kelby Johnson, Bro. Jeremy Wilkerson, Sis. Shirlene Smith, and Bro. Justin Cameron.

Meeting was called to order and opened with prayer. Bro. Matt Hudson shared his thoughts concerning the theme for this year's Annual Meeting being "Stand Firm" taken from Hebrews 13:20-21.



# State Missions Department



**Larry Geraldson, Director**  
 4226 Highway 15 North, Laurel, MS 39440  
 (601) 428-8616

| <b>Missionary Trustees</b>                                    | <b>Term Expires</b> |
|---|---------------------|
| Kevin Clayton, 475 Bethel Church Rd, Fulton 38843 . . . . .   | 2016                |
| Johnny Williams, 4007 Crestwood Ct, Gautier 39553 . . . . .   | 2016                |
| Blake McCain 85 Midway Church Rd, Sumrall. . . . .            | 2016                |
| Billy Ferrell, 703 James Ave, Wiggins 39577. . . . .          | 2017                |
| Dennis Knight, 2978 Hwy 15, Wiggins 39577. . . . .            | 2017                |
| Harold Floyd, 19 Pat Holifield Rd, Laurel, 39481 . . . . .    | 2017                |
| Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194 . . . . .     | 2018                |
| James Sprayberry, P.O. Drawer 0, Bay Springs 39422. . . . .   | 2018                |
| Chad Cummins 77 Evergreen Church Rd, Seminary 39479 . . . . . | 2018                |

| <b>Revolving Loan Fund Trustees</b>                                | <b>Term Expires</b> |
|--|---------------------|
| Willie Tebow, 12471, Old Kiln Rd, Picayune 39466 . . . . .         | 2016                |
| Kenneth Lott 1360 Purvis-Oloh Rd, Purvis 39475 . . . . .           | 2016                |
| Greg Jones, 8751 Hwy 363, Mantachie 38855 . . . . .                | 2016                |
| Larry Taylor, 127 Clear Creek Rd, Wiggins 39577 . . . . .          | 2017                |
| Vernon Newman, 21 Lamar Shows Circle, Soso 39480. . . . .          | 2017                |
| Jarrold Cox 437 Hwy 2 NE, Corinth 38834. . . . .                   | 2017                |
| Greg Medenwald, 310 Quail Hollow Place, Hattiesburg 39402. . . . . | 2018                |
| Justin Cameron, 34 Nelson Manor Dr, Purvis, MS 39475 . . . . .     | 2018                |
| Brett Cates. . . . .   | 2018                |

## State Missionaries

**Bob Burch** ..... **Caledonia Mission**  
7840 Wolfe Rd, Columbus, MS 39705 – 601-323-2795; bobburch1@aol.com

**Sidney Farmer** ..... **South Forrest Mission**  
464 Churchwell Rd, Hattiesburg MS 39401 – 601-536-1004; sef@hughes.net

**Bobby Elliot** ..... **Freedom Mission**  
491 CR 313 Burnsville, MS 38833 – 662-423-8373; beme@bellsouth.net

**Wesley Martin** ..... **Redemption**  
4401 Park Ten Dr, Diamondhead MS 39525 – 228-380-0690;  
redemptionchurchdmhd@yahoo.com

**Danny Bartlett** ..... **Crossway**  
60 Cascade Cr., Clinton MS 39056 – 601-218-0735; crestonhillso@bellsouth.net

**Phillip Burns** ..... **Day Star**  
652 N. Slade Rd, Sumrall MS 39482 – 601-670-6191; pburns4488@gmail.com

**Lorenzo Mendoza** ..... **El Camino, Biloxi**  
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net

**Marciano Montalova** ..... **El Camino, Hattiesburg**  
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net

**Erlin Pech** ..... **Way, Truth, & Life, Oxford**  
144 Bails Rd, Ripley 38663 - 662-587-2148; elvis\_g@hotmail.org

**Humberto Regalado** ..... **Way, Truth, & Life, Tupelo**  
144 Bails Rd, Ripley 38663 - 662-587-2148; elvis\_g@hotmail.org

**Donnie Loggins** ..... **All Nations**  
205 Gillespie Dr, Indianola 38751 - 662-887-3283; donnieloggins@gmail.com

**James Cook** ..... **Harvest**  
P.O. Box 863, Olive Branch 38654 - 901-233-1851; jamscookjr@yahoo.com

## State Missionary Coordinators

**EEstuardo Maroquin** ..... **El Camino**  
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net

**Elvis Garcia** ..... **Way, Truth, & Life**  
144 Bails Rd, Ripley 38663 - 662-587-2148; elvis\_g@hotmail.org

**Edward Duvall** ..... **Homestretch**  
P.O. Box 233, Cleveland 38732 - 662-843-9979; Duvalledward3@gmail.com

Go to [www.bmams.org](http://www.bmams.org) for up to date information on the missionaries.

# Department of Missions By-Laws

## Article I — Name

**Section 1:** This department shall be known as the Department of Missions.

## Article II — Purpose

**Section 1:** The purpose of this department shall be to preach the Gospel of Christ and establish churches.

**Section 2:** To promote the same among the churches that compose the Baptist Missionary Association of Mississippi,

**Section 3:** To cooperate with other departments of the Baptist Missionary Association of Mississippi and work with local associations, other state associations and the Baptist Missionary Association of America in the preaching of the Gospel in all the world.

**Section 4:** Offices.

This department shall maintain offices at such places as may be designated by the Association.

## Article III — Missionary Committee

**Section 1:** The messengers of the churches shall elect nine (9) committeemen, five of whom shall constitute a quorum. Said committeemen shall be elected to serve for a period of three (3) years on a staggered basis, one third being elected each year.

**Section 2:** The Duties of The Missionary Committee

1. To act in council with the director of missions in matters that concern this department.

2. To act in council with the director of missions with missionary personnel when necessary.

3. To council, along with the director of missions, with local mission churches in assisting the missionary in his service to the mission and the association.

4. To investigate and bring before the association recommendations which they feel is in the best interest of the work of missions.

5. To seek out qualified and available personnel to serve as missionaries and be authorized to place same on the field between sessions, to be approved at the next meeting of the association.

6. To investigate the qualifications of each prospective missionary.

7. To examine yearly the salary schedule of the department.

8. To make investigation when a missionary's work becomes unsatisfactory, or his doctrinal beliefs are in question, his moral character or that of his immediate family (who are living with him) becomes questionable.

9. Upon the recommendation of the Missionary Committee, the salary of said missionary shall be withheld until the next meeting of the association for approval.

10. Upon resignation of any missionary, that his salary be given up to three weeks following his resignation.

11. No member of the Missionary Committee shall be given as a reference by anyone applying for missionary status.

## Article IV — Director Of Missions And Revolving Loan Fund

**Section 1:** Election

1. The Baptist Missionary Association of Mississippi shall elect a Director of Missions and Revolving Loan Fund.

**Section 2:** Salary

1. The Director shall receive such compensation as may be designated by the Association.

**Section 3: Vacation and Revivals**

1. The Director shall be allowed two weeks paid vacation per year and shall be permitted to retain the proceeds from five revivals each year.

**Section 4: Duties**

1. The Director shall serve as Executive Director of the Mission's Department. (To execute the programs and plans voted by the Association).

2. The Director shall serve as treasurer of the General Fund and shall receive and disburse all funds as designated.

3. The Director shall assume general supervision of the Mission's and Revolving Loan Fund Department.

4. The Director shall maintain necessary records, purchase equipment, supplies, and employ such help as authorized by the Missionary Committee to fulfill this responsibility according to accepted standards.

5. The Director shall work with each missionary in the selection of a field of work, location, organization, building, and financing.

6. The Director is authorized to promote the work of missions among the churches in any manner consistent with the principles of this Association.

7. The Director shall work with all committees of the Missions Department in carrying out the will of the churches of this association.

8. The Director with the advice and council of the Missionary Committee, is authorized to withhold payment of monies, which would in their opinion, effect the welfare of the Association. This action would be subject to the approval of the Association at the next meeting.

9. The Director shall give reports at each meeting and shall give a detailed report in annual session of this association and shall present a proposed plan of work and a proposed budget for the ensuing year.

10. The Director shall plan annually a Missions and Evangelistic Conference as to time, place and program.

**Article V — Missionaries**

**Section 1:** This association shall employ missionaries as the Spirit of God may direct.

**Section 2:** Prospective missionaries must fill out the required questionnaire and it shall be in the missions office at least fifteen (15) days before being considered by the Missionary Committee.

**Section 3:** Prospective missionaries must be approved by the Missionary Committee before being considered for missionary status.

**Section 4:** Missionaries endorsed must present to the Director of Missions a recommendation from the church where they hold membership and the last church pastored. In the event these cannot be obtained, missionary status will be delayed until the next meeting for association action.

**Section 5:** Missionaries are required to council with the Director of Missions and Missionary Committee in all matters that shall affect a change in location, finance, etc., of his mission endeavor.

**Section 6:** All missionaries will be expected to notify the Missions Office when they are to absent from the pulpit in their mission.

**Section 7:** Missionaries who become ill or disabled shall receive full pay for a period of three months. Conditions extending past this period will be reviewed and presented at the next meeting.

**Section 8:** Each missionary shall render a weekly statistical report and a monthly financial report to the Director of Missions.

**Section 9:** All missionaries shall be allowed two weeks paid vacation, and shall be permitted five (5) revivals per year and retain the proceeds. They shall not have two revivals in succession and be out of their pulpit on Sunday morning more than two Sundays a year.

**Section 10:** The moving expenses of the missionaries shall be paid when moving upon the field or changing fields. Up to \$150.00 in miscellaneous expenses is also authorized in a change of fields.

**Section 11:** Missionaries will give reports to the Association when called upon to do so.

**Section 12:** Guidelines For State Missionary Status

a. Applicant must have a minimum of two years pastoral experience in B.M.A. churches. Even though the applicant may not be pastoring at the present, his previous two years membership shall have been in BMA churches.

b. Applicant must have tenure and show growth at previous pastorates. Extenuating circumstances may be considered.

c. Applicant must meet Biblical qualifications as stated in I Timothy 3:1-7.

d. Applicant must express a burden for a specific field of service.

e. Applicant must demonstrate an attitude of loyalty and cooperation with the departments of our associated work.

f. Applicant must understand that measurable growth toward self-support status is expected by the Association.

### **Article VI — Cooperation**

**Section 1:** The State Mission's Department is authorized to cooperate with local churches and local associations in mission endeavors when approved by the Director of Missions and the Missionary Committee. It is authorized to cooperate with other state associations and the national association in mission endeavors when approved by the Association in either annual or other session.

**Section 2:** Missionaries under the above joint sponsorships must meet the qualifications and requirements of the State Mission's Department.

**Section 3:** Guidelines For Cooperation

a. When a church or an association desire to cooperate with the State Mission's Department in a mission project, they shall counsel with the Director of Missions before interviewing and electing a missionary. Likewise, the State Missions Department shall counsel with the local church and/or association before electing a missionary to work in a joint project.

b. When an association or church is impressed with a preacher for missionary status, they shall request the Missionary Committee of the State Association to meet with them and interview the said preacher before electing him.

c. If approved by the joint committees, he shall be recommended back to the association or church that requested the interview for final approval.

### **Article VII — Mission Congregations**

**Section 1:** Missionary Pastors' Support:

Mission churches shall be required to begin pastoral support starting after the first three (3) months of its beginning.

The initial amount of support will not be less than ten percent (10%) of the average monthly income. The projected income and expenses of the mission church shall be used as a criteria in establishing the rate of monthly increase.

Other instructions may be given to the Director of Missions and Missionary Committee by the messenger body in any session, called or regular.

**Section 2:** Organization:

The Mission congregation shall be requested to council with both the Director of Missions and Missionary Committee before organizing into a church.

### **Article VIII — Church Ministries**

The purpose of this ministry is to be a resource in strengthening and stabilizing churches.

**Section 1: Available Ministers**

- a. A list will be maintained for ministers available for occasional fill-in or pastoring.
- b. These must be presently holding membership in a BMAA church.
- c. Churches may contact the Missions Office for this list. Names on this list are not recommendations. Churches are encouraged to do their own investigation.

**Section 2: Interim Pastoral Leadership**

a. Churches that have a vacancy occurring in pastoral leadership may use the services of Church Ministries in supplying an interim pastor to serve on a short term basis. Any minister desiring to serve as an interim pastor must comply with the following guidelines:

1. Applicant must fill out an application and be approved by the Missionary Committee. He will be under the authority of the Director of Missions.
2. Applicant must meet Biblical guidelines for a minister as found in II Timothy 3:1-7.
3. Applicant must have pastoral experience in a BMA church, with his last pastorate and his current membership being in a BMA church.
4. Applicant must be willing to temporarily relocate (3 to 6 months) to field of service, if necessary.
5. Should the interim pastor be called to pastor the congregation, special arrangements would be considered for that congregation according to their financial need.

b. Salary

1. This ministry shall be supported by a fund separate from the general mission fund. Churches of the BMA of Mississippi are encouraged to place this ministry in their budget, or at least receive an occasional special offering for this ministry.
2. Those serving as interim pastors would be paid from this fund as funds are available. Each participating church would be expected to contribute to this fund weekly according to their ability.
3. Those serving as interim pastors would be paid from this fund according to the number of days each week they serve on the field. Any additional expenses other than base salary, will be considered separately. If the church is financially able, they would be expected to contribute the entire amount of the interim pastor's salary to this fund, as the interim pastor would be paid by the Missions Department. If the church is not financially able to contribute the entire amount, they would be expected to contribute what they are able, with the remainder being paid from this special fund.

# **By-Laws of the Baptist Missionary Association of Mississippi Revolving Loan Fund**

## **Article I — Trustees**

### **Section A.** The election and tenure of office of trustees:

The messengers of the churches shall elect nine (9) Trustees, five (5) of whom shall constitute a quorum. Said Trustees shall be elected to serve for a period of three (3) years on a staggered basis, 1/3 being elected each year. By virtue of the office, the Director and Manager of the Revolving Loan Fund of the State Missions Department will be ex-officio members of the Board of Trustees.

### **Section B.** Duties of Trustees:

The duties of the Trustees of the Revolving Loan Fund shall be:

1. To promote the general welfare of the financial interest of fund.
2. To thoroughly investigate all loan applications relative to the value of the proposed building site; the desirability of the proposed location with reference to growth possibilities; and the financial ability of the petitioners for the proposed loan.
3. To serve as trust officers of all loan papers; including deeds of trust and/or promissory notes or any other transactions pertinent to a loan or its security; of all loans processed.
4. To investigate and purchase property for future mission sites and to serve as trust officers of all properties of the Mission's Department acquired by purchase, repossession, or gifts.
5. To serve as a collecting agent of all loans processed.
6. To see that all transactions are carried out in keeping with good legal and bookkeeping procedures.
7. To secure any office or legal help needed.
8. The Trustees shall be authorized to negotiate a loan for a qualified applicant when funds are not available in the loan fund. In such an event the Trustees are authorized to pledge real and personal property owned by the Mission's Department of the Baptist Missionary Association of Mississippi for the security of the loan.
9. The Trustees shall be empowered to sell and dispose of any real or personal property entrusted to them only when there is a majority vote of the Trustees and the approval of the Association at any regular committee meeting
10. The Trustees shall be authorized to include the names of the Church Trustees with the Revolving Loan Fund Trustees on the warranty deed for the church property to secure permanent financing. If only the names of the Church Trustees are required, the deed will include a revertible clause placing the property back in the name of the Revolving Loan Fund Trustees should the church cease to affiliate with the Association.

## **Article II — Manager Of The Revolving Loan Fund**

### **Section A.**

1. The Manager of the Revolving Loan Fund shall be selected by the Director and the Revolving Loan Fund trustees.

### **Section B.** Duties

1. The Manager of the Revolving Loan Fund shall receive such compensations and benefits as shall be designated by the Director and the Revolving Loan Fund Trustees.
2. He will be responsible for receiving and disbursing funds according to the directions of the Director and the Revolving Loan Fund Trustees.
3. He will receive the payments from the loans and supervise the keeping of the records pertaining to each loan.

4. He will serve as Promotional Director of the Revolving Loan Fund.
5. He shall serve as reporter for the Revolving Loan Fund at each committee meeting and give a detailed report at the annual session of the Association.

### **Article III — Source Of Funds**

**Section A.** The churches, with their various auxiliary organizations, are requested to place the Revolving Loan Fund in their budgets.

**Section B.** Individuals are urged to remember the Loan Fund with trust funds and gifts in their wills.

**Section C.** The Trustees are authorized to borrow money from commercial lending institutions for qualified applicants in the event funds are not available in the treasury (Article I, Section B, Paragraph 8).

**Section D.** The Trustees are authorized to borrow money from Churches, Associations and individuals for the purpose of financing mission projects and pay interest on this borrowed money, not to exceed the current rate of interest paid by banks.

**Section E.** The Manager of the Revolving Loan Fund shall be authorized to borrow money against Certificates of Deposits that the Revolving Loan Fund has on deposit, when needed.

### **Article IV — Loans**

**Section A.** Processing loans.

1. Eligibility For Loans

a. A church or department requesting the loan shall be a member of the Baptist Missionary Association of Mississippi, one of her affiliate local associations, or one of the state associations or departments cooperating with the Baptist Missionary Association of America, or shall have voted to seek membership in the above mentioned association, or shall be a church of like faith and order (Baptist) in Mississippi as a secondary priority loan of available money.

b. Properties owned by the Revolving Loan Fund of the BMA of Mississippi may be sold to other denominations, individuals, or businesses. If it is necessary for the Revolving Loan Fund to finance any project for religious uses by non-Baptist entities, it will be brought back to the next meeting of the Association for their decision.

c. The Revolving Loan Fund may grant loans to investors against savings up to 80% of their balance until loan is paid. Loans shall be at the current variable interest rate. Loans to employees shall be submitted to the Revolving Loan Trustees for approval.

2. Churches organized by the Baptist Missionary Association of Mississippi Missions Department shall be given priority in the processing of loans.

3. Other churches making application for loans will be considered on the basis of their merits and in keeping with the procedure in which loans are granted the churches organized by the Missions Department.

4. In the event a proposed mission field is to receive a loan for the purchase of a site, the Revolving Loan Trustees shall investigate the proposed site and proceed in keeping with other loans. The purchased property and its improvements shall secure a first mortgage held by the Revolving Loan Fund, or the loan shall be secured otherwise.

5. Each loan applicant is urged to make a commercial loan as soon as the first unit is constructed and the church can conveniently do so whereby the funds of the Revolving Loan Fund can be made available to other worthy applicants.

6. When sufficient funds are available, the Revolving Loan Fund will provide permanent financing for mission projects. The schedule of payments will be provided by a professional accountant based on a term contract and an interest rate determined by the trustees.

7. The Trustees shall require adequate security for each loan.

8. All applicants for loans shall furnish adequate insurance on all buildings financed



through the Revolving Loan Fund. The Revolving Loan Fund shall be made the lienholder on the policy. The insurance company shall be requested to notify the Revolving Loan Fund the date the policy coverage begins and ends.

**Section B. Repayment of loans.**

1. Each applicant shall pay the payments which have been worked out in a schedule by the Revolving Loan Fund Trustees.

2. If the lenders should withdraw their money unexpectedly from the Revolving Loan Fund, or should an emergency arise that results in a need for funds in the Revolving Loan Fund, each applicant must agree to secure a commercial loan as soon as possible and pay the Revolving Loan Fund in full.

3. In the event the Church becomes unable to meet the scheduled payments, she will notify the Manager of the Loan Fund who can call the Trustees together to determine whether the payments can be lowered or what procedure is necessary for the good of the church and the protection of the Revolving Loan Fund.

4. The Revolving Loan Fund will help the mission churches with monthly subsidies when sufficient funds are available. The amount of each subsidy will be determined by considering the size of the mortgage payment and the financial condition of each mission church. The amount of the subsidies given to the various mission churches will be reevaluated prior to each regular associational meeting.

**Article V**  
**Financial Retirement And Releasing Of Mission Church—**  
**Established Church Property**

**Section A. Mission Properties and Buildings**

1. Debt Retirement:

The capital indebtedness of the mission church may be discharged through either of or a combination of the following:

a. Payments made by the local congregation.

b. Unrestricted payments: Those made in behalf of the mission by an person/s, other church/es or an association/s which do not go through the Mission office.

c. Restricted payments: Those made in behalf of the mission by person/s, other church/es, or an association/s made through the Mission office.

d. Suspension payments: Monies/payments suspended by the Revolving Loan Fund.

e. Forgiven payments: The forgiveness of debt by the Revolving Loan Fund.

2. Title Holding:

The Revolving Loan Fund Trustees shall hold the title of any Mission Church property for any financial amount/s of indebtedness due under the following provisions:

a. Any unpaid accounts with the missions office.

b. Any unpaid restricted or suspended payments made toward the retirement of the said church's indebtedness of properties, buildings or other capital improvements.

c. For security reasons.

3. Title Release:

The Revolving Loan Fund Trustees of the BMA of Mississippi shall release any mission church property of which the Revolving Loan Fund Trustees of the BMA of Mississippi holds title or joint title providing:

a. The indebtedness of the said mission church has been paid.

b. The said mission church from her organization date has contributed to the associational work of the BMA an amount equal to that which was contributed to her debt retirement through restricted and suspended payments. The responsibility of proof for such contributions lies with the mission church. Section B: Established Church Properties and Buildings

1. Receiving Title of Properties and Buildings

a. A letter of request from the church stating that in a regular business meeting at least two-thirds of the church members who were present voted to request the BMA of Mississippi Revolving Loan Fund Trustees to hold their church property title. The vote shall take place after it has been announced and publicized in writing for at least thirty days prior to the voting.

b. The request must bear the signatures of the church pastor, clerk, and trustees.

c. The Association shall not be responsible for any upkeep on property, buildings, equipments, payment of insurances, building or personal liability claim/s that may incur.

## 2. Releasing Title of Properties and Buildings

Any such property/properties received by the Baptist Missionary Association of Mississippi under the agreement as mentioned under Article V, Section B, shall be released back to the church subject to the following terms/conditions.

a. A letter of request from the church stating that in a regular business meeting at least two-thirds of the church members who were present voted to request the release of their church property title. The vote shall take place after it has been announced and publicized in writing for at least thirty days prior to the voting.

b. The request must bear the signatures of the church pastor, clerk, and trustees.

c. This request shall be made three months in advance of the release.

d. Such property shall be released after any financial obligations to the Baptist Missionary Association of Mississippi has been settled.

## Missions and Revolving Loan Fund Director's Annual Report

*"Unto him that loved us, and washed us from our sins in his own blood, and hath made us kings and priests unto God and his Father; to him be glory and dominion forever and ever. Amen" Revelation 1:5b-6*

God continues to richly bless us and we are so deeply grateful that He has saved us and adopted us and given us purpose and meaning for our lives. We labor to honor Him and serve His Son, Jesus Christ, our Lord.

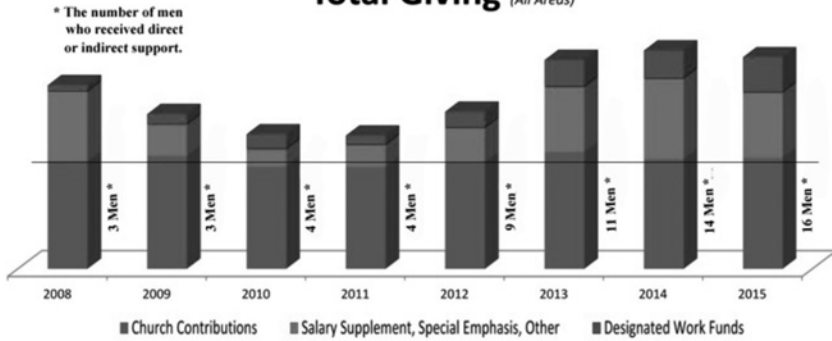
Today, I begin my 5<sup>th</sup> year as your Director and I am as excited today as I was the first day I stepped into the position. I am delighted to begin my report with the announcement of the beginning of a new mission project in Oxford, MS. Hillcrest Baptist Church has voted to be the mother church for a new project. We are talking with a couple of men who will possibly make up the missionary team for this project. The proceeds from the sale of the Westview Baptist church facility should be sufficient to entirely fund this project. God has closed one door and opened another. With your support we will endeavor to go through that door and beyond.



Our missions' activity includes the expansion of and rooting of church plants. This past year, 16 men, supported by you directly or indirectly, working in 16 different locations engaged 3775 new people, and they shared the gospel 2570 times. Over 300 of those people professed faith in Jesus Christ and became followers of Him. Close to 100 of them have been baptized and only 35 have joined by letter. Efforts are being made to train these people so that they can join the ranks of those who are living out their faith in obedience to the Lord Jesus Christ.

When mission activity begins, there is generally a strong emphasis on evangelism and discipleship. As this activity continues, the demand for facilities becomes paramount, as the newly formed congregation begins to meet for corporate worship and service on a

## Total Giving (All Areas)



regular basis. Typically, they will acquire temporary facilities. In time, the need to acquire land and build a more permanent meeting facility arises. We are nearing the purchase of land in both Clinton and Sumrall, in order to build permanent facilities. South Forrest is nearing the completion of their second phase project and Caledonia is ready to begin their second phase. Central in Southaven is in need of permanent facilities.

### **Our 2016 Missions and Evangelism Conference will be held on May 6<sup>th</sup> at South Forrest.**

Dr. Kenneth Pollock is stepping down as our Reserve Missionary. I want to express my appreciation to Dr. Pollock, who has served this past year as a non-compensated reserve missionary, for his sacrificial and loyal support. We so appreciate the honorable way in which he has made himself available, at critical times, to help support our State Missions program.

We continue to work hard to improve efficiency. This past year we maintained our 84/16 efficiency rating. This means when we take measure of all our expenditures, \$84 on every dollar we received for State Missions was expensed directly to the missionaries. My goal remains 90/10 and I continue to work to achieve that goal. Our 2015 annual audit is complete and Missions ended the year in the black for the 4<sup>th</sup> year in a row.

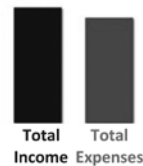
I am very thankful for our local associations. Our partnerships are critical to the ongoing work of missions throughout the State. There are 14 local associations of BMA churches across the State of Mississippi and all but one of these associations is actively involved in some support of our missionaries through the State Missions Department. Praise the Lord!

Through our relationship with the BMAA Theological Seminary and Southeastern Baptist College, we continue to provide professional development for our missionaries. This past year we sponsored Evangelism Explosion training which was held at Skyway Hills in Pearl and was conducted in support of Grace Mission in Clinton. The training was given by Dr. Phillip Attebery, Dean at the BMAA Theological Seminary. We also helped sponsor the Bible Conference held at Southeastern Baptist College with Dr. Charley Holmes presenting three sessions on Baptist Fundamentals.

### Total given by BMA of Mississippi Churches and Local Associations to State Missions:

**\$488,754.00**

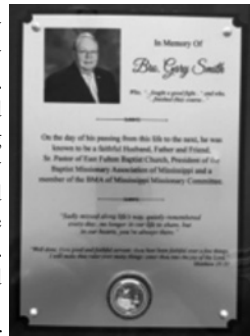
2015 Income vs Expenses



Our **Revolving Loan Fund** has grown 28% since 2011. BMA of Mississippi people and churches indirectly support, through their participation in the Revolving Loan Fund, our missionaries and churches with loans to purchase property and build facilities. We made \$1,650,000.00 in loans this past year. Even though we have made a good number of loans, the amount of money being deposited is growing at a steady pace. For this cause, I recommended to the Trustees and they have approved a change in the rate of interest paid to the Shareholder from 2.67% (2.7% est. APY) to 2.17% (2.19% est. APY) effective November 1, 2015. In addition to serving as Director of Missions and Revolving Loan Fund, I have tried to be faithful to preach the gospel and be an encouragement to our people and stand as an ambassador to churches considering a relationship with the BMA of MS. I want to express my appreciation to all the churches that have extended opportunities to me to preach. I remain available to visit any of our churches and share about the work of the BMA of Mississippi as a whole, the work of Missions and Revolving Loan Fund or simply preach the Word.

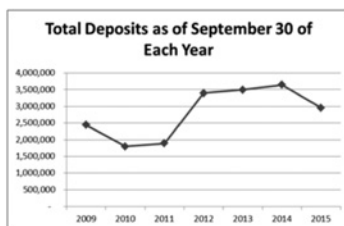
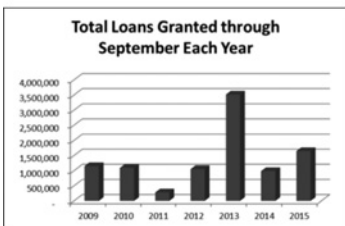
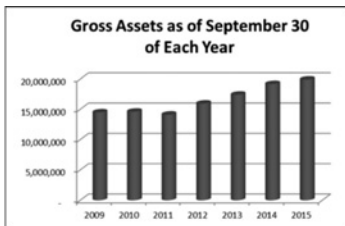
I want to express my appreciation to the people who served on our Missionary Committee, led by Chairman Dennis Knight and our Revolving Loan Fund Trustees, led by Chairman Greg Medenwald, this past year. Thank you for all the time and attention that you give to our work.

I want to express my special thanks to Bro. Ted Quinby who is departing the Missionary Committee and to Bro. Roy Caldwell who is leaving as a Revolving Loan Fund Trustee. We appreciate your faithfulness, leadership, your passion and your service. Also, I want to ask you to join me in remembering the faithful and dedicated service of our fallen brother, Gary Smith. He served our Lord well and will be long remembered throughout our work. We are honored to present this plaque to Mrs. Elaine and Daughter Stacy Smith in memory of Bro. Gary Smith. A duplicate plaque will be permanently placed in the Missions Office.



I am grateful for the opportunity to serve as your director and I covet your prayers as we face the challenges of the upcoming year.

— *Prayerfully Submitted, Larry Geraldson, Director of Missions and RLF, Baptist Missionary Association of Mississippi*



# Missionary Committee Minutes

## October 22, 2014

The Missionary Committee met at 8:45 a.m. at Southeastern Baptist College for its annual organizational meeting. A full quorum was present.

Chairman, Dennis Knight, called the meeting to order.

A motion was made, seconded and passed to re-elect all current officers to another term.

A motion was made, seconded and passed to approve the 6% salary increase for the Director as allowed.

A motion was made, seconded and passed to approve the up-dated and adjusted budget accommodating the salary increase and bonuses for the missionaries.

A motion was made, seconded and passed to adjourn at 9:00 a.m.

— *Bro. Dennis Knight, chairman; Bro. Kevin Clayton, vice-chairman; Bro. Ted Quimby, clerk*

## March 12, 2015

The Missionary Committee met at 9:30 a.m. in the State Mission's Office. All committee members were present. Chairman, Dennis Knight, called the meeting to order.

Bro. Johnny Williams brought the devotion from II Corinthians 2 and opened in prayer.

Bro. Larry Geraldson gave the committee an updated operational and financial overview.

Bro. Larry Geraldson reported that all State Missionaries have successfully completed the formal Evangelism Explosion training and updated the committee on the progress of each missionary and missions coordinator.

Anders Lee shared a report on Central Mission Church in Desoto County, Mississippi.

In the spirit of exercising an opportunity to cooperate with our National Missions Department by participating in general support of a church planting effort in Northwest Mississippi and in response to a request from Dr John David Smith, Executive Director of Missions BMA of America, and upon recommendation of Bro. Larry Geraldson, Director of Missions BMA of Mississippi.

A motion was made, seconded and passed to approve/recommend the following 3 recommendations:

(1) Participation in a partnership with the BMA of America to support Brother Anders Lee as a church planting missionary in Desoto County, Mississippi.

(2) That our support be classified as a supplemental support in the amount of \$1000.00 per month for the period of one year. This support may be renewed, by the Missionary Committee after review for up to the same amount and period of time.

(3) That Bro. Anders Lee be classified as a BMA of Mississippi church planter.

The meeting was adjourned in prayer at 12:30 p.m.

— *Bro. Dennis Knight, chairman; Bro. Kevin Clayton, vice-chairman; Bro. Ted Quimby, clerk*

## May 19, 2015

The meeting was held at 9:00 a.m. at Campground Baptist Church in Gulfport, Mississippi with a full quorum present.

Bro. Dennis Knight called the meeting to order.

A motion was made, seconded and carried to ratify the telephonic vote taken on December 23, 2014 concerning Wesley Martin's housing allowance.

A motion to adjourn was made, seconded, and carried.

— *Bro. Dennis Knight, chairman; Bro. Kevin Clayton, vice-chairman; Bro. Ted Quimby, clerk*

**October 1, 2015**

The Missionary Committee met at 9:30 a.m. in the State Missions Office. A full quorum was present.

Chairman, Dennis Knight, called the meeting to order.

Bro. Dennis Knight brought the devotion from Psalm 142 and opened in prayer.

Bro. Larry Geraldson gave the committee an updated operational and financial overview. The following motions were made, seconded, and passed:

To approve the operational, financial overview and confirm the telephonic approval of the 2015-2016 annual budget.

To approve the annual CPA audit.

Annual reviews of all state missionaries and mission coordinators was conducted.

Bro. Geraldson presented a proposal to restructure the Hispanic Missions program. A motion was made, seconded and carried to approve Bro. Geraldson to go forward with the development of the proposal.

To accept the resignation of Bro. Kenneth Pollock as Support Missionary with the committee’s heartfelt appreciation expressed.

To approve/recommend to continue paying \$1,000.00 per month as Church Planter-Salary Support to Bro. Bobby Elliot for another year.

A separate and individual motion was made, seconded and passed to designate the following portion of existing salaries as housing allowance for the coming year for the Director and each Missionary as follows:

|                              |             |
|------------------------------|-------------|
| Elvis Garcia . . . . .       | \$12,000.00 |
| Phillip Burns . . . . .      | \$11,900.00 |
| Danny Bartlett . . . . .     | \$18,000.00 |
| Robert Burch . . . . .       | \$21,000.00 |
| Sidney Farmer . . . . .      | \$18,000.00 |
| Wesley Martin . . . . .      | \$10,000.00 |
| Estuardo Marroquin . . . . . | \$16,000.00 |
| Bobby Elliot . . . . .       | \$6,000.00  |
| Larry Geraldson . . . . .    | \$25,000.00 |

To approve the establishment of a new mission project in the greater Oxford/Batesfield area; to authorize Bro. Geraldson to liquidate the former Westview Baptist property, in coordination with the Revolving Loan Fund Trustees, and use the proceeds to fund this mission project as needed.

To approve the scheduled transition in support by State Missions and a transition to mission congregation support of the following missionaries on the dates indicated.

|                              |                            |            |
|------------------------------|----------------------------|------------|
| Bro. Bartlett . . . . .      | November 1, 2015 . . . . . | \$1,437.75 |
| Bro. Phillip Burns . . . . . | February 1, 2016 . . . . . | \$1,437.75 |
| Bro. Bob Burch . . . . .     | March 1, 2016 . . . . .    | \$1,437.75 |
| Bro. Sidney Farmer . . . . . | June 1, 2016 . . . . .     | \$1,437.75 |

To approve a Christmas bonus in the amount of one week’s pay for Bro. Larry Geraldson.

To approve an increase in pay for Bro. Geraldson in the amount equal to the maximum allowed by the Association to be effective immediately upon approval.

To approve, in lieu of raise, a one-time bonus of \$750.00 for each missionary and coordinator.

The meeting was adjourned in prayer at 3:00 p.m.

— Bro. Dennis Knight, chairman; Bro. Kevin Clayton, vice-chairman; Bro. Ted Quimby, clerk

# Revolving Loan Fund Minutes

February 17, 2015

The Revolving Loan Fund Trustees met on Tuesday, February 17, 2015 at 9:30 a.m. at the State Mission's Office. Trustees present were, Greg Medenwald, Roy Caldwell, Justin Cameron, Larry Taylor, Vernon Newman, Willie Tebo, Blake McCain, along with Director of Missions, Bro. Larry Geraldson, RLF Manager, Bro. Lavell Lee, and Office Manager and RLF Bookkeeper, Mrs Brandy Riley.

Greg Medenwald, Vice Chairman, opened the meeting.

Devotion was given by Bro. Lavell Lee, using Genesis chapters 13-14 and Abraham's meeting with Melchizedec. Opening prayer by Blake McCain.

Election of officers: The following officers were elected:

|                           |                |
|---------------------------|----------------|
| Chairman . . . . .        | Greg Medenwald |
| Vice-Chairman . . . . .   | Justin Cameron |
| Clerk . . . . .           | Roy Caldwell   |
| Assistant Clerk . . . . . | Vernon Newman  |

Bro. Geraldson gave a Missions progress report and prospects. Motion and second to adopt his report. Motion approved.

Financial overview and flow charts were presented by Bro. Larry Geraldson, Bro. Lavell Lee and Mrs Brandy Riley. Motion and second to approve. Motion approved.

Motion and second to approve the telephone/email confirmations as follows:

10/23/14: Approved Salary Committee 6% salary cap increase for Bro. Larry Geraldson.

10/23/14: Approved sharing 1 week salary with Missionary Committee for Bro. Larry Geraldson for Christmas bonus

11/05/14: Approved the refinancing of Christina Park Baptist Church, Lakeland, FL Loan balance of \$266,225.62 @ 5% fixed for 2 years then consider a new rate at that time. The new loan tenure will be 300 months.

11/14/14: Approve increasing the construction loan request of Mill Creek Baptist Church, Picayune, MS from \$165,000.00 to \$190,000.00.

12/10/14: Approved the construction loan request of Fountain of Faith Baptist Church of Creola, AL (Mobile), a BMA of MS affiliated church, in the amount of \$350,000.00 @ 4.25% for 240 months fixed rate for 2 years then variable rate for BMA of MS churches in place at that time. This loan is for the purpose of constructing a worship facility on their approximately 17 acre Lot 8 in Dead Lake Subdivision in Mobile County, AL.

12/17/14: Approved the loan request of Immanuel Baptist Church Mission of Franklinton, LA in the amount of \$21,000.00 @ 5% for 84 months to purchase portable buildings to move onto their property.

1/08/15: Approved an additional \$10,000.00 increase in the construction loan request of Mill Creek Baptist Church of Picayune, MS bringing the total loan to \$200,000.00.

1/19/15: Approve the request of Vardaman Street Academy for \$15,000.00 to be added to their existing loan balance.

1/30/15: Approve request of refinancing Paul Montgomery loan current payoff balance of \$176,411.76 plus \$6,000.00 totaling \$187,411.67 @ 5.5% for 372 months.

Lowe Property/Pond Acreage: Motion and second to approve the exchange of 1.786 acres land per the platte of survey including the pond in the Lowe property purchase. Motion approved.

Motion and second that the RLF give Bro. Lavell Lee, upon his retirement, the car he currently uses and 3 months salary as severance pay. Motion approved.

Motion and second to adjourn. Motion approved.

Closing prayer by Bro. Greg Medenwald.

— Greg Medenwald, chairman; Roy Caldwell, clerk

## INDEPENDENT AUDITOR'S REPORT

Board of Trustees  
Baptist Missionary Association of Mississippi  
Missions and Revolving Loan Fund Departments  
Laurel, Mississippi

### Report on the Financial Statements

We have audited the accompanying financial statements of the Baptist Missionary Association of Mississippi Missions and Revolving Loan Fund Departments (the "Association") which comprise the statements of financial position as of July 31, 2015 and 2014, and the related statements of changes in net assets and cash flows for the years then ended and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

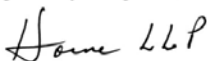
Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of July 31, 2015 and 2014, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.



Ridgeland, Mississippi  
October 6, 2015



**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI  
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**

Statement of Financial Position

July 31, 2015

|   | <b>Mission<br/>Fund</b> | <b>Revolving<br/>Loan<br/>Fund</b> | <b>Equipment<br/>Fund</b> | <b>Total</b>  |
|---|-------------------------|------------------------------------|---------------------------|---------------|
| <b>ASSETS</b>   |                         |                                    |                           |               |
| Cash and cash equivalents   | \$ 65,968               | \$ 3,041,027                       | \$ -                      | \$ 3,106,995  |
| Restricted cash and cash equivalents  | -                       | 11,568                             | -                         | 11,568        |
| Total cash and cash equivalents   | 65,968                  | 3,052,595                          | -                         | 3,118,563     |
| Interfund receivables and (payables)<br>related to work funds, disaster relief fund<br>and missions reserve account | 158,636                 | (158,636)                          | -                         | -             |
| Short-term investments  | -                       | 782,723                            | -                         | 782,723       |
| Trading investments   | -                       | 2,491,320                          | -                         | 2,491,320     |
| Interest receivable   | -                       | 35,094                             | -                         | 35,094        |
| Loans receivable, net of allowance<br>of \$367,453  | -                       | 12,275,990                         | -                         | 12,275,990    |
| Foreclosed property   | -                       | 185,000                            | -                         | 185,000       |
| Property and equipment, net   | -                       | 790,172                            | 362,966                   | 1,153,138     |
| Other assets  | -                       | 8,048                              | -                         | 8,048         |
| Total assets  | \$ 224,604              | \$ 19,462,306                      | \$ 362,966                | \$ 20,049,876 |
| <b>LIABILITIES AND NET ASSETS</b>   |                         |                                    |                           |               |
| <b>Liabilities</b>  |                         |                                    |                           |               |
| Payroll taxes and other withholdings  | \$ 30                   | \$ -                               | \$ -                      | \$ 30         |
| Other liabilities   | 92,429                  | 15,115                             | -                         | 107,544       |
| Accrued interest  | -                       | 37,404                             | -                         | 37,404        |
| Notes payable to related parties  | -                       | 198,334                            | -                         | 198,334       |
| Notes payable to investors  | -                       | 16,119,190                         | -                         | 16,119,190    |
| Total liabilities   | 92,459                  | 16,370,043                         | -                         | 16,462,502    |
| <b>Net assets</b>   |                         |                                    |                           |               |
| Unrestricted  | 121,513                 | 2,930,110                          | 362,966                   | 3,414,589     |
| Board designated  | -                       | 162,153                            | -                         | 162,153       |
| Total unrestricted net assets   | 121,513                 | 3,092,263                          | 362,966                   | 3,576,742     |
| Temporarily restricted  | 10,632                  | -                                  | -                         | 10,632        |
| Total net assets  | 132,145                 | 3,092,263                          | 362,966                   | 3,587,374     |
| Total liabilities and net assets  | \$ 224,604              | \$ 19,462,306                      | \$ 362,966                | \$ 20,049,876 |

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI  
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**

Statement of Financial Position

July 31, 2014

|                                      | <b>Mission<br/>Fund</b> | <b>Revolving<br/>Loan<br/>Fund</b> | <b>Equipment<br/>Fund</b> | <b>Total</b> |
|--------------------------------------|-------------------------|------------------------------------|---------------------------|--------------|
| <b>ASSETS</b>                        |                         |                                    |                           |              |
| Cash and cash equivalents            | \$ 40,170               | \$ 2,873,277                       | \$ -                      | \$ 2,913,447 |
| Restricted cash and cash equivalents | -                       | 39,637                             | -                         | 39,637       |
| Total cash and cash equivalents      | 40,170                  | 2,912,914                          | -                         | 2,953,084    |

|   |                   |                      |                   |                      |
|---|-------------------|----------------------|-------------------|----------------------|
| Interfund receivables and (payables)<br>related to work funds, disaster relief fund<br>and missions reserve account | 81,595            | (81,595)             | -                 | -                    |
| Short-term investments  | -                 | 779,619              | -                 | 779,619              |
| Trading investments   | -                 | 2,029,110            | -                 | 2,029,110            |
| Interest receivable   | -                 | 32,094               | -                 | 32,094               |
| Loans receivable, net of allowance<br>of \$367,453  | -                 | 11,934,827           | -                 | 11,934,827           |
| Foreclosed property   | -                 | 185,000              | -                 | 185,000              |
| Property and equipment, net   | -                 | 749,566              | 374,285           | 1,123,851            |
| <b>Total assets</b>   | <b>\$ 121,765</b> | <b>\$ 18,541,535</b> | <b>\$ 374,285</b> | <b>\$ 19,037,585</b> |

#### LIABILITIES AND NET ASSETS

|   |                   |                      |                   |                      |
|---|-------------------|----------------------|-------------------|----------------------|
| <b>Liabilities</b>                      |                   |                      |                   |                      |
| Payroll taxes and other withholdings    | \$ 3              | \$ -                 | \$ -              | \$ 3                 |
| Other liabilities                       | 17,197            | 40,683               | -                 | 57,880               |
| Accrued interest                        | -                 | 34,366               | -                 | 34,366               |
| Notes payable to related parties        | -                 | 222,446              | -                 | 222,446              |
| Notes payable to investors              | -                 | 15,058,951           | -                 | 15,058,951           |
| <b>Total liabilities</b>                | <b>17,200</b>     | <b>15,356,446</b>    | <b>-</b>          | <b>15,373,646</b>    |
| <b>Net assets</b>                       |                   |                      |                   |                      |
| Unrestricted                            | 94,213            | 2,972,936            | 374,285           | 3,441,434            |
| Board designated                        | -                 | 212,153              | -                 | 212,153              |
| <b>Total unrestricted net assets</b>    | <b>94,213</b>     | <b>3,185,089</b>     | <b>374,285</b>    | <b>3,653,587</b>     |
| Temporarily restricted                  | 10,352            | -                    | -                 | 10,352               |
| <b>Total net assets</b>                 | <b>104,565</b>    | <b>3,185,089</b>     | <b>374,285</b>    | <b>3,663,939</b>     |
| <b>Total liabilities and net assets</b> | <b>\$ 121,765</b> | <b>\$ 18,541,535</b> | <b>\$ 374,285</b> | <b>\$ 19,037,585</b> |

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI**  
**MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**  
Statement of Changes in Net Assets  
Year Ended July 31, 2015

|   | Mission<br>Fund | Revolving<br>Loan<br>Fund | Equipment<br>Fund | Total            |
|---|-----------------|---------------------------|-------------------|------------------|
| <b>Changes in unrestricted net assets</b>                   |                 |                           |                   |                  |
| <b>Revenues, gains and other support</b>                    |                 |                           |                   |                  |
| Donations from churches                                     | \$ 255,282      | \$ 6,753                  | \$ -              | \$ 262,035       |
| Donations from others                                       | 38,816          | -                         | -                 | 38,816           |
| Salary supplement support from local associations           | 111,442         | -                         | -                 | 111,442          |
| Interest earned   | 1,570           | 570,519                   | -                 | 572,089          |
| Loss on disposal of property and equipment                  | -               | (9,151)                   | -                 | (9,151)          |
| Investment income   | -               | 116,797                   | -                 | 116,797          |
| Late fees   | -               | 2,480                     | -                 | 2,480            |
| <b>Total unrestricted revenues, gains and other support</b> | <b>407,110</b>  | <b>687,398</b>            | <b>-</b>          | <b>1,094,508</b> |
| <b>Expenses</b>   |                 |                           |                   |                  |
| Salaries, wages and other compensation                      | 267,384         | 100,917                   | -                 | 368,301          |
| Health insurance  | 38,625          | 34,846                    | -                 | 73,471           |
| Housing allowance   | 37,025          | -                         | -                 | 37,025           |
| Contract labor  | -               | 4,369                     | -                 | 4,369            |
| Insurance expense   | 1,455           | 9,375                     | -                 | 10,830           |
| Interest expense  | -               | 430,738                   | -                 | 430,738          |
| Donations   | -               | 50,000                    | -                 | 50,000           |
| Legal and accounting fees                                   | -               | 35,084                    | -                 | 35,084           |
| Miscellaneous expense                                       | 8,556           | 24,835                    | -                 | 33,391           |

|  |            |              |            |              |
|--|------------|--------------|------------|--------------|
| Office supplies and expense                                      | 12,753     | -            | -          | 12,753       |
| Property tax   | -          | 2,433        | -          | 2,433        |
| Depreciation expense   | -          | 17,759       | 42,327     | 60,086       |
| Repairs and maintenance  | -          | 18,101       | -          | 18,101       |
| Retirement and employment taxes                                  | 490        | -            | -          | 490          |
| Scholarships   | -          | 9,999        | -          | 9,999        |
| Travel expense   | 13,522     | 10,760       | -          | 24,282       |
| Total expenses   | 379,810    | 749,216      | 42,327     | 1,171,353    |
| Other changes  |            |              |            |              |
| Net transfers of property and equipment from (to) equipment fund | -          | (31,008)     | 31,008     | -            |
| Change in unrestricted net assets                                | 27,300     | (92,826)     | (11,319)   | (76,845)     |
| Changes in temporarily restricted net assets                     |            |              |            |              |
| Interest income on temporarily restricted net assets             | 280        | -            | -          | 280          |
| Change in temporarily restricted net assets                      | 280        | -            | -          | 280          |
| Change in net assets   | 27,580     | (92,826)     | (11,319)   | (76,565)     |
| Net assets at beginning of year                                  | 104,565    | 3,185,089    | 374,285    | 3,663,939    |
| Net assets at end of year  | \$ 132,145 | \$ 3,092,263 | \$ 362,966 | \$ 3,587,374 |

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI**  
**MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**  
Statement of Changes in Net Assets  
Year Ended July 31, 2014

|  | Mission<br>Fund | Revolving<br>Loan<br>Fund | Equipment<br>Fund | Total      |
|--|-----------------|---------------------------|-------------------|------------|
| Changes in unrestricted net assets                               |                 |                           |                   |            |
| Revenues, gains and other support                                |                 |                           |                   |            |
| Donations from churches  | \$ 255,672      | \$ 5,577                  | \$ -              | \$ 261,249 |
| Donations from others  | 36,702          | -                         | -                 | 36,702     |
| Salary supplement support from local associations                | 143,490         | -                         | -                 | 143,490    |
| Interest earned  | 1,380           | 586,791                   | -                 | 588,171    |
| Loss on disposal of property and equipment                       | -               | (5,891)                   | -                 | (5,891)    |
| Investment income  | -               | 175,650                   | -                 | 175,650    |
| Late fees  | -               | 334                       | -                 | 334        |
| Miscellaneous income   | -               | 189                       | -                 | 189        |
| Total unrestricted revenues, gains and other support             | 437,244         | 762,650                   | -                 | 1,199,894  |
| Expenses   |                 |                           |                   |            |
| Salaries, wages and other compensation                           | 314,269         | 93,424                    | -                 | 407,693    |
| Health insurance   | 48,130          | 31,725                    | -                 | 79,855     |
| Housing allowance  | 45,180          | -                         | -                 | 45,180     |
| Contract labor   | -               | 4,403                     | -                 | 4,403      |
| Insurance expense  | 1,945           | 14,288                    | -                 | 16,233     |
| Interest expense   | -               | 389,854                   | -                 | 389,854    |
| Legal and accounting fees  | 421             | 38,664                    | -                 | 39,085     |
| Miscellaneous expense  | 703             | 22,442                    | -                 | 23,145     |
| Office supplies and expense                                      | 8,510           | 2,532                     | -                 | 11,042     |
| Property tax   | -               | 7,525                     | -                 | 7,525      |
| Provision for loan losses  | -               | 62,669                    | -                 | 62,669     |
| Depreciation expense   | -               | 22,826                    | 38,503            | 61,329     |
| Repairs and maintenance  | -               | 18,062                    | -                 | 18,062     |
| Retirement and employment taxes                                  | 171             | -                         | -                 | 171        |
| Scholarships   | -               | 9,237                     | -                 | 9,237      |
| Travel expense   | 7,649           | 10,413                    | -                 | 18,062     |
| Total expenses   | 426,978         | 728,064                   | 38,503            | 1,193,545  |
| Other changes  |                 |                           |                   |            |
| Net transfers of property and equipment from (to) equipment fund | -               | (10,890)                  | 10,890            | -          |
| Change in unrestricted net assets                                | 10,266          | 23,696                    | (27,613)          | 6,349      |

|  |            |              |            |              |
|--|------------|--------------|------------|--------------|
| Changes in temporarily restricted net assets         |            |              |            |              |
| Release from donor restrictions                      | (3,000)    | -            | -          | (3,000)      |
| Contributions  | 2,075      | -            | -          | 2,075        |
| Interest income on temporarily restricted net assets | 284        | -            | -          | 284          |
| Change in temporarily restricted net assets          | (641)      | -            | -          | (641)        |
| Change in net assets                                 | 9,625      | 23,696       | (27,613)   | 5,708        |
| Net assets at beginning of year                      | 94,940     | 3,161,393    | 401,898    | 3,658,231    |
| Net assets at end of year                            | \$ 104,565 | \$ 3,185,089 | \$ 374,285 | \$ 3,663,939 |

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI**  
**MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**  
Statement of Cash Flows  
Year Ended July 31, 2015

|  | Mission<br>Fund | Revolving<br>Loan<br>Fund | Equipment<br>Fund | Total        |
|--|-----------------|---------------------------|-------------------|--------------|
| Cash flows from operating activities   |                 |                           |                   |              |
| Change in net assets   | \$ 27,580       | \$ (92,826)               | \$ (11,319)       | \$ (76,565)  |
| Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities |                 |                           |                   |              |
| Depreciation expense   | -               | 17,759                    | 42,327            | 60,086       |
| Unrealized loss on investments   | -               | 7,456                     | -                 | 7,456        |
| Realized gains on investments  | -               | (64,069)                  | -                 | (64,069)     |
| Loss on disposal of property and equipment   | -               | 9,151                     | -                 | 9,151        |
| Changes in assets and liabilities  |                 |                           |                   |              |
| Interfund receivables and payables   | (77,041)        | 77,041                    | -                 | -            |
| Other assets   | -               | (8,048)                   | -                 | (8,048)      |
| Interest receivable  | -               | (3,000)                   | -                 | (3,000)      |
| Accrued expenses   | 75,232          | (94,232)                  | -                 | (19,000)     |
| Other liabilities  | 27              | -                         | -                 | 27           |
| Net cash provided by (used in) operating activities  | 25,798          | (150,768)                 | 31,008            | (93,962)     |
| Cash flows from investing activities   |                 |                           |                   |              |
| Loans receivable   | -               | (341,163)                 | -                 | (341,163)    |
| Purchase of property and equipment   | -               | (116,124)                 | (31,008)          | (147,132)    |
| Proceeds from sale of property and equipment   | -               | 48,608                    | -                 | 48,608       |
| Sale of investments  | -               | 40,017                    | -                 | 40,017       |
| Purchase of investments  | -               | (448,718)                 | -                 | (448,718)    |
| Net cash used in investing activities  | -               | (817,380)                 | (31,008)          | (848,388)    |
| Cash flows from financing activities   |                 |                           |                   |              |
| Issuances of notes payable   | -               | 3,466,896                 | -                 | 3,466,896    |
| Repayment of notes payable   | -               | (2,359,067)               | -                 | (2,359,067)  |
| Net cash provided by financing activities  | -               | 1,107,829                 | -                 | 1,107,829    |
| Net increase in cash and cash equivalents  | 25,798          | 139,681                   | -                 | 165,479      |
| Cash and cash equivalents, beginning of year   | 40,170          | 2,912,914                 | -                 | 2,953,084    |
| Cash and cash equivalents, end of year   | \$ 65,968       | \$ 3,052,595              | \$ -              | \$ 3,118,563 |
| Restricted cash and cash equivalents   | \$ -            | \$ 11,568                 | \$ -              | \$ 11,568    |
| Unrestricted cash and cash equivalents   | 65,968          | 3,041,027                 | -                 | 3,106,995    |
| Total cash   | \$ 65,968       | \$ 3,052,595              | \$ -              | \$ 3,118,563 |
| Supplemental disclosure of cash flow information   |                 |                           |                   |              |
| Cash paid for interest   | \$ -            | \$ 427,700                | \$ -              | \$ 427,700   |
| Supplemental disclosure of noncash investing activities:   |                 |                           |                   |              |
| Transfers of property and equipment  | \$ -            | \$ 31,008                 | \$ (31,008)       | \$ -         |

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI  
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**  
Statement of Cash Flows  
Year Ended July 31, 2014

|  | Mission<br>Fund | Revolving<br>Loan<br>Fund | Equipment<br>Fund | Total        |
|--|-----------------|---------------------------|-------------------|--------------|
| <b>Cash flows from operating activities</b>  |                 |                           |                   |              |
| Change in net assets   | \$ 9,625        | \$ 23,696                 | \$ (27,613)       | \$ 5,708     |
| Adjustments to reconcile change in net assets to net cash provided by operating activities |                 |                           |                   |              |
| Provision for loan losses  | -               | 62,669                    | -                 | 62,669       |
| Depreciation expense   | -               | 22,826                    | 38,503            | 61,329       |
| Unrealized gain on investments   | -               | (21,545)                  | -                 | (21,545)     |
| Realized gains on investments  | -               | (105,800)                 | -                 | (105,800)    |
| Loss on disposal of property and equipment   | -               | 5,891                     | -                 | 5,891        |
| Changes in assets and liabilities  |                 |                           |                   |              |
| Interfund receivables and payables   | (5,518)         | 5,518                     | -                 | -            |
| Other assets   | -               | 422                       | -                 | 422          |
| Interest receivable  | -               | 6,637                     | -                 | 6,637        |
| Accrued expenses   | 3,755           | 23,676                    | -                 | 27,431       |
| Other liabilities  | (532)           | -                         | -                 | (532)        |
| Net cash provided by operating activities  | 7,330           | 23,990                    | 10,890            | 42,210       |
| <b>Cash flows from investing activities</b>  |                 |                           |                   |              |
| Loans receivable   | -               | 574,522                   | -                 | 574,522      |
| Purchase of property and equipment   | -               | -                         | (10,890)          | (10,890)     |
| Sale of investments  | -               | 15,216                    | -                 | 15,216       |
| Purchase of investments  | -               | (526,839)                 | -                 | (526,839)    |
| Net cash provided by (used in) investing activities  | -               | 62,899                    | (10,890)          | 52,009       |
| <b>Cash flows from financing activities</b>  |                 |                           |                   |              |
| Issuances of notes payable   | -               | 3,008,836                 | -                 | 3,008,836    |
| Repayment of notes payable   | -               | (1,905,519)               | -                 | (1,905,519)  |
| Net cash provided by financing activities  | -               | 1,103,317                 | -                 | 1,103,317    |
| Net increase in cash and cash equivalents  | 7,330           | 1,190,206                 | -                 | 1,197,536    |
| Cash and cash equivalents, beginning of year   | 32,840          | 1,722,708                 | -                 | 1,755,548    |
| Cash and cash equivalents, end of year   | \$ 40,170       | \$ 2,912,914              | \$ -              | \$ 2,953,084 |
| Restricted cash and cash equivalents   | \$ -            | \$ 39,637                 | \$ -              | \$ 39,637    |
| Unrestricted cash and cash equivalents   | 40,170          | 2,873,277                 | -                 | 2,913,447    |
| Total cash   | \$ 40,170       | \$ 2,912,914              | \$ -              | \$ 2,953,084 |
| <b>Supplemental disclosure of cash flow information</b>                                    |                 |                           |                   |              |
| Cash paid for interest   | \$ -            | \$ 387,747                | \$ -              | \$ 387,747   |
| <b>Supplemental disclosure of noncash investing activities</b>                             |                 |                           |                   |              |
| Transfers of property and equipment  | \$ -            | \$ 10,890                 | \$ (10,890)       | \$ -         |
| Financed sales of property and equipment   | \$ -            | \$ 228,000                | \$ -              | \$ 228,000   |

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI  
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**  
Years Ended July 31, 2015 and 2014

**NOTES TO FINANCIAL STATEMENTS**

**Note 1. Nature of Activity and Significant Accounting Policies**

Nature of Activity

Baptist Missionary Association of Mississippi Missions and Revolving Loan Fund Departments (the "Association") is a nonprofit religious organization composed of Baptist Missionary Association

("BMA") member churches of Mississippi. Baptist Missionary Association of Mississippi Missions Department was organized for the purpose of performing mission work on a cooperative basis. The Revolving Loan Fund Department was organized for the purpose of lending funds to the BMA churches.

A summary of the Association's significant accounting policies follows:

#### Basis of Preparation

The accompanying financial statements have been prepared on the accrual basis in accordance with accounting principles generally accepted in the United States of America.

#### Concentration Risk

The Association has a high concentration of liabilities in short-term notes. The notes payable to investors were approximately \$16,119,000 at July 31, 2015, and are all payable upon demand. If unusual conditions should restrict liquidity, the notes payable will be available on a weighted share average. These liabilities provided funding for 100 percent of the Association's loans receivable. The risk of a sudden demand from investors for payments on these notes would have a severe adverse effect on the Association's operations. Management has increased the liquidity position of the Association in recent years to better mitigate this risk. At July 31, 2015, the Association had over \$6,327,000 in non-restricted liquid assets, consisting primarily of cash and cash equivalents, short-term investments and trading securities. In addition, the Association also has access to a line of credit totaling \$500,000.

#### Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

#### Cash and Cash Equivalents

For purposes of reporting cash flows, the Association considers all cash accounts, which are not subject to withdrawal restrictions or penalties, and all highly liquid debt instruments purchased with an original maturity of three months or less to be cash equivalents.

#### Short-Term Investments

Short-term investments represent certificates of deposits that all mature in less than one year, but with maturities greater than 90 days.

#### Trading Investments

Investments in equity securities and fixed income with readily determinable market values and all investments in debt securities are measured at fair value in the financial statements. Investment income or loss, including realized and unrealized gains and losses, interest and dividends, is included in unrestricted net assets.

#### Loans Receivable

Loans receivable are stated at the amount of unpaid principal, less an allowance for credit losses. The allowance for credit losses is increased through a provision for credit losses charged to income, and decreased by charge-offs, net of recoveries, when management determines that collectability of all amounts when due is unlikely. The allowance is based on management's estimate of the amount necessary to absorb losses on existing loans. Management's estimate is based on a review of specific loans, estimated fair value of any underlying collateral and current economic conditions

that may affect the borrower's ability to repay. Loans are separately evaluated for collectability when management determines that it is probable that principal on those loans will not be collected according to their contractual terms. At July 31, 2015 and 2014, management had allowances for credit losses totaling \$367,453. Interest is accrued daily on the outstanding balances. The Association had loans receivable over 90 days or more past due of \$211,154 at July 31, 2015, as compared to \$114,136 at July 31, 2014.

Foreclosed Property

Property acquired through foreclosure is initially recorded at fair value. Subsequent to foreclosure, property is measured at the lower of cost or estimated fair value. Property is evaluated regularly to ensure the recorded amount is supported by its current fair value. Valuation allowances to reduce the carrying amount to fair value less costs to dispose are recorded as necessary.

Property, Equipment and Depreciation

Property and equipment acquisitions are recorded at cost if purchased, or at fair value at the date of the gift, if donated. Depreciation is provided over the estimated useful life of each class of depreciable asset and is computed using the straight-line method.

Estimated lives of various classes of assets for purposes of depreciation are as follows:

|                         | <b>Years</b> |
|-------------------------|--------------|
| Building                | 40           |
| Building improvements   | 5 - 15       |
| Machinery and equipment |              |
| General                 | 5 - 10       |
| Automobiles             | 5            |
| Furniture and fixtures  | 5 - 7        |

Contributions

Unconditional promises to give cash or other assets to the Association are recorded at fair value on the date the promise is received. Conditional promises to give are recorded at fair value at the date the promise becomes unconditional. Gifts of cash and other assets are presented as temporarily or permanently restricted support if they are received with donor stipulations that limit the use of the donated asset. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of changes in net assets as net assets released from restrictions. Contributions whose restrictions are met in the same reporting period are reported as unrestricted support.

Gifts of long-lived assets such as land, buildings and equipment are reported as unrestricted support, unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit donor restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as restricted support. Absent explicit donor stipulations about how long those long-lived assets must be maintained, expirations of donor restrictions are reported when the donated or acquired long-lived assets are placed in service.

Gifts of professional services are recorded at fair value at the date of donation.

Net Assets

Unrestricted net assets are those assets presently available for use by the Association at the discretion of the Board of Directors. Board designated net assets are those unrestricted net assets set aside by the Board of Directors for a specific purpose. Temporarily restricted net assets are expendable only for operating purposes specified by the donor.

## Income Taxes

The Association is exempt from federal and state income taxes under Section 501(c)(3) of the Internal Revenue Code of 1986 and similar provisions of state income tax regulations.

### **Note 2. Loans Receivable**

The Revolving Loan Fund provides permanent financing for mission churches. The churches enter into a note agreement with the Association, which contains a provision that the church will secure a commercial loan and repay the Revolving Loan Fund should it need the funds. Also, the loans contain a provision which allows for the interest rate on the loans to be adjusted during the annual review process by utilizing the current prime rate as a measurement mechanism. During the financing period, the Revolving Loan Fund holds the title to the property as collateral for the loan until payments on the debt are complete. At the request of the church, the title will then be transferred to the church. As of July 31, 2015, the Revolving Loan Fund continues to hold the title to various properties. The Revolving Loan Fund provides financing, when necessary, for other phases of the Association's work.

Changes in the allowance for loan losses at July 31, 2015 and 2014 are as follows:

|                           | <b>Revolving Loan Fund</b> |                   |
|---------------------------|----------------------------|-------------------|
|                           | <b>2015</b>                | <b>2014</b>       |
| Balance at August 1       | \$ 367,453                 | \$ 379,784        |
| Loans charged off         | -                          | (75,000)          |
| Provision for loan losses | -                          | 62,669            |
| Balance at July 31        | <u>\$ 367,453</u>          | <u>\$ 367,453</u> |

The Association had no investments in impaired loans as determined by management at July 31, 2015 and 2014. Accruing loans 90 days past due as a percent of loans was 1.67 percent and 0.92 percent at July 31, 2015 and 2014, respectively.

The composition of total loans as of July 31, 2015 and 2014, were as follows:

|                           | <b>2015</b>          | <b>2014</b>          |
|---------------------------|----------------------|----------------------|
| Consumer loans            | \$ 314,506           | \$ 599,875           |
| Commercial loans:         |                      |                      |
| Churches                  | 11,568,088           | 11,396,696           |
| Construction loans:       |                      |                      |
| Churches                  | 590,849              | 305,709              |
| Consumer                  | 170,000              | -                    |
| Gross Loans               | 12,643,443           | 12,302,280           |
| Allowance for loan losses | (367,453)            | (367,453)            |
| Loans, net                | <u>\$ 12,275,990</u> | <u>\$ 11,934,827</u> |

### **Note 3. Trading Investments**

The composition of trading investments at July 31, 2015 and 2014 is set forth in the following table:

|                   | <b>Revolving Loan Fund</b> |                     |
|-------------------|----------------------------|---------------------|
|                   | <b>2015</b>                | <b>2014</b>         |
| Fixed income      | \$ 1,010,569               | \$ 984,529          |
| Equity securities | 1,480,751                  | 1,044,581           |
| Total investments | <u>\$ 2,491,320</u>        | <u>\$ 2,029,110</u> |



Investment income and gains for investments were comprised of the following for the years ended July 31, 2015 and 2014:

|                              | 2015              | 2014              |
|------------------------------|-------------------|-------------------|
| Income                       |                   |                   |
| Interest and dividend income | \$ 60,184         | \$ 48,305         |
| Realized gains               | 64,069            | 105,800           |
| Change in fair value         | (7,456)           | 21,545            |
|                              | <u>\$ 116,797</u> | <u>\$ 175,650</u> |

#### Note 4. Property and Equipment

Property and equipment consisted of the following at July 31:

|                               | 2015                      |                   |                     |
|-------------------------------|---------------------------|-------------------|---------------------|
|                               | Revolving<br>Loan<br>Fund | Equipment<br>Fund | Total               |
| Land                          | \$ 403,673                | \$ -              | \$ 403,673          |
| Buildings and improvements    | 550,709                   | 731,249           | 1,281,958           |
| Total property and equipment  | 954,382                   | 731,249           | 1,685,631           |
| Less accumulated depreciation | (164,210)                 | (368,283)         | (532,493)           |
| Property and equipment, net   | <u>\$ 790,172</u>         | <u>\$ 362,966</u> | <u>\$ 1,153,138</u> |
|                               | 2014                      |                   |                     |
|                               | Revolving<br>Loan<br>Fund | Equipment<br>Fund | Total               |
| Land                          | \$ 452,430                | \$ -              | \$ 452,430          |
| Buildings and improvements    | 443,587                   | 700,241           | 1,143,828           |
| Total property and equipment  | 896,017                   | 700,241           | 1,596,258           |
| Less accumulated depreciation | (146,451)                 | (325,956)         | (472,407)           |
| Property and equipment, net   | <u>\$ 749,566</u>         | <u>\$ 374,285</u> | <u>\$ 1,123,851</u> |

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2015 and 2014 amounted to \$17,759 and \$22,826, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2015 and 2014 amounted to \$42,327 and \$38,503, respectively.

#### Note 5. Notes Payable

Notes payable in the Revolving Loan Fund represent various loans from individuals, churches and associations. These loans are on a demand basis. The individual, church or Association can, at any time, demand payment of these funds from the Association. At July 31, 2015, the notes consisted of 544 loans with an interest rate of 2.67 percent with individual balances varying from \$1 to \$582,315. At July 31, 2014, the notes consisted of 522 loans with an interest rate of 2.67 percent with individual balances varying from \$1 to \$602,295. Interest expense totaled \$430,738 and \$389,854 for the years ended July 31, 2015 and 2014, respectively.

At July 31, 2015 and 2014, \$198,334 and \$222,466 represented related party payables, respectively.

In the event that a substantial amount of creditors demand payment, the Association has an unused line of credit available with a bank in the amount of \$500,000. The line is due on May 31, 2016 and bears interest at 4.00 percent.

**Note 6. Temporarily Restricted Net Assets**

Temporarily restricted net assets totaling \$10,632 and \$10,352 as of July 31, 2015 and 2014, respectively, are available for the purpose of foreign missions and future disaster relief situations.

**Note 7. Board-Designated Net Assets**

Board-designated net assets totaling \$162,153 and \$212,153 for the years ended July 31, 2015 and 2014 are available for the purpose of establishing mission churches in various locations as specified by the Board. These funds are recognized as unrestricted net assets on the statements of changes in net assets.

**Note 8. Functional Expenses**

The Association's functional expenses, which are expended for the purpose of the Association are included in the following table:

|                       | <b>Mission Fund</b>        |                     |
|-----------------------|----------------------------|---------------------|
|                       | <b>2015</b>                | <b>2014</b>         |
| Program services      | \$ 233,436                 | \$ 331,220          |
| Support services      | 146,374                    | 95,758              |
| <b>Total expenses</b> | <b>\$ 379,810</b>          | <b>\$ 426,978</b>   |
|                       | <b>Revolving Loan Fund</b> |                     |
|                       | <b>2015</b>                | <b>2014</b>         |
| Program services      | \$ 655,981                 | \$ 560,259          |
| Support services      | 93,235                     | 167,805             |
| <b>Total expenses</b> | <b>\$ 749,216</b>          | <b>\$ 728,064</b>   |
|                       | <b>Equipment Fund</b>      |                     |
|                       | <b>2015</b>                | <b>2014</b>         |
| Support services      | \$ 42,327                  | \$ 38,503           |
| <b>Total expenses</b> | <b>\$ 42,327</b>           | <b>\$ 38,503</b>    |
|                       | <b>All Funds</b>           |                     |
|                       | <b>2015</b>                | <b>2014</b>         |
| Program services      | \$ 889,417                 | \$ 891,479          |
| Support services      | 281,936                    | 302,066             |
| <b>Total expenses</b> | <b>\$ 1,171,353</b>        | <b>\$ 1,193,545</b> |

**Note 9. Fair Value**

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* ("ASC 820") establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets, for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

Level 1 – Valuation is based upon quoted prices for identical instruments traded in active markets.

Level 2 – Valuation is based upon quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in markets that are not active.

Level 3 – Valuation is based on significant valuation assumptions that are not readily observable in the market.

The asset's fair value measurement level with the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following table represents the Association's fair value hierarchy for its financial assets, and changes therein, measured at fair value on a recurring basis as of and for the years ended July 31, 2015 and 2014:

| <b>Fair Value Measurements at July 31, 2015</b> |   |  |  |                                       |
|---|---|--|--|---------------------------------------|
|   | <b>Quoted Prices<br/>in Active<br/>Markets for<br/>Identical Assets<br/>(Level 1)</b> | <b>Significant<br/>Other<br/>Observable<br/>Inputs<br/>(Level 2)</b> | <b>Significant<br/>Unobservable<br/>Inputs<br/>(Level 3)</b> | <b>Total at<br/>July 31,<br/>2015</b> |
| Fixed income                                    | \$ -  | \$ 1,010,569   | \$ -   | \$ 1,010,569                          |
| Equity securities                               | 1,480,751   | -  | -  | 1,480,751                             |
| <b>Total</b>                                    | <b>\$ 1,480,751</b>   | <b>\$ 1,010,569</b>  | <b>\$ -</b>  | <b>\$ 2,491,320</b>                   |

| <b>Fair Value Measurements at July 31, 2014</b> |   |  |  |                                       |
|---|---|--|--|---------------------------------------|
|   | <b>Quoted Prices<br/>in Active<br/>Markets for<br/>Identical Assets<br/>(Level 1)</b> | <b>Significant<br/>Other<br/>Observable<br/>Inputs<br/>(Level 2)</b> | <b>Significant<br/>Unobservable<br/>Inputs<br/>(Level 3)</b> | <b>Total at<br/>July 31,<br/>2014</b> |
| Fixed income                                    | \$ -  | \$ 984,529   | \$ -   | \$ 984,529                            |
| Equity securities                               | 1,044,581   | -  | -  | 1,044,581                             |
| <b>Total</b>                                    | <b>\$ 1,044,581</b>   | <b>\$ 984,529</b>  | <b>\$ -</b>  | <b>\$ 2,029,110</b>                   |

Fixed income securities were measured using inputs based upon quoted prices for similar instruments in active markets and, therefore, were classified as Level 2. Equity securities were measured at fair value using quoted market prices. They were classified as Level 1 as they trade in an active market for which closing stock prices are readily available.

#### **Note 10. Concentration of Credit Risk and Market Risks**

##### Cash and Cash Equivalents

At July 31, 2015, the Association's cash deposit accounts were deposited in financial institutions and each was insured up to \$250,000 by the Federal Deposit Insurance Corporation. However, approximately \$2,509,000 of the cash accounts exceeded the insurance limitation.

#### **Note 11. Subsequent Events**

In preparing these financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through October 6, 2015, the date the financial statements were available to be issued. There were no subsequent events requiring recognition in the financial statements, and there were no nonrecognized subsequent events requiring disclosure.



# Christian Publication's Department



**Don Brown, Editor**  
P.O. Box 8181, Laurel 39441-8000  
(601) 426-3293

| <b>Trustees</b>                                      | <b>Term Expires</b> |
|--|---------------------|
| Cliff Jenkins, 18 Hillcrest Dr., Laurel 39440 .....  | 2016                |
| Ed Duval, P.O. Box 233, Cleveland 38732 .....        | 2016                |
| Ricky Johnson, 548 Hwy 365, Booneville 38829 .....   | 2017                |
| Leon Charmichae, 70 Jarrod Rd Ellisville 39437 ..... | 2017                |
| Ken Riley, 454 Lebanon Rd, Laurel 39440 .....        | 2018                |
| Jean Jeffcoat, 79 Jessies Lane, Laurel 39433 .....   | 2018                |

# By-Laws

## Christian Publications Department

### Article I — Name

This department shall be known as the Christian Publication's Department of the Baptist Missionary Association of Mississippi.

### Article II — Purpose

The purpose of this department shall be to:

**Section 1:** Publish and distribute, as well as execute all secretarial and bookkeeping operations of the Mississippi Baptist Paper.

### Article III — Location

This Department shall be located at such a place as deemed feasible by the manager and board of trustees upon the approval of the Association.

### Article IV — Trustees

**Section 1:** The Election of Trustees:

The Baptist Missionary Association of Mississippi shall elect six men to serve as trustees. These shall serve three year terms on a staggered basis with one-third of this number being elected each year in the annual session of the Association. Any vacancy on this board shall be filled at the next meeting of the Association after said vacancy has occurred.

**Section 2:** The Duties of the Trustees:

A. It shall be the duty of the Board of Trustees to seek out and recommend to the Association a Manager of Publications and/or an Editor of the Mississippi Baptist, as well as other employees as are necessary for the operation and maintenance of this Department.

B. This Board of Trustees shall give a detailed report of this Department at the Annual Session of the Association and reports of any other transactions that may transpire between annual meetings at the next meeting after such transactions shall have taken place.

### Article V — Editor

**Section 1:** The Editor is to gather and edit information from every area of the state and from every department of the associated work.

**Section 2:** He must attend as many of the local associational committee meetings as possible, and all of the state associational meetings unless providentially hindered.

**Section 3:** He is to promote the financial growth of the paper by being available to visit the churches individually on behalf of the paper.

**Section 4:** He is to maintain an auditable set of books and financial records.

**Section 5:** He is to maintain an updated mailing list and to make periodic changes as needed to insure the best possible service to recipients of the paper.

**Section 6:** He is to keep churches informed monthly to their accounts status through monthly statements.

**Section 7:** He is responsible for information appearing in the Mississippi Baptist Paper and for the layout and proofing of such.

**Section 8:** He is to periodically meet with the Trustees of the Publications Department and to report to them and to the Association at its convening.

## **Editor's Annual Report**

Our theme for this meeting, "Standing Firm", is a challenge to us as individuals, churches, departmental ministries, and collectively as an Association of Baptist churches. The key phrase in Hebrews 13 as it applies to the theme is that God - through the Lord Jesus - our great Shepherd - may "Equip you with everything good that you may do His will".

We all rest on the fact that "as we do God's work and His will - He will equip us for the journey". That "journey" as I see it is sharing the Gospel with the world. One person, one church, or one group, cannot share with the whole world, but collectively, when we join forces together, God's people can take that journey together and do just that - Share the Gospel With the World!

We each share in the big picture of taking the Gospel to the world and we each have a particular, personal part in ministry.

For the past 38 years our part has been in the publication ministry. It is an important part of communicating the Gospel to others.

Publications has changed over the years, but the fact is, the need is there to get information to those who are supporting the Lord's work.

Our Association continues an aggressive ministry of reaching out with the Gospel, with an education ministry, with compassion and care toward the needy and with a number of other support ministries to reach people for Christ.

### **Outreach**

Last year I reported that of the 183 churches in the BMA of Mississippi, 143 were on the Church Family Plan. We sent the paper to the 40 churches not receiving the paper at no charge for a three month period. We did pick up some new subscribing churches due to this effort, but there are still churches who need to provide the paper to their membership. We will continue to try and enlist all of the churches of the BMA of Mississippi to join the Church Family Plan.

### **Mission Points**

We instituted a policy of sending the paper to each new mission point for a short time. Those who are being reached by our mission efforts need to become familiar with the work of those who are bringing them the Gospel.

We asked for churches to "adopt a mission" and help fund this effort. Two churches have taken that task and provide the paper currently to three of our state mission projects. This would be a good project for the mother church of each mission to adopt.

The goal is simple - deliver the Mississippi Baptist to the home of every BMA church family.

### **Content**

We regularly report on each state department, commission and auxiliary. We also report on the work of our national association and the various ministries and outreach efforts around the world. We offer the writings and thoughts of a number of individuals including Barbara White, Chuck Lee, Tony Cleaver, Travis Plumlee and others. We appreciate their input and their faithfulness. Their columns enhance the ministry of publications.

### **Requests**

We ask that each of our churches to share information about the activities and blessings from your local ministry. We request you send us good quality digital photos of things going on in your church

### **Timing**

Our paper is published on the 1st and 15th of each month. Announcements and information that is timely should be prepared and submitted in the paper that is at least two weeks prior to the event. This will insure that the information will reach your intended audience in time for them to make plans to attend.

### **Subscriptions**

We are offering a free email subscription to each church pastor. We have added a number and want to include all of our pastors. The reason is to make sure they are aware of the content of the Mississippi Baptist and to encourage them to get their church to subscribe to the Family Plan.

### **Finances**

Each ministry of our Association requires sufficient funding. The cost of a monthly subscription is \$1.30 per subscriber, but the cost of production is much higher. It approaches \$2.00 per subscriber. The difference is made up with monthly support and special emphasis giving. We appreciate and depend on that extra support to continue to meet the financial needs of this work. Most churches only pay their monthly bill without making a donation above the cost of the paper. We encourage all of our churches to put this ministry in their budget and to help us financially. A \$10.00 or \$20.00 monthly gift above the cost of your subscription would be very helpful.

Many of our churches do have us in their budget and we appreciate their support and concern for this ministry. One way to reduce the overall cost per subscriber is to add more subscriptions. We encourage our churches to add those new families that join their churches and to keep their mailing lists up to date.

### **Personal Notes**

The September 1, 2015; September 15, 2015 and October 1, 2015 issues of the paper were done from the University of Alabama Hospital in Birmingham. My mother was hospitalized and my sister and I were with her and tending to her needs. She passed away on October 1, 2015, and is now with the Lord. During this time the work of the paper got behind. We are just about caught up and we appreciate your understanding and support. We appreciate your prayers for our family and the cards and phone calls during this difficult time.

God is good. Both of my parents are now in Heaven and await the rest of our family. Because He is good, He is faithful. Because His word is true we all can stand firm in our work for Him.

May He bless us as we stand firm on His word!

— *Don Brown, Editor, Mississippi Baptist Paper, John 3:30*



**Cash Flow - 2015**  
9/1/2014 through 8/31/2015

| Category              | 9/1/2014-<br>8/31/2015 |
|-----------------------|------------------------|
| <b>INFLOWS</b>        |                        |
| Advertising           | 100.00                 |
| Church Subs           | 53,609.88              |
| Donations             | 12,277.88              |
| Individual Subs       | 715.00                 |
| Special Emphasis      | 6,909.28               |
| Special Projects      | 1,150.00               |
| <b>TOTAL INFLOWS</b>  | <b>74,762.04</b>       |
| <b>OUTFLOWS</b>       |                        |
| Bank Charge           | 502.50                 |
| Editor Housing        | 12,000.00              |
| Editor Salary         | 18,000.00              |
| Equipment             | 199.99                 |
| Health Insurance      | 7,088.62               |
| INTERNET SERVICE      | 652.96                 |
| Misc                  | 265.87                 |
| Postage               |                        |
| 2nd Class Postage     | 15,000.00              |
| Office Postage        | 1,195.88               |
| <b>TOTAL Postage</b>  | <b>16,195.88</b>       |
| Printing              | 13,596.12              |
| Repairs               | 308.92                 |
| Retirement            | 1,500.00               |
| Special Project       | 745.79                 |
| Supplies, Bus         | 758.38                 |
| Tax                   |                        |
| Soc Sec               | 997.50                 |
| <b>TOTAL Tax</b>      | <b>997.50</b>          |
| Telephone             | 1,052.62               |
| Travel, Bus           | 1,511.18               |
| Website               | 671.80                 |
| <b>TOTAL OUTFLOWS</b> | <b>76,048.13</b>       |
| <b>OVERALL TOTAL</b>  | <b>-1,286.09</b>       |



## **BMA of Mississippi Foundation, Inc.**

4226 Highway 15 North  
Laurel, Mississippi 39440

The heads of the departments and commissions of the  
BMA of Mississippi serve as trustees.

# **By-laws of the Baptist Missionary Association of Mississippi Foundation, Inc.**

## **Article I — Name, Domicile, Fiscal Year and Powers**

1. The name of the Corporation shall be “The Baptist Missionary Association of Mississippi Foundation, Inc.” Its domicile and principal place of business shall be at 4226 Highway 15 North, Laurel, Jones County, Mississippi. Its corporate seal shall bear the title, “The Baptist Missionary Association of Mississippi Foundation, Inc., Laurel, Mississippi,” or such condensation thereof as the Trustees may approve. Its fiscal year shall be from August 1st until July 31st.

2. The Corporation shall have power to have and use a corporate seal; to sue and be sued in its corporate name; to take, receive, purchase, lease or otherwise acquire, own, hold, conserve, protect, exchange or otherwise deal in and with real or personal property or any interest therein wherever situated and to sell, convey, transfer and otherwise dispose of all or any part of its property and assets and to invest and re-invest the proceeds; to purchase, subscribe for or otherwise acquire, own, hold, vote, use, employ, sell or otherwise dispose of shares or other interests in obligations of other domestic or foreign corporations, or direct or indirect obligations of the United States or of any other government, State, territory, governmental district or municipality, or any other instrumentality thereof, but not in violation of any law; to make contracts, conduct affairs, carry on its operations and exercise its powers in any state, territory, district or possession of the United States or in any foreign country; to elect, appoint or employ officers, agents, and employees, and to define their duties and fix the compensation of any employee; to make and alter bylaws not inconsistent with its Articles of Incorporation or with the laws of the State for the administration and regulation of its affairs; and to have and exercise all powers necessary, convenient or incidental to any and all of the purposes for which it is organized.

## **Article II — Purposes**

1. The general purpose of the Corporation shall be to establish, maintain and enlarge a Foundation:

(a) To solicit, acquire, and accept gifts, bequests and devises of money, stocks, bonds, real property, and personal property of every nature and kind, and to use those properties exclusively for the official departments, commissions, entities or projects under the direction of, authority of, and sponsored by the Baptist Missionary Association of Mississippi and the promotion of the Christian faith generally, and to serve as a means whereby donors may make gifts for such purposes; but the Corporation shall not use its funds, assets or properties for the purposes of carrying on propaganda or attempting to influence legislation in violation of Section 501 (c) (3) of the Internal Revenue Code, as amended, or for any other purpose prohibited by said section to corporations which are thereby exempt from taxation; the Corporation shall not have the power to, and shall not, carry on political propaganda, or otherwise attempt to influence legislation or to participate in, or intervene in (including the publishing or distributing of statements) any political campaign on behalf of or against any candidate for public office; and shall never grant or donate any of its money, assets or property by gift, donation or otherwise to any organization, firm or corporation other than those listed, mentioned and contemplated in Section 170 (c) (2) of the Internal Revenue Code, as amended, or any other law of similar import enacted in the exercise of its taxing authority by the Congress of the United States. The Corporation shall from time to time invest, handle, manage, exchange, reinvest and generally control its funds, assets and property so as to obtain for the Corporation the most advantageous yield of income therefrom, consistent with the safety of investment;

(b) To receive, maintain, and accept as assets of the Corporation any property, whether real, personal, or mixed, by way of gift, bequest, devise, or purchase from any person, firm, trust or corporation, to be held, administered, and disposed of exclusively for charitable, religious, education, and scientific purposes within the meaning of Section 501 (c) (3) of the Internal Revenue Code, as amended, and in accordance with and pursuant to the provision of these Articles of Incorporation; but no gift, bequest, devise, or purchase of any such property shall be received or made and accepted if it is conditioned or limited in such manner as shall require the disposition of income or principal to any organization other than a “charitable organization” or for any other purposes other than “charitable purposes” which would jeopardize the status of the Corporation as an entity exempt from Federal Income Tax pursuant to the relevant provisions of the Internal Revenue Code, as amended;

(c) To exclusively promote and carry on any other religious, charitable, or educational purposes and activities for which corporations may be organized and operated under the relevant provisions of the Internal Revenue Code, as amended, and under the Mississippi Nonprofit Corporation Act, Section 79-11-101 of the Mississippi Code of 1972, as amended;

(d) No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, trustees, directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensations for services rendered and to make payments and distributions in furtherance of the purposes set forth in these Articles of Incorporation. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislations, and the Corporation shall not participate in, or intervene in any political campaign on behalf of or in opposition to any candidate for public office;

(e) Anything contained in these Articles of Incorporation to the contrary notwithstanding, the Corporation shall not carry on or otherwise engage in any activities not permitted to be carried on or engaged in by (i) a corporation exempt from Federal Income Tax under Section 501 (c) (3) of the Internal Revenue Code, as amended, or any corresponding section of any further tax code; (ii) a corporation, contributions to which are deductible under Section 170 (c) (2) of the Internal Revenue Code, as amended, or any corresponding section of any future tax code; or (iii) a corporation organized and existing under the Mississippi Nonprofit Corporation Act; and

(f) In the event of the dissolution and liquidation of this Corporation, to the extent allowed or permitted under applicable laws, the property and assets of the Corporation shall be, as determined by the Trustees, distributed to or sold and the proceeds of such sales distributed to (i) Southeastern Baptist College Foundation, Inc., a Mississippi Nonprofit Corporation and a corporation exempt from taxation under Section 501 (c) (3) of the Internal Revenue Code, as amended, or (ii) any other organization(s) organized and operating for the same purposes for which the Corporation is organized and operating or any organization(s), foundation(s), fund(s), or corporation(s) organized and operating exclusively for religious, charitable, scientific, or educational, or other purposes permitted by Section 501 (c) (3) of the Internal Revenue Code, as amended, all of which such organizations, foundations, funds, or corporations shall be exempt under Section 501 (c) (3) of the Internal Revenue Code, as amended. In the event that any assets are not disposed of in accordance with the provisions of these Articles of Incorporation or that the Corporation shall fail to act within a reasonable time in the manner provided in these Articles of Incorporation, the Chancery Court of Jones County, Mississippi, shall, upon application of one or more persons having a real interest in the Corporation or its assets, make such distribution(s) as provided in these Articles of Incorporation.

### **Article III — Members**

1. All member churches of the Baptist Missionary Association of Mississippi are members of the Baptist Missionary Association of Mississippi Foundation, Inc.

2. A regular annual meeting of the members of The Baptist Missionary Association of Mississippi Foundation, Inc. shall be held at the same time and place as the regular annual business meeting of the Baptist Missionary Association of Mississippi in each calendar year. Notice of such meeting shall be given by announcement or publication at the same time and in like manner as notice is given for the annual meeting of the Baptist Missionary Association of Mississippi.

3. Special meetings may be called in the same manner as special meetings of the Baptist Missionary Association of Mississippi. Notice shall be given by announcement or publication in the same manner as notice is given for special meetings of the Baptist Missionary Association of Mississippi and such notice shall state the purposes of the special meeting.

4. Each Baptist Missionary Association of Mississippi Foundation, Inc. member attending shall be entitled to three (3) votes. Ten percent (10%) of the members shall constitute a quorum. If a quorum be not present, the President may recess the meeting from time to time until a quorum shall attend.

#### **Article IV — Officers**

1. The officers of the Baptist Missionary Association of Mississippi Foundation, Inc. shall be eight (8) directors who shall be called Trustees and who shall have the general charge and management of the Baptist Missionary Association of Mississippi Foundation, Inc.

2. The eight (8) Trustees shall be five (5) Baptist Missionary Association of Mississippi Departments of Work Directors listed herein and the three (3) Baptist Missionary Association of Mississippi Commission Directors listed herein:

A. Department of Work Directors:

- (1) State Missions;
- (2) Southeastern Baptist College;
- (3) Mississippi Baptist Children's Home;
- (4) Christian Publications; and
- (5) Youth Department.

B. Commission Directors:

- (1) Mississippi Baptist Commission on History and Archives; and
- (2) Christian Action Commission.
- (3) Mississippi Baptist Commission on Senior Adult Ministry.

The terms of the Trustees herein designated shall commence and end with their respective tenures.

If any Trustee shall die, retire, resign or become unable to serve actively for whatever reason, the successor to said Trustee shall be the person who subsequently fills the above referenced vacant Baptist Missionary Association of Mississippi Department of Work Director or Commission Director, as the case may be.

3. Each Trustee shall have one (1) vote.

4. The Trustees shall elect from their number each year at their annual meeting a President, Vice-President, Secretary-Treasurer and Assistant Secretary-Treasurer. The President shall preside at all meetings of the members and of the Trustees and shall have such duties and powers as usually appertain to the office of President, including the countersignature of checks. The Vice-President shall perform all duties of the President in his absence or disability. The Secretary-Treasurer or Assistant Secretary-Treasurer shall be custodian of the corporate seal; shall record the minutes of all meetings of the members and of the Trustees; shall be responsible for the safekeeping of all The Baptist Missionary Association of Mississippi Foundation, Inc. funds; shall sign all checks; acknowledge the receipt of all gifts; deposit all funds; keep the books and records; and otherwise perform all duties which appertain to the office of Secretary-Treasurer. For the faithful performance of his duties, the Secretary-Treasurer or Assistant Secretary-Treasurer shall be required to give a fidelity bond

with a registered surety company in such amount as may be required from time to time by the Trustees.

### **Article V — Duties And Powers Of Trustees**

1. The Trustees shall meet from time to time upon call of the President, or of any three (3) Trustees, but at least twice each year. Such meetings may be held at any convenient time and place which the President, or a majority of the Trustees may fix. At each meeting the Secretary-Treasurer or Assistant Secretary-Treasurer shall give a fully detailed report of the current financial condition of The Baptist Missionary Association of Mississippi Foundation, Inc. and shall, upon the request of any Trustee, exhibit the originals of all papers, bank accounts, records, and securities of The Baptist Missionary Association of Mississippi Foundation, Inc. It shall be the duty of each Trustee individually to satisfy himself that the financial affairs of The Baptist Missionary Association of Mississippi Foundation, Inc. are being properly conducted in an efficient manner, but a Trustee shall not be individually liable for an error of judgment or for any action or non-action motivated by good faith.

2. The Trustees shall keep the principal, if any, of The Baptist Missionary Association of Mississippi Foundation, Inc. funds prudently invested in time deposits, bonds of the United States or its agencies, other high-grade bonds, or investment grade common or preferred stocks of high quality, for the purposes of obtaining the highest yield consistent with safety and preserving and enhancing the value of the principal. Where feasible, time deposits shall be in institutions whose deposits are guaranteed by an instrumentality of the United States Government. Funds may be pooled.

3. The Trustees shall, upon receiving any gift or bequest, make a permanent record of any specific designation of the use of the property or principal or income therefrom which may be made by the donor, and it shall be the duty of the Trustees to see that any property or principal or income which has been designated for a specific purpose shall be used for such purpose or institution. The Trustees shall have the right, however to decline to accept any gift or bequest when, in the judgment of four (4) of them, its acceptance would not be to the best interest of The Baptist Missionary Association of Mississippi Foundation, Inc. A donor may change the designation of the purpose for which his gift shall be used, provided such change shall not impair an outstanding commitment of The Baptist Missionary Association of Mississippi Foundation, Inc. Where gifts or bequests are made without specific designations of what the property or principal or income therefrom shall be used for, the Trustees shall use such property or principal or income by dividing same equally among the Departments and Commissions represented by the Trustees.

4. At any meeting of the Trustees, four (4) shall constitute a quorum. At least four (4) Trustees must concur in any decision or action.

5. The Trustees may within their discretion engage the services of an independent auditor or accountant to audit the books and records of The Baptist Missionary Association of Mississippi Foundation, Inc. annually, or oftener if they deem it necessary. The Trustees shall receive no compensation for their services as Trustees, nor shall any Trustee derive any pecuniary benefit from his office, directly or indirectly. A Trustee may, however, be reimbursed for any out-of-pocket expenditure which he may necessarily make on behalf of The Baptist Missionary Association of Mississippi Foundation, Inc.

6. The Trustees shall submit a detailed report of the financial condition and operation of The Baptist Missionary Association of Mississippi Foundation, Inc. to the members at each annual meeting, and at any other times when the members request such report. It shall be the duty of the Trustees to keep the members fully informed of all financial transactions of The Baptist Missionary Association of Mississippi Foundation, Inc. except that the Trustees shall not violate any confidence of any donor or beneficiary.

7. The Trustees shall pay normal operating expenses of The Baptist Missionary Association of Mississippi Foundation, Inc. They may use the office, clerical and accounting facili-

ties of the Baptist Missionary Association of Mississippi to such extent as may not impose a burden upon the Baptist Missionary Association of Mississippi and for the use of such facilities no fees or compensation shall be paid.

8. In the event that any purpose or institution for which a contribution to The Baptist Missionary Association of Mississippi Foundation, Inc. has been made should fail, or cease to exist, the Trustees shall be authorized to apply the doctrine of cy pres within their sole discretion.

#### **Article VI — Investment Committee**

The Trustees may elect an Investment Committee consisting of three (3) Trustees serving terms coinciding with their terms as Trustees.

#### **Article VII — Bank Account Signatures**

Two (2) Trustees' signatures shall be required on all bank accounts, checks, etc. of The Baptist Missionary Association of Mississippi Foundation, Inc.

#### **Article VIII — Annual Meeting**

The annual meeting of the Trustees shall be at 5:00 p.m. on the Wednesday after the third (3rd) Sunday in October of each year.

#### **Article IX — Operating Expenses**

The operating expenses of The Baptist Missionary Association of Mississippi Foundation, Inc. shall be paid in equal portions by each Department of Work and each Commission represented by a Trustee.

#### **Article X — Dissolution**

In the event of the dissolution and liquidation of this Corporation, to the extent allowed or permitted under applicable laws, the property and assets of the Corporation shall be, as determined by the Board of Directors, distributed to or sold and the proceeds of such sales distributed to (i) Southeastern Baptist College Foundation, Inc., a Mississippi Nonprofit Corporation and a corporation exempt from taxation under Section 501 (c) (3) of the Internal Revenue Code, as amended, or (ii) any other organization(s) organized and operating for the same purposes for which the Corporation is organized and operating or any organization(s), foundation(s), fund(s), or corporation(s) organized and operating exclusively for religious, charitable, scientific, or educational, or other purposes permitted by Section 501 (c) (3) of the Internal Revenue Code, as amended, all of which such organizations, foundations, funds, or corporations shall be exempt under Section 501 (c) (3) of the Internal Revenue Code, as amended. In the event that any assets are not disposed of in accordance with the provisions of these Articles of Incorporation or that the Corporation shall fail to act within a reasonable time in the manner provided in these Articles of Incorporation, the Chancery Court of Jones County, Mississippi, shall, upon application of one or more persons having a real interest in the Corporation or its assets, make such distribution(s) as provided in the Articles of Incorporation.

#### **Article XI — Amendments**

These Bylaws may be amended at any regular or special meeting of the members of the Baptist Missionary Association of Mississippi by a majority vote of those in attendance.

#### **Audit Note**

The trustees of the BMA of Mississippi Foundation have not called for an audit due to the lack of activity. An audit is not necessary by statute and will be called for at a future time when it is deemed necessary.



# Officer's Meeting

## August 20, 2015

The BMA of Mississippi Foundation, Inc., held its annual meeting on August 20, 2015 at the Missions Complex Building in Laurel. Those present representing the various departments and commissions were Don Brown, Sidney Davis, Larry Geraldson, John Adams, Danny Pitts, Ed Steele, and Kelby Johnson.

The meeting was opened in prayer by Don Brown.

Officers were elected for the 2015-2016 year. They are as follows: President Sidney Davis, Vice-president Ed Steele, Secretary-Treasurer Don Brown, Assistant Secretary-Treasurer Danny Pitts.

Motion and second to add current officers to the signature card for the Foundation checking account and Safe Deposit Box. Motion passed.

Following general discussion concerning the importance and use of the Foundation a motion to adjourn was made and passed.

— *Sidney Davis, president; Don Brown, secretary*

## Current Financial Status

### October 20, 2015

|                                 |                    |
|---------------------------------|--------------------|
| Checking Account Balance .....  | \$110.00           |
| BMA Foundation Balance .....    | \$21,256.65        |
| <b>Total Cash on Hand .....</b> | <b>\$21,367.42</b> |



# Mississippi Baptist Commission on Senior Adults



**Kenneth Flynt, Director**  
807 Soso-Big Creek Rd, Soso 39480  
(601) 729-2613

| <b>Trustees</b>   | <b>Term Expires</b> |
|---|---------------------|
| John Riles, 1500 Hwy 29 North, Ellisville 39437 .....       | 2016                |
| Jackie Gray, 500 Loden Rd, Fulton 38843 .....               | 2016                |
| Noel "Cotton" Hillman, 1955 Neely Rd, Neely 39461 .....     | 2017                |
| Jerry Overstreet, 19 Elmer Stevison Rd, Richton 39476 ..... | 2017                |
| J.L. Johnson .....  | 2018                |
| Dr. Medrick Savell, 31 Meador Rd, Laurel 39443 .....        | 2018                |

# **By Laws**

## **Mississippi Baptist Commission On Senior Adults**

### **Article I — Name**

This organization shall be known as the Mississippi Baptist Commission on Senior Adults.

### **Article II — Purpose**

The purpose of this Commission shall be to:

1. To encourage all BMA Churches to organize and maintain an active Senior Adult Ministry and work.
2. Assist the churches of the BMA of Mississippi, when possible, to organize a Senior Adult Ministry in their church.
3. Provide the churches, when possible, material that will assist Senior Adult groups.
4. Encourage church Senior Adult groups to reach out to all Senior Adults in their community.
5. Encourage all Senior Adults to remain active in all areas of their church ministries as much so as possible.
  - A. Senior Adults make themselves available for service when called upon.
6. Encourage pastors and churches to take advantage of the wealth of knowledge, experience, wisdom, and financial strength in many Senior Adults, and to use these Seniors when possible.

### **Article III — Personnel and Duties**

#### **Section 1: Personnel**

The Baptist Missionary Association of Mississippi shall elect a committee of six. These shall serve three year terms on a staggered basis with one third of this number being elected each year in the annual session of the Association. Any vacancy on this committee shall be filled the next meeting of the Association after said vacancy occurred.

#### **Section 2: Duties**

The duties of this committee shall be:

- a. Seek out and recommend a director to the Association.
- b. Assist the director in planning and promoting the work and activities of the Commission.

### **Article IV — Director**

#### **Section 1: Personnel**

The Baptist Missionary Association shall elect a director of the Mississippi Baptist Commission on Senior Adults.

#### **Section 2: Duties**

The director's responsibilities shall include:

- a. Chair all meetings of the commission.
- b. Make recommendations to the commission and to the association for implementing the work of the commission.
- c. Promote the support of the commission among the churches of the association.
- d. Give a report at the annual and mid-year sessions of the association.
- e. Assist pastors, Senior Adult leaders, and churches in their work with Senior Adults when help is requested.

## Director's Annual Report

This ministry is proving to be one of the highlights of the years for our senior saints. During the past year over 650 people attended the conferences provided for them. It truly has been a happy jubilee time as the result of the support you have given, it has remained steady and this is deeply appreciated. It has been a glorious year and 2016 promises to be the same.

The trustees of the Commission are a constant source of help and always willing to participate in the conferences. The trustees are: Jerry Overstreet, J.L Johnson, Noel Hillman, John Riles, Jackie Gray, and Medrick Savell.

2016 will be a great time for the Senior Jubilee as we will be gathering March 22<sup>nd</sup> at Big Creek Baptist Church, Soso and May 10<sup>th</sup> at East Fulton Baptist Church, Fulton.

We are living in a troubled world and our seniors have seen many changes over the past few years, many are disturbing. This is a dark day spiritually and morally for our country. We are to be shining lights in a world of darkness.

Now is not the time for people of God to panic, to "check out" or head for a remote location. Rather, let us be confident in the sovereignty of God and His word. "And let us not be weary in well doing, for in due season we shall reap, if we faint not." Galatians 6:9

Let us determine to be faithful to the entire word of God even if it puts us in the margins of society. Remembering the words of Jesus who said, "In this world ye shall have tribulation, be of good cheer, I have overcome the world." John 16:33

While we continue to have respect for authorities ordained of God (Romans 13:1-7) we strongly disagree with many decisions and rulings; therefore, let us pledge that we will not disobey God (Acts 5:29), nor violate the scriptures for the sake of cultural approval. Our senior members are worthy of our prayers and support this ministry provides.

May God bless our commission supporters as we communicate the truths of the word of God with faithfulness to Him and love for one another. Pray for this ministry.

— *Kenneth Flynt, Director*

## Trustees Meeting

### February 16, 2015

The trustees met at the Missions Office at 9:00 a.m.

The opening prayer was led by Medrick Savell.

Bro Kenneth Flynt discussed the Senior Adult Conference for 2015. The door prizes are taken care of already.

A motion was made to keep the fees at \$15.00 per person and give the host churches \$100.00 each on utilities.

A motion was made to help the Holbolochitto Association in their conference if needed, with \$10.00 per person.

It was noted that the two trustees whose term expires in October can succeed themselves.

The closing prayer was led by John Riles.

### July 28, 2015

The meeting was called to order by Bro. Kenneth Flynt.

The opening prayer was given by Bro. Noel Hillman.

An agenda was presented to each trustee along with a copy of the most recent financial statement.

A motion was made by Bro Noel Hillman and seconded by Bro. J.L. Johnson to approve these items.

Bro John Riles made a motion that we retain the Director and Bookkeeper that are presently serving.

A motion to adjourn the meeting was given by Bro. Noel Hillman.

## **Financial Report** **October 1, 2014 — September 30, 2015**

|                                |                    |
|--------------------------------|--------------------|
| <b>Beginning Balance</b> ..... | <b>\$76,413.65</b> |
| <b>Income</b>                  |                    |
| Contributions .....            | \$11,509.86        |
| South Conference .....         | \$7,078.58         |
| North Conference .....         | \$2,246.00         |
| <b>Total Income</b> .....      | <b>\$20,834.44</b> |
| <b>Expenses</b>                |                    |
| Director (Kenneth Flynt)       |                    |
| Salary .....                   | \$4,800.00         |
| Mileage Expense .....          | \$1,021.66         |
| Phone Charges .....            | \$17.00            |
| Christmas Bonus .....          | \$500.00           |
|                                | <b>\$6,338.66</b>  |
| Secretary (Kimberly Parker)    |                    |
| Salary .....                   | \$1,200.00         |
| Christmas Bonus .....          | \$100.00           |
|                                | <b>\$1,300.00</b>  |
| AT&T .....                     | \$889.60           |
| Office Expenses .....          | \$266.83           |
| South Conference .....         | \$6,627.88         |
| North Conference .....         | \$2,253.04         |
| Trustee Mileage .....          | \$389.37           |
| <b>Total Expenses</b> .....    | <b>\$18,065.38</b> |
| <b>Ending Balance</b> .....    | <b>\$79,182.71</b> |

# Moral Action of Mississippi



**Dr John M. Adams**  
 P. O. Box 88  
 Mantachie, MS 38855  
 (662) 231-3863  
[www.moralactionofms.net](http://www.moralactionofms.net)

**Trustees**

**Term Expires**

|   |      |
|---|------|
| Roger Akers, 600 11 <sup>th</sup> Ave North, Amory 38821 .....      | 2016 |
| Wayne Rice, 504 Joseph Ave, Picayune 39466 .....                    | 2016 |
| Bob Conrad, 130 Hoxie Rd, Vicksburg 39180 .....                     | 2016 |
| Shane Singleton, 920 North 10 <sup>th</sup> Ave, Laurel 39440 ..... | 2017 |
| Richard "Dickey" Welborn, 811 CR 31 Hiedleburg 39439 .....          | 2017 |
| Bryan Atwood, 22407 Clark Lane Gulfport 39503 .....                 | 2017 |
| Johnny Watts, 288 Lonesome Pines Rd, Laurel 39443 .....             | 2018 |
| Ricky Hester, P.O. Box 483, Mantachie 38855 .....                   | 2018 |
| Bryson Haden, 3308 Hwy 29 N., Soso 39480 .....                      | 2018 |

# Moral Action of Mississippi of the Baptist Missionary Association of Mississippi

## Article I — Name

**Section 1:** This department shall be known as the Moral Action of Mississippi of the Baptist Missionary Association of Mississippi.

## Article II — Purpose

**Section 1:** The purpose of this commission is to present Christ as Savior to all with whom it may come into contact.

**Section 2:** To be responsible for leading our churches in the promotion of biblical morality in all areas of our society and in fighting the evils of our time, such as: alcohol, pornography, sodomy, gambling, child abuse, abortion, and all kindred evils that endanger the human race, the church, and the family.

**Section 3:** To be responsible for writing or securing printed materials that show the biblical position of our people on all the things mentioned in Article II, Section 2.

**Section 4:** To be responsible for an organized effort among our people to present our views on all that is found in Article II, Section 2.

**Section 5:** To be responsible for and available to lead in study courses, clinics, and conferences for the purposes of better informing our people of the evils that confront us and how we should deal with them biblically.

## Article III — Trustees

**Section 1:** The Baptist Missionary Association of Mississippi shall elect nine trustees to serve three-year terms on a staggered basis with three being elected each year; five of these shall constitute a quorum.

**Section 2:** The trustees will be nominated by the nominating committee of the Baptist Missionary Association of Mississippi.

**Section 3:** The trustees shall elect annually from their number a chairman, assistant chairman, secretary, and assistant secretary.

**Section 4:** Duties of Trustees-

1. To act in council with the director of this commission on all matters that concern the Moral Action of Mississippi.

2. To be a representative of this commission in their area of the state.

3. To be available to join the director and others in lobbying the legislative bodies of our state and nation to make known our stand as stated in Article II, section 2.

4. To carry out the wishes of our churches in all matters concerning this commission.

5. To bring before the Association recommendations they feel are in the best interests of this commission and our people.

6. To present a nominee to the association to serve as director of this commission.

## Article IV — Director

**Section 1:** The Baptist Missionary Association of Mississippi shall elect a director of the Moral Action of Mississippi of the Baptist Missionary Association of Mississippi.

**Section 2:** Duties of Director -

1. Shall serve as director of the Moral Action of Mississippi.

2. The director shall make recommendations to the trustees of the association in implementing the work of this commission.

3. The director shall serve as the treasurer of this commission and shall receive and disburse all funds as directed.

4. The director is authorized to promote the work of this commission among the churches of the Baptist Missionary Association of Mississippi.



5. The director shall give a full report in annual session of the association and shall present a proposed plan of work and proposed budget for the ensuing year.
6. The director shall receive such compensation as may be designated by the association.

## Director's Annual Report

### I Peter 4:12-16

“Beloved, think it not strange concerning the fiery trial which is to try you, as though some strange thing happened unto you:

But rejoice, inasmuch as ye are partakers of Christ's sufferings; that, when his glory shall be revealed, ye may be glad also with exceeding joy.

If ye be reproached for the name of Christ, happy are ye; for the spirit of glory and of God resteth upon you: on their part he is evil spoken of, but on your part he is glorified. But let none of you suffer as a murderer, or as a thief, or as an evildoer, or as a busybody in other men's matters.

Yet if any man suffer as a Christian, let him not be ashamed; but let him glorify God on this behalf.”

Each day brings many changes in our nation. A rapid decline of Christian values and, as reported by many media outlets, Christianity itself. But, take heart and fight the good fight of faith until our Lord comes.

### Value Vote

Another election year is upon us and Moral Action takes this opportunity to encourage you. Voters are encouraged to “value vote.” Many voters, including Christians, vote for a “party” and “party candidates.” Christians need to start considering how their own biblical and moral standards either agree or conflict with a “party.” I am encouraging Christians to take a look carefully at the candidates party platform. You can check out more information at [www.Ivotevalues.org](http://www.Ivotevalues.org) or [www.restoreAmerica.org](http://www.restoreAmerica.org).

God's word encourages selecting Godly leaders. Exodus 18:21 and Proverbs 29:2 are examples. Moral Action does not embrace nor endorse candidates or contribute to funding for any candidates or PAC. However, I encourage each of you to study the platform of each candidate and base your final decision on Godly principles.

I encourage you to:

- Register to vote
- Help a friend register
- Vote Christian principles and not “party”
- Pray for the election

### Prayer Needed

Things you can pray for:

1. Pray for Moral Action and myself
2. Pray for our trustee board
3. Pray for Moral Action USA
4. Pray about the National 2016 elections
5. Pray for Godly leaders and leadership
6. Pray for the President, Congress, and the courts
7. Pray for our churches and pastors to be morally and politically aware

### **How Can You Be Involved?**

1. As a born again believer, you can influence your local school principals, superintendents, teachers, and school boards
2. Talk to your town/city mayor and council members about good, clean sponsored events. Get involved. Study the board agenda. Pledge support for clean family programs and disapproval for things that bring harm to your town/community.
3. Inform your chief of police, sheriff, and supervisors of your desire for a better city, county, and state. Obey the laws and be a good citizen and role model. Hang the American Flag with pride at your home/office.
4. Get to know (personally introduce) yourself to your Governor, MS State Senators and State Representatives. Telephone them. Send cards, notes, emails. Go to the Capitol when the legislature is in session. Get personally involved. Pray for your leaders and make them aware of your prayers.
5. Contact your US Senator and US Representatives regarding your concerns for a better state and nation. Always be respectful and kind. Be precise when calling or writing.
6. Make a display in your church building for Moral Action. Display materials, recommended books, magazine and contact information.
7. Take the time to review the United States Constitution and Bill of Rights. **BE ALERT CITIZENS.**
8. Be Patriotic. Teach your children and grandchildren all about the American Christian Heritage. Visit memorials. A reminder, that classroom materials being used today in public schools may not portray the America that you want your children and grandchildren to learn about.
9. You may visit the Moral Action Office at First Baptist Church, 6080 Highway 363, Mantachie, MS. We have many materials that will be of help to you.

### **Support is Appreciated**

Your faithfulness to stand with this agency has been the strength upon which we have drawn from this past year. Ms Adams and I thank you for your continued prayers as we have joyed in the work of this ministry. We wish to thank each individual, church, association and organization for your financial contributions. Let me take this time, to truly thank our BMA of MS State WMA for their support this year. You have been a source of inspiration and encouragement.

### **Representation in Jackson and Washington, DC**

Your Moral Action has been visible this past year in Jackson , at the State Capitol. I have met with the Senate and House on five occasions. Ms. Adams and I had the privilege of attending the Watchmen on the Wall conference in Washington, DC. Some information on these:

- Family Research Council, Dr. Tony Perkins, 801 G Street NW, Washington, DC 20001; 1-888-372-2284; [www.frcaction.org](http://www.frcaction.org)
- Alliance Defending Freedom, Dr. Alan Sears, 15100 N 90<sup>th</sup> Street, Scottsdale, AZ 85200; 1-800-835-5233; [www.adflegal.org](http://www.adflegal.org)

### **The Silencing of Christians**

American is in a “valley of decision” as Joel declared in the Old Testament. Satanic forces desire to silence the voice of Christians and churches. Be faithful and strong.

**The War is Before Us**

The main battlefield today is for our children. Our future depends on these treasures. Our children are being manipulated today by television, books, movies, public school mandates and advance technology. Such organizations as the ACLU and American Atheists are leading battles in the courts to remove God from our children in the public schools.

The New Testament church has a mandate and an unlimited opportunity to engage our children in the teaching of God’s Word. Is your church meeting this mandate?

Alan Sears, in his book, *The ACLU vs America* states, “the ACLU is defending those who abuse children while attacking those who give them moral guidance.”

Moral Action continues to promote Biblical morality and to strongly oppose the evils of our time, such as the use of alcohol, child and drug abuse, sodomy, homosexuality, pornography, gambling, abortion and euthanasia. As we share articles in our state paper, printed materials, videos and webpage, pray for God to use this agency. God bless each of you.

— *Dr. John M. Adams, Executive Director*

**Board of Trustees Minutes**

**Trustee Minutes**

The Board of Trustees of the Moral Action of Mississippi met on October 20, 2015 at 8:30 am in Room 2 at Southeastern Baptist College.

Opening prayer was given by Bro Bryson Haden.

A motion and second was given that the minutes be approved.

A motion and second was given that the financial report be approved.

Dr. Adams spoke on the agenda of the 2016 dates and was approved.

Dr. Adams reported on Tuesday Talk with Lifeword.

Dr. Adams read letters that was sent to the President of the United States of America through Moral Action.

Dr. Adams communicated with all the Senators and House of Representative members. He received word back from 18 Senators and many Representatives.

Dr. Adams explained the importance of Grandparents Day on September 11, 2016. Talks of adding social media to the Moral Action Media. The talks were tabled until a later day due to research.

Motion and second that the Executive Director’s salary remain the same.

— *Shane Singleton, chairman; Robert Conrad, clerk*

**Financial Statement  
September, 2014 – September, 2015**

|  |                    |
|--|--------------------|
| <b>Balance brought forward 9/30/14.</b> . . . . .                      | <b>\$12,065.68</b> |
| Contributions from churches/ ASSN/ organizations/individuals . . . . . | 32,234.16          |
| <b>Total To Account For</b> . . . . .                                  | <b>\$44,299.84</b> |
| <br>   |                    |
| <b>Expenses</b> . . . . .  | <b>\$32,896.09</b> |
| <br>   |                    |
| <b>Balance in checking 9/30/15.</b> . . . . .                          | <b>\$11,403.75</b> |

## Department Expenses

|                             |                    |
|-----------------------------|--------------------|
| Director's Salary .....     | \$13,772.94        |
| Secretarial .....           | 9,239.40           |
| ½ Social Security .....     | .860.29            |
| Office Supplies .....       | .643.21            |
| Postage .....               | .697.89            |
| Printing .....              | .610.35            |
| Promotion .....             | 1,796.15           |
| Publications .....          | .250.00            |
| Telephone .....             | .121.90            |
| Travel Expenses             |                    |
| Meals .....                 | .536.51            |
| Hotels .....                | 1,880.53           |
| Gas/Van .....               | 1,787.92           |
| Webpage .....               | .699.00            |
| <b>Total Expenses .....</b> | <b>\$32,896.09</b> |

## Contributions

|                          |          |
|--------------------------|----------|
| Benville, Picayune ..... | .407.63  |
| Berean, Soso .....       | .410.75  |
| Bethel, Fulton .....     | .716.00  |
| Big Creek ASSN .....     | 1,080.00 |
| Big Creek, Soso .....    | .191.18  |
| Big Oak, Fulton .....    | .100.00  |

### C

|   |         |
|---|---------|
| Canaan, Purvis .....  | .50.00  |
| Christian, Thomas W & Marilyn<br>In Memory of Rev. Gary Smith ..... | .25.00  |
| Corinth, Petal .....  | .209.00 |

### D

|                             |         |
|-----------------------------|---------|
| Dykes Chapel, Richton ..... | .120.00 |
|-----------------------------|---------|

### E

|                                  |          |
|----------------------------------|----------|
| East Central ASSN, Richton ..... | 1,200.00 |
| East Fulton, Fulton .....        | .604.00  |
| East Main, Lumberton .....       | 1,181.67 |
| El Camino, Laurel .....          | .319.55  |

### F

|  |          |
|--|----------|
| Fairhope, Beaumont .....                 | .880.61  |
| Farmington, Corinth .....                | .325.00  |
| First, Calhoun .....                     | 1,520.00 |
| First, Mantachie .....                   | 1,726.00 |
| First, Oak Grove, Hattiesburg .....      | .940.17  |
| First, Shady Grove, Laurel .....         | .510.50  |
| First, Windsor Park, Ocean Springs ..... | .600.00  |
| Forked Oak, Booneville .....             | .550.00  |

**G**

|                     |        |
|---------------------|--------|
| Good Hope, Columbia | 600.00 |
| Good Hope, Ovett    | 420.00 |
| Gulf Coast MB ASSN  | 250.00 |

**H**

|                       |          |
|-----------------------|----------|
| Harmony ASSN          | 1,588.65 |
| Hillcrest, Yazoo City | 1,313.18 |
| Hopewell, Fulton      | 300.00   |

**J**

|             |          |
|-------------|----------|
| Judson ASSN | 1,200.00 |
|-------------|----------|

**L**

|                               |        |
|-------------------------------|--------|
| Lebanon, Laurel               | 526.26 |
| Lee Chapel #2, Picayune       | 102.50 |
| Little Creek, Perkinston      | 60.00  |
| Magnolia, Hattiesburg         | 500.00 |
| Mid Central ASSN              | 21.26  |
| Midway, First, Sumrall        | 540.00 |
| Mineral Springs, Taylorsville | 253.00 |
| Mulberry WMA, Richton         | 609.00 |

**N**

|                       |       |
|-----------------------|-------|
| New Bethany, Seminary | 57.00 |
|-----------------------|-------|

**O**

|                       |          |
|-----------------------|----------|
| Oak Grove, Mantachie  | 350.00   |
| Oakland, Vicksburg    | 1,635.29 |
| O'Neal Road, Gulfport | 131.39   |

**P**

|                       |          |
|-----------------------|----------|
| Paramount, Perkinston | 500.00   |
| Parkview, Laurel      | 570.00   |
| Pine Grove, Purvis    | 278.37   |
| Pine Ridge, Laurel    | 1,100.00 |
| Pleasant Hill, Tupelo | 155.26   |

**R**

|                       |          |
|-----------------------|----------|
| Ramsey Creek, Saucier | 90.00    |
| Rocky Branch, Saucier | 1,272.00 |

**S**

|                     |        |
|---------------------|--------|
| Scotland, Bentonia  | 600.00 |
| Shady Grove, Iuka   | 130.00 |
| Skyway Hills, Pearl | 900.00 |
| South Green, Tupelo | 217.58 |
| Springhill, Laurel  | 240.00 |

**T**

|                     |        |
|---------------------|--------|
| Tombigbee ASSN      | 150.38 |
| Trace City, Natchez | 531.66 |

**U**

Unity, Guntown .....300.00

**W**

Washington ASSN.....480.00

Washington, Neely .....147.32

Westview, Oxford.....284.00

**Z**

Zions Rest, Richton .....163.00

# Mississippi Baptist Commission on History and Archives



**Ed Steele, Director**  
1244 Oloh-Purvis Rd  
Purvis, MS 39475  
(601) 794-8861

Sandy Tidwell . . . . . Treasurer  
Amy Hinton . . . . . Librarian

# By-Laws

## Mississippi Baptist Commission on History and Archives

### Article I — Name

This organization shall be known as the Mississippi Baptist Commission on History and Archives

### Article II — Purpose

The purpose of this commission shall be to:

1. Gather and preserve information from the churches, pastors, missionaries, and various departments of the Baptist Missionary Association of Mississippi.
2. Publish information when necessary.
3. Correspond and cooperate with other archival libraries for exchange information.
4. Collect and disburse funds received and give regular reports to the association.

### Article III — Staff

#### **Section 1: Director**

(a) Personnel: The Baptist Missionary Association of Mississippi shall elect a director of the Mississippi Baptist Commission on History and Archives.

(b) Duties: The director's responsibility is to:

1. Chair all meetings of the commission.
2. Make recommendations to the commission and the association for implementing the work of the commission.
3. Gather historical materials to be placed in the collection.
4. Promote the support of the commission among the churches of the association.
5. Give a report at the annual and midyear sessions of the association.

#### **Section 2: Librarian And Designated Personnel**

(a) Personnel: The librarian of Southeastern Baptist College shall serve as the custodian of the commission's holdings.

(b) Duties: The librarian or designated person's responsibility is to:

1. Catalog and file all holdings of the commission.
2. Serve as the treasurer of the commission and to receive and disburse funds as directed by a majority vote of the commission and/or association.
3. Supply a financial report to the director to be given at the annual session of the association.

#### **Section 3: Historian**

(a) Personnel: The director of the commission shall appoint a historian.

(b) Duties: The historian's responsibility is to:

1. Assist the director in gathering historical materials.
2. Prepare a summary of the history of the Baptist Missionary Association of Mississippi and update it annually.
3. Assist the librarian in the maintenance of the collection.
4. Formulate policies pertaining to the collection holdings.

(The following is not part of the Constitution of the History and Archives, but is included as general information.)



### **Policy Statement**

The Mississippi Baptist Commission on History and Archives was created for the express purpose of gathering information from the churches, pastors, missionaries, and various departments of the Baptist Missionary Association of Mississippi.

The following guidelines deal with the types of materials and number of copies to be placed in the Archives Room at the A.R. Reddin Memorial Library at Southeastern Baptist College, Laurel, Mississippi. They will also indicate the method of use, availability, and disposal of these materials.

### **Types Of Materials**

**Minutes** — 1. State, Local, and National BMA Associations (No more than two copies of the minutes will be kept.) 2. Other State and Local BMA Associations (These will not be sought after, but if they are sent, one copy will be kept.) 3. Church Minutes (One copy of individual church minutes if a church desires to store them in the archives room.) 4. Other BMA Organizations (One copy of the minutes of any BMA organization, such as WMA, Brotherhood, A.B.S., Ministerial Alliance, etc.)

**Books** — 1. Books concerning History of Christianity (one copy) 2. Books concerning noteworthy Christians, Martyrs, and/or Baptists (one copy) 3. Books concerning Baptist Church History (one copy) 4. Books by Individuals - Books written by any member of a BMA church that pertains to Christianity, church history, and/or Baptist heritage. (one copy)

**Periodicals, Newspapers** — 1. The Mississippi Baptist and other Mississippi State Papers (no more than two copies) 2. BMAM Church Papers, Newsletters, Bulletins (no more than two copies) 3. BMA Papers of other States (These will not be sought after, but if they are sent, one copy will be kept.)

**Other Publications** — 1. Any manuscript, pamphlet, tract, leaflet, etc., by a member of a BMA church or anything concerning BMA work (one copy) 2. Records of and materials concerning any department of state, local, and national BMA work

**Use And Availability** — 1. The archival materials are available to the students of Southeastern Baptist College, to ministers and laymen of BMA churches, or to any interested individual. 2. These materials are not to be taken from the Archives Room. (They may be removed only by a member of the Commission on History and Archives and must be returned promptly.) 3. Copies may be made for individuals of any item, with the exception of materials too fragile to be handled. Church minutes may be copied only with written consent of the church whose minutes are involved.

**Disposal Of Materials** — 1. Extra materials may be placed in the A.R. Reddin Memorial Library for free access to patrons of the library. 2. Extras may be offered to other BMA college and seminary libraries. 3. Extras may be offered to the members of BMA churches through the medium of the state paper or by displaying in the library during the annual meeting of the BMAM. 4. Remaining materials shall be thrown out. Only in the case of bound books will any of these materials be sold. If sold, the proceeds will go to the general fund of the Commission on History and Archives.

## Director's Annual Report

The Commission continues to try to live up to its name. We are attempting to archive the history of your local churches and associations as well as the work of the Baptist Missionary Association of Mississippi. The history of each local church and each local association can only be preserved when you as a member provide such information for us. Some news and articles concerning the Baptist Missionary Association of America are also being stored for future reference.

We are thankful to the nine churches who contributed to the Commission either monthly or with a one-time annual gift and the five churches who participated in the special emphasis. A total of \$2,210.25 was received this year. Our only expense is to Southeastern Baptist College for the space in the Library and subsidizing the salaries of Bookkeeper, Sandy Tidwell and Librarian, Amy Hinton. Your church is urged to also support this work financially.

Any pamphlet or book written by any member of our churches needs to be preserved in our files. The articles you would like to be placed in our files and your offerings should be mailed to the address of Southeastern Baptist College and designated to the History and Archive Commission.

— Ed Steele, Director

### Financial Report October 1, 2014 through September 30, 2015

|  |                    |
|--|--------------------|
| <b>Balance Brought Forward (10-1-14)</b> . . . . .   | <b>\$19,200.87</b> |
| Total Received (2014-15) . . . . .                   | \$2,210.25         |
| <b>Total Amount to Account For</b> . . . . .         | <b>\$21,411.12</b> |
| <br>   |                    |
| <b>Total Paid Out</b> . . . . .                      | <b>\$1,552.50</b>  |
| <br>   |                    |
| <b>Balance in Checking Account</b> . . . . .         | <b>\$19,858.62</b> |
| <br>   |                    |
| <b>Balance in Revolving Loan Fund</b> . . . . .      | <b>\$13,370.28</b> |
| <br>   |                    |
| <b>Grand Total</b> . . . . .                         | <b>\$33,228.90</b> |
| <br>   |                    |
| <b>Received</b>                                      |                    |
| Regular Offerings . . . . .                          | \$1,679.00         |
| Special Emphasis . . . . .                           | \$531.25           |
| <b>Total</b> . . . . .                               | <b>\$2,210.25</b>  |
| <br>   |                    |
| <b>Paid Out</b>                                      |                    |
| SBC (Utilities – 4 & ½ months) . . . . .             | \$337.50           |
| SBC (Work by library staff – 4 & ½ months) . . . . . | \$1,215.00         |
| (May 2014 – Jan 2015 – May 2015: \$517.50 each)      |                    |
| <b>Total</b> . . . . .                               | <b>\$1,552.50</b>  |

**Contributions During 2014-2015 year**

**Regular Offerings**

|  |                   |
|--|-------------------|
| First of Calhoun, Laurel . . . . .     | \$180.00          |
| Hopewell, Laurel . . . . .             | \$10.00           |
| Lee's Chapel #2, Picayune . . . . .    | \$30.00           |
| Magnolia, Hattiesburg . . . . .        | \$100.00          |
| Paramount, Perkinston. . . . .         | \$300.00          |
| Riverside, Ellisville . . . . .        | \$198.00          |
| Skyway Hills, Pearl. . . . .           | \$360.00          |
| Spencer Memorial, Pascagoula . . . . . | \$321.00          |
| Washington, Neely . . . . .            | \$180.00          |
| <b>Total . . . . .</b>                 | <b>\$1,679.00</b> |

**Special Emphasis**

|                                |                 |
|--------------------------------|-----------------|
| Berean, Soso . . . . .         | \$49.00         |
| New Bethany, Seminary. . . . . | \$60.00         |
| Springhill, Laurel . . . . .   | \$64.20         |
| Washington, Neely . . . . .    | \$108.05        |
| Zion, Anguilla . . . . .       | \$250.00        |
| <b>Total . . . . .</b>         | <b>\$531.25</b> |

**Grand Total. . . . . \$2,210.25**



# Mississippi Baptist Children's Home



**Sidney Davis, Director**  
 118 Lowe Rd., Laurel, MS 39443  
 (601) 426-3928

| <b>Trustees</b>  | <b>Term Expires</b> |
|--|---------------------|
| Glenn Holifield 667 Joe Perrett Rd, Laurel 39443 . . . . .           | .2016               |
| Kenneth Stinnett, 214 Sunflower Rd, Perkinston 39573 . . . . .       | .2016               |
| I.L. Stinson, 91529 Hwy 42, Richton 39476 . . . . .                  | .2016               |
| David Kinnebrew, 2276 Napoleon Ave, Pearl 39208 . . . . .            | .2017               |
| Denny Patterson, 208 Good Hope Rd., Columbia 39429 . . . . .         | .2017               |
| Ricky Mitchell, 1388 Seminary- Moselle Rd., Seminary 39479 . . . . . | .2017               |
| Duane Ledlow 17401 Indian Lane, Vancleave 3956 . . . . .             | .2018               |
| David Lawrence, 1621 Hildreth Rd, Columbus 39702 . . . . .           | .2018               |
| Darnell Minyard, 131 Gay Pierce Rd, Lucedale 39452 . . . . .         | .2018               |

## **Out of State Trustees**

### **Alabama**

- Willie Oldenquist, 7500 Helton Road, Theodore, AL 36582
- Lenny Bolton, 4355 Wares Ferry Road, Montgomery, AL 36109

### **Louisiana**

- Deryl Jones, 862 Chalybeate Springs Road, Plain Dealing, LA 71064
- George Scruggs, 3016 Groom Road, Baker, LA 70714

### **Mt. Pisgah Association**

- Sam Brown, 2163 Church Street, Chunky, MS 39323
- Steve Krase, 11993 Suqualena Newton County Road, Meridian, MS 39305

# Mississippi Baptist Children's Home By-Laws

## Article I — Name And Location

**Section 1:** This institution shall be known as the Mississippi Baptist Children's Home.

**Section 2:** The Mississippi Baptist Children's Home is located near Highway 15, North of Laurel, in Jones County, Mississippi.

## Article II — Purpose

**Section 1:** The purpose of this institution shall be wholly benevolent, and that benevolence shall be extended to the care of children in need. The care of such children shall include food, clothing, shelter, education, religious training, and such other industrial training as may be provided to better prepare the children to take care of themselves after they leave the Home.

## Article III — Ownership

**Section 1:** The Mississippi Baptist Children's Home shall be owned, controlled and maintained by the churches composing the Baptist Missionary Association of Mississippi.

**Section 2:** Necessary bank accounts shall be maintained for the Home by the Director.

## Article IV — Trustees

**Section 1:** The officers of this institution shall be a Board of Trustees consisting of fifteen (15) members.

**Section 2:** The Baptist Missionary Association of Mississippi will elect nine (9) of the trustees. These trustees will serve three year terms with three (3) being elected each year.

**Section 3:** The Baptist Missionary Association of Alabama and the Baptist Missionary Association of Louisiana will each elect two (2) trustees representing the northern and southern portions of each state.

**Section 4:** The Mt. Pisgah Missionary Baptist Association will elect two (2) trustees.

**Section 5:** Eight (8) trustees shall constitute a quorum, five (5) of which must be from churches of the Baptist Missionary Association of Mississippi.

## Article V — Duties Of Trustees

**Section 1:** They shall have full and complete control of this institution between the sessions of the Baptist Missionary Association of Mississippi.

**Section 2:** In the event of a vacancy in the office of Director, they shall present a nomination to the Association.

**Section 3:** They shall, in consultation with the Director, hire such employees that are necessary for the operation and maintenance of the Home, and to determine the salary, duties, and obligations of said employees.

**Section 4:** They may demand the resignation of the Director and any other employee for unfaithfulness or incompetency.

**Section 5:** They shall be authorized to hold title to all properties of the Mississippi Baptist Children's Home. They may buy and sell land and make permanent improvements when the financial condition makes it wise to do so.

**Section 6:** They shall give reports at each regular session of the Baptist Missionary Association of Mississippi, giving all information that may be of interest to the churches, excluding confidential matters.

**Section 7:** They shall approve admission of children into the Home and the release of children from the Home.

## **Article VI — Reception Of Children**

**Section 1:** The general qualifications of the admission of children to our Children's Home shall be left to the discretion of the Director and Trustees.

**Section 2:** All applications for the admission of children into the Home shall be made in writing, and shall contain such information as may be required by the Board of Trustees.

**Section 3:** The Trustees or Director shall investigate and approve all applications for the admission of children into the Home and three (3) Trustees shall serve as subcommittee for the emergency cases in the absence of the Director.

**Section 4:** All children admitted into the Home shall be legally assigned to the Home and if there is no one connected with the child or children who is competent to sign legal assignment papers, the Judge of the proper court will be asked to assume custody of such children and legally commit them to the Home.

## **Article VII — Finances**

**Section 1:** All funds for the maintenance and improvements of the Home shall be raised by:

- (a) Voluntary contributions, gifts, and bequests;
- (b) Interest on invested funds;
- (c) Income from the farm;
- (d) Such profits as may accrue to the Home from any and all industries which may be established;

(e) Such other sources of revenue as may be found to add to the income of the Home for any and all purposes.

**Section 2:** All money, groceries, dry goods, livestock, implements, and other gifts, donations, and bequests shall be received by the Director and applied according to Article III, Section 2 hereof. No funds shall be raised by individual begging by the children in the Home. All donors are encouraged to assist the Home financially in the care and support of the children. All donors are urged to make donations to the Home rather than to the children.

## **Article VIII — Release Of Children**

**Section 1:** Children will be released from the Home by the Trustees or Director as soon as they are prepared to take care of themselves; or they are adopted into good homes; or some responsible person assumes their care.

**Section 2:** Any child guilty of conduct which cannot be corrected or amended and is demoralizing to other children of the Home may be expelled by the Trustees or Director, but only after a careful investigation, a full record of which shall be kept.

## **Article IX — General Provisions**

**Section 1:** Separation of boys and girls. The boys and girls shall be kept separate in the Home, except during activities relating to social, educational, and religious lives, and those activities shall be properly supervised by the House Parents.

**Section 2:** Amusements for the children shall be of an elevating character. No questionable games shall be played in the buildings or on the campus.

**Section 3:** No Director or House Parent shall be employed in the Home who is not a Christian and a BMA Baptist, or refuses to attend the home church of the Mississippi Baptist Children's Home.

**Section 4:** All employees working for the Home will be Christians.

**Section 5:** The dress code applies as found in other writings.

**Section 6:** All discipline shall be administered by the guidelines set forth by the Home discipline policy and also in accordance with the Department of Human Services guidelines.

## **Article X — Director**

**Section 1:** The Baptist Missionary Association of Mississippi shall elect a Director for the Children's Home.

**Section 2: Duties:**

a. He shall supervise the duties of all staff members in accordance with job descriptions written by the Director and Trustees and such descriptions shall be on file at the business office.

b. He will promote the work of the Children's Home among the churches of the various associations in the states of Mississippi, Alabama, and Louisiana and among the churches of the Mt. Pisgah Association and where opportunities are afforded.

c. He shall receive and dispense all funds.

d. He will be responsible for receiving, releasing, and keeping permanent records of the children as stated in the by-laws.

e. He shall be responsible for the handling of court cases and all legal matters.

f. He shall be responsible for all children at all times.

g. He shall give a report at each regular session of the Baptist Missionary Association of Mississippi.

h. He shall work with the trustees in carrying out the will of the churches.

## **Article XI — Statement Of Policy Of The Board Of Trustees**

When it is fully proven that any worker at our Home has used gossip, backbiting, tattling, insinuations, or other means, causing disturbance in the Home, they may be dismissed immediately and their pay terminated by the Director. Any valid complaint will be heard by the Director, after which it may be brought to the Board of Trustees.

## **Director's Annual Report**

### **Stand Firm**

This year's theme of the BMA of Mississippi's 2015 annual session is "Stand Firm." Hebrews 13:20, 21 are the verses that we are focusing on which reads, "Now the God of peace, that brought again from the dead our Lord, Jesus, that great shepherd of the sheep, through the blood of the everlasting covenant, Make you perfect in every good work to do his will, working in you that which is wellpleasing in his sight, through Jesus Christ; to whom be glory for ever and ever. Amen."

In this day of strife and turmoil we as God's people can take assurance that our Good Shepherd has won the victory for us by giving His precious blood as an everlasting promise that He has already conquered every foe on our behalf. Therefore, we can stand firm in our service to Him knowing that the Lord will help us in every good work that we do in His will that it might please the Lord Jesus Christ and He may receive the glory. Amen!

### **Financial Report**

The financial review during the past year continues to reveal that offerings and receipts this year fell short of expenditures. Over the past few years funds have been on the decline as far as the overall operation needs of the ministry of the Home. We have made cutbacks in salaries and other expenses that are involved in the operation of the Home. Let me encourage you as churches to prayerfully consider placing the ministry of the Home in your budget or increase your offering by a small amount. With your consideration and help I would like to report next year that our offerings exceeded our expenditures.



### **Special Emphasis**

Will you help us reach our goal of \$25,000.00 this year? The months of October and November are the months that are designated by the BMA of Mississippi each year as Special Emphasis months for the Children's Home.

We would also like to suggest to you to consider designating November 15<sup>th</sup> as "Children's Home Emphasis Sunday." We would like for you to have special prayer for the outreach and ministry of the Home. Also, we would like for you to prayerfully consider an Emphasis Offering for this ministry.

### **God's Blessings**

We are grateful to the Lord that He has allowed us to be an extension of His love and care in helping boys and girls to come to an understanding of their great need for Him. God continues to bless the ministry of the Home with His guidance as the Home continues to meet the physical and spiritual needs of the children He has placed under our care.

### **Rallies for Home**

We are grateful for the associations that continue to host food and miscellaneous rallies for the Home. Our thanks goes out to each association, church, and individuals who participate in these rallies.

### **Christmas Sharing**

As you know, Christmas will be here before too long. If you would like to help this year at Christmas time you may contact us about your desire to help. We want to express our appreciation to those who have shared with the children in past Christmas holiday seasons.

### **Staff and Trustees**

I would like to express my heartfelt appreciation to the board of trustees to the dedicated staff of the Home serving the Lord and you as they fulfill the calling of the Lord in their lives through the ministry of the Home.

Also I extend my sincere appreciation to the board of trustees for their service and dedication to this important ministry of the Lord's work.

Also, I would like to acknowledge Bro Ben Hensarling for serving out his two full terms as a trustee. I would like to convey to him my appreciation for his faithful service in carrying out his responsibility of being a trustee.

### **Remember in Prayer**

It is our prayer that the ministry of the Home will be used of the Lord in influencing the lives of the girls and boys He has placed under our care. Pray for the ministry of the Mississippi Baptist Children's Home that we will provide children with the loving warmth of Christian life and upbringing in an atmosphere that brings honor and glory to the Lord that will last a lifetime.

Standing Firm for Him, Hebrews 13:20-21

— *Sidney D. Davis, Director*

## **Trustee Minutes**

**May 5, 2015**

The trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Tuesday, May 5, 2015 at 10:00 A.M.

Trustees present were: Sam Brown, Glenn Holifield, David Lawrence, Steve Krase, Deryl Jones, David Kinnebrew, William Oldenquist, Darnell Minyard, Denny Patterson, and Ricky Mitchell.

The meeting was called to order by Chairman Darnell Minyard.

Scripture reading and devotional was given by Bro. Minyard from Hebrews 11:6.

Opening prayer was led by Bro. Minyard.

Newly elected board members were recognized.

Election of officers were as follows:

|                    |                 |
|--------------------|-----------------|
| Chairman           | Darnell Minyard |
| Assistant Chairman | Ben Hensarling  |
| Clerk              | Glenn Holifield |
| Assistant Clerk    | Sam Brown       |

Bro. Davis gave financial report.

Bro. Davis gave a report on the children, annual inspections of the Home, and on the Special Emphasis of 2014. Bro. Davis talked about the need for our churches to consider placing the Home in their monthly budget or give a small increase during the course of the associational year.

Prayer requests were shared and Bro. Glenn Holifield led the closing prayer.

— *Bro. Darnell Minyard, chairman; Glenn Holifield, clerk*

### **October 6, 2015**

The Trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Tuesday, October 6, 2015 at 10:00 A. M.

Trustees present were: David D. Lawrence, Steve Krase, Deryl Jones, Kenneth Stinnett, Darnell Minyard, I.L. Stinson, Sam Brown, Glenn Holifield, Ricky Mitchell.

The meeting was called to order. Chairman Darnell Minyard opened the meeting with prayer. Bro. Minyard gave a devotional from Romans 1:1-6 and Romans 12:1-6.

The clerk read the previous minutes and were approved as read.

The financial report was given by Bro. Davis. Motion to accept report. Motion approved.

Bro. Davis gave his personal report.

Motion to approve transfer of funds from Memorial fund to general account for building projects previously paid from general account. Motion approved by trustees.

Motion to give the Home employees and Bro. Davis the same Christmas bonus as last year. Motion approved.

Prayer request were called for before closing prayer.

Closing prayer by Bro. Sidney Davis.

— *Bro. Darnell Minyard, chairman; Glenn Holifield, clerk*



**HOLT & ASSOCIATES, PLLC**  
CERTIFIED PUBLIC ACCOUNTANTS

W. David Dill, CPA  
Julie M. Uher, CPA  
Kari M. Blackledge, CPA

H. I. Holt, CPA  
Founder (1915-1997)

INDEPENDENT ACCOUNTANTS' REVIEW REPORT

To the Board of Trustees  
Mississippi Baptist Children's Home  
Laurel, Mississippi

We have reviewed the accompanying statements of financial position of Mississippi Baptist Children's Home (a nonprofit organization) as of August 31, 2015 and 2014, and the related statements of activities and cash flows for the years then ended. A review includes primarily applying analytical procedures to management's financial data and making inquiries of Company management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

Our responsibility is to conduct the reviews in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance that there are no material modifications that should be made to the financial statements. We believe that the results of our procedures provide a reasonable basis for our report.

Based on our reviews, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in conformity with accounting principles generally accepted in the United States of America.

*Holt & Associates, PLLC*

Laurel, Mississippi  
September 15, 2015

POST OFFICE BOX 226 | LAUREL, MISSISSIPPI 39441-0226  
PHONE 601-649-3000 | FAX 601-649-3050  
WWW.HOLTACCOUNTING.COM

**MISSISSIPPI BAPTIST CHILDREN'S HOME**  
**STATEMENTS OF FINANCIAL POSITION**  
**AUGUST 31, 2015 AND 2014**

|                                      | <u>2015</u>       | <u>2014</u>       |
|--------------------------------------|-------------------|-------------------|
| <b>ASSETS</b>                        |                   |                   |
| Current Assets:                      |                   |                   |
| Cash and cash equivalents            | \$ 55,540         | \$ 86,532         |
| Property, Plant, and Equipment :     |                   |                   |
| Property, plant, and equipment       | 1,064,983         | 1,070,105         |
| Less: Accumulated depreciation       | <u>(882,477)</u>  | <u>(868,938)</u>  |
| Net property, plant and equipment    | <u>182,506</u>    | <u>201,167</u>    |
| Other Assets:                        |                   |                   |
| Restricted cash and cash equivalents | 48,652            | 47,736            |
| Restricted investments               | <u>17,146</u>     | <u>17,129</u>     |
| Total other assets                   | <u>65,798</u>     | <u>64,865</u>     |
| <b>TOTAL ASSETS</b>                  | <u>\$ 303,844</u> | <u>\$ 352,564</u> |

**LIABILITIES AND NET ASSETS**

## Current Liabilities:

|                           |              |              |
|---------------------------|--------------|--------------|
| Accounts payable          | \$ 1,466     | \$ 1,334     |
| Payroll liabilities       | 2,536        | 2,550        |
| Total current liabilities | <u>4,002</u> | <u>3,884</u> |

## Net Assets

|                                   |                |                |
|-----------------------------------|----------------|----------------|
| Temporarily restricted net assets | 65,798         | 64,865         |
| Unrestricted net assets           | <u>234,044</u> | <u>283,815</u> |
| Total net assets                  | <u>299,842</u> | <u>348,680</u> |

|   |                   |                   |
|---|-------------------|-------------------|
| <b>TOTAL LIABILITIES AND NET ASSETS</b> | <b>\$ 303,844</b> | <b>\$ 352,564</b> |
|---|-------------------|-------------------|

See accompanying notes and independent accountants' review report.

**MISSISSIPPI BAPTIST CHILDREN'S HOME  
STATEMENT OF ACTIVITIES  
YEAR ENDED AUGUST 31, 2015**

|                                   | Unrestricted      | Temporarily<br>Restricted | Total             |
|-----------------------------------|-------------------|---------------------------|-------------------|
| <b>REVENUE AND SUPPORT</b>        |                   |                           |                   |
| Contributions - general           | \$ 201,600        | \$ -                      | \$ 201,600        |
| Contributions - specific children | 7,330             | -                         | 7,330             |
| Interest income                   | 1,667             | 933                       | 2,600             |
| Total revenue and support         | <u>210,597</u>    | <u>933</u>                | <u>211,530</u>    |
| <b>EXPENSES</b>                   |                   |                           |                   |
| Automobile expense                | 4,586             | -                         | 4,586             |
| Children's spending money         | 1,950             | -                         | 1,950             |
| Gifts from Contributors           | 7,650             | -                         | 7,650             |
| Clothing                          | 24                | -                         | 24                |
| Depreciation                      | 18,660            | -                         | 18,660            |
| Feed, seed, and fertilizer        | 230               | -                         | 230               |
| Food                              | 7,035             | -                         | 7,035             |
| Garbage pickup                    | 1,325             | -                         | 1,325             |
| Haircuts                          | 195               | -                         | 195               |
| Insurance                         | 33,885            | -                         | 33,885            |
| Legal and accounting              | 2,558             | -                         | 2,558             |
| Medical expense                   | 329               | -                         | 329               |
| Miscellaneous                     | 4,896             | -                         | 4,896             |
| Office and postage                | 5,165             | -                         | 5,165             |
| Payroll taxes                     | 8,992             | -                         | 8,992             |
| Pest control                      | 449               | -                         | 449               |
| Repairs and maintenance           | 785               | -                         | 785               |
| Retirement contributions          | 5,602             | -                         | 5,602             |
| Salaries and wages                | 117,539           | -                         | 117,539           |
| School supplies and fees          | 3,228             | -                         | 3,228             |
| Taxes and licenses                | 158               | -                         | 158               |
| Telephone                         | 2,623             | -                         | 2,623             |
| Travel                            | 16,289            | -                         | 16,289            |
| Utilities                         | 16,215            | -                         | 16,215            |
| Total expenses                    | <u>260,368</u>    | <u>-</u>                  | <u>260,368</u>    |
| <b>CHANGE IN NET ASSETS</b>       | (49,771)          | 933                       | (48,838)          |
| <b>NET ASSETS, SEPTEMBER 1</b>    | <u>283,815</u>    | <u>64,865</u>             | <u>348,680</u>    |
| <b>NET ASSETS, AUGUST 31</b>      | <u>\$ 234,044</u> | <u>\$ 65,798</u>          | <u>\$ 299,842</u> |

See accompanying notes and independent accountants' review report.

**MISSISSIPPI BAPTIST CHILDREN'S HOME**  
**STATEMENT OF ACTIVITIES**  
**YEAR ENDED AUGUST 31, 2014**

|  | Unrestricted      | Temporarily<br>Restricted | Total             |
|--|-------------------|---------------------------|-------------------|
| <b>REVENUE AND SUPPORT</b>                   |                   |                           |                   |
| Contributions - general                      | \$ 202,766        | \$ -                      | \$ 202,766        |
| Contributions - specific children            | 4,872             | -                         | 4,872             |
| Interest income                              | 1,709             | 1,504                     | 3,213             |
| Total revenue and support                    | <u>209,347</u>    | <u>1,504</u>              | <u>210,851</u>    |
| <b>EXPENSES</b>                              |                   |                           |                   |
| Automobile expense                           | 3,582             | -                         | 3,582             |
| Children's spending money                    | 670               | -                         | 670               |
| Gifts from Contributors                      | 5,672             | -                         | 5,672             |
| Clothing                                     | 42                | -                         | 42                |
| Depreciation                                 | 19,076            | -                         | 19,076            |
| Feed, seed, and fertilizer                   | 36                | -                         | 36                |
| Food   | 8,203             | -                         | 8,203             |
| Garbage pickup                               | 1,322             | -                         | 1,322             |
| Haircuts                                     | 219               | -                         | 219               |
| Insurance                                    | 34,071            | -                         | 34,071            |
| Legal and accounting                         | 2,579             | -                         | 2,579             |
| Medical expense                              | 3,780             | -                         | 3,780             |
| Miscellaneous                                | 2,865             | -                         | 2,865             |
| Office and postage                           | 5,131             | -                         | 5,131             |
| Payroll taxes                                | 8,992             | -                         | 8,992             |
| Pest control                                 | 449               | -                         | 449               |
| Repairs and maintenance                      | 639               | -                         | 639               |
| Retirement contributions                     | 5,602             | -                         | 5,602             |
| Salaries and wages                           | 117,543           | -                         | 117,543           |
| School supplies and fees                     | 2,590             | -                         | 2,590             |
| Taxes and licenses                           | 157               | -                         | 157               |
| Telephone                                    | 2,448             | -                         | 2,448             |
| Travel                                       | 15,846            | -                         | 15,846            |
| Utilities                                    | 15,395            | -                         | 15,395            |
| Total expenses                               | <u>256,909</u>    | <u>-</u>                  | <u>256,909</u>    |
| <b>CHANGE IN NET ASSETS</b>                  | (47,562)          | 1,504                     | (46,058)          |
| <b>NET ASSETS RELEASED FROM RESTRICTIONS</b> |                   |                           |                   |
| Restrictions satisfied by payments           | 15,000            | (15,000)                  | -                 |
| <b>NET ASSETS, SEPTEMBER 1</b>               | <u>316,377</u>    | <u>78,361</u>             | <u>394,738</u>    |
| <b>NET ASSETS, AUGUST 31</b>                 | <u>\$ 283,815</u> | <u>\$ 64,865</u>          | <u>\$ 348,680</u> |

See accompanying notes and independent accountants' review report.

**MISSISSIPPI BAPTIST CHILDREN'S HOME**  
**STATEMENTS OF CASH FLOWS**  
**YEARS ENDED AUGUST 31, 2015 AND 2014**

|  | 2015        | 2014        |
|--|-------------|-------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>   |             |             |
| Change in net assets   | \$ (48,838) | \$ (46,058) |
| Adjustments to reconcile increase (decrease) in net assets<br>to cash provided (used) by operating activities: |             |             |
| Depreciation   | 18,660      | 19,076      |
| Contributions from BMA-Memorial restricted for<br>construction of long-lived assets                            | -           | (15,000)    |
| Increase (decrease) in operating liabilities   |             |             |
| Accounts payable   | 133         | (68)        |

|   |                  |                  |
|---|------------------|------------------|
| Payroll liabilities   | (14)             | (577)            |
| Net cash flows from operating activities  | <u>(30,059)</u>  | <u>(42,527)</u>  |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>  |                  |                  |
| Purchase of property and equipment  | -                | (1,656)          |
| Purchase of investments   | (17)             | (13)             |
| Net cash flows from investing activities  | <u>(17)</u>      | <u>(1,669)</u>   |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>  |                  |                  |
| Contributions received from BMA-Memorial restricted for construction of long-lived assets | -                | 15,000           |
| Net cash flows from financing activities  | <u>-</u>         | <u>15,000</u>    |
| <b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>  | (30,076)         | (29,296)         |
| <b>CASH AND CASH EQUIVALENTS, SEPTEMBER 1</b>   | 134,268          | 163,564          |
| <b>RESTRICTED CASH AND CASH EQUIVALENTS</b>   | <u>(48,652)</u>  | <u>(47,736)</u>  |
| <b>CASH AND CASH EQUIVALENTS, AUGUST 31</b>   | <u>\$ 55,540</u> | <u>\$ 86,532</u> |

See accompanying notes and independent accountants' review report.

**MISSISSIPPI BAPTIST CHILDREN'S HOME  
NOTES TO THE FINANCIAL STATEMENTS  
YEARS ENDED AUGUST 31, 2015 AND 2014**

**Note 1 – Summary of Significant Accounting Policies**

Nature of Activities

Mississippi Baptist Children's Home (the "Home") provides a home for neglected or homeless children. It was organized as a ministry of the Baptist Missionary Association of Mississippi, takes its life from Article VIII of the constitution of the BMA of Mississippi, and operates as a department thereof. The Organization is supported primarily through contributions from individuals and churches.

Financial Statement Presentation

The Home has adopted FASB ASC 958, *Not-For-Profit Entities*. Under FASB ASC 958, the Home is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and the disclosures at the date of the financial statements and the reported amounts of income and expenses during the period. Accordingly, actual results could differ from those estimates.

Basis of Accounting

These financial statements are prepared using the accrual basis of accounting in accordance with generally accepted accounting principles. Revenues are reported when earned and expenses are recognized when incurred.

Cash and Cash Equivalents

For purposes of the statement of financial position and the statement of cash flows, cash and cash equivalents consist of cash and other highly liquid resources, such as investments in certificates of deposit and money market funds, with an original maturity of three months or less when purchased.

Investments

Investments consist of certificates of deposit, which are stated at fair value. For accounting purposes, certificates of deposits are classified as investments if they have a maturity date greater than three months at acquisition. Interest income is included in the change in net assets.

Income Taxes

The Home is a not-for-profit organization that is exempt from income taxes under Internal Revenue Code Section 501(c)(3) of the Internal Revenue Code. Unrelated business income, of which the Home had none for the years ended August 31, 2015 and 2014, would be subject to federal income taxes. Consequently, the accompanying financial statements do not reflect any provision for income taxes.

The Home is not required to file income tax returns in the federal and state jurisdictions as set forth in the Internal Revenue Code Section 501(c)(3). The Home is considered to be an association under the Baptist Missionary Association of Mississippi. Furthermore, the Code allows for the Home to receive tax-deductible contributions.

#### Property and Equipment

The Home follows the policies of capitalizing property additions and improvements at cost. Routine repairs and maintenance are expensed as incurred. Interest charges related to construction are capitalized and depreciated over the useful life of the assets. Donations of property and equipment are recorded as support at their estimated fair value. Such donations are reported as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Depreciation is provided over the estimated useful lives of the assets on a straight-line basis as follows:

|                          |               |
|--------------------------|---------------|
| Buildings & Improvements | 10 – 40 years |
| Furnishings & Equipment  | 5 – 7 years   |
| Vehicles                 | 5 years       |

#### Contributions

Contributions are recognized when received by the Home or when the donor makes a promise to give to the Home, that is, in substance, unconditional. Historically, the Home does not receive promises to give nor have any promises to give been recorded in financial statements in the current year. Contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets. Restrictions on gifts of fixed assets or cash for the purchase of fixed assets expire when the asset is placed in service.

#### Compensated Absences

Employees of the Home are entitled to paid vacation, paid sick days, and personal days off, depending on several factors. It is impracticable to estimate the amount of compensation for future absences, and accordingly, no liability has been recorded in the accompanying financial statements. The Home's policy is to recognize the costs of compensated absences when actually paid to employees.

#### **Note 2 – Cash and Cash Equivalents**

Cash and cash equivalents consisted of the following at August 31, 2015 and 2014:

|  | 2015             | 2014             |
|--|------------------|------------------|
| Main operating accounting - Trustmark National Bank          | \$ 15,541        | \$ 21,200        |
| Baptist Missionary Association revolving loan fund - General | 39,499           | 64,832           |
| Petty cash   | 500              | 500              |
|  | <u>55,540</u>    | <u>86,532</u>    |
| Total cash and cash equivalents                              | <u>\$ 55,540</u> | <u>\$ 86,532</u> |

The Baptist Missionary Association of Mississippi (BMA) maintains the BMA Revolving Loan Fund for the Home and other BMA churches, associations, and individuals seeking stable economic solutions during a time of national economic stress. All decisions concerning the Revolving Loan Fund are made by careful consideration of the Revolving Loan Fund Trustees and director and manager.

#### **Note 3 – Investments**

The Home held \$17,146 and \$17,129 in certificates of deposit at August 31, 2015 and 2014, respectively. The original maturity dates of the certificates are greater than three months and are stated at fair value. Investment revenues, which consist of interest income, are reported in the statement of activities, which was \$17 and \$13, for the years ended August 31, 2015 and 2014.

#### **Note 4 – Concentration of Credit Risk**

Financial instruments that are exposed to concentrations of credit risk consist of cash and cash equivalents and investments. The cash and investments in certificates of deposit are in high quality institutions. Cash and investment accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. As of August 31, 2015 and 2014, the Home's accounts were fully insured by the FDIC.

#### **Note 5 – Property and Equipment**

Investment in property and equipment, stated at historical cost, consists of the following at August 31, 2015 and 2014 respectively:

|                                    | 2015              | 2014              |
|------------------------------------|-------------------|-------------------|
| Land                               | \$ 123,000        | \$ 123,000        |
| Buildings and improvements         | 772,380           | 772,380           |
| Furniture and fixtures             | 29,253            | 29,253            |
| Equipment                          | 102,225           | 107,347           |
| Vehicles                           | 38,125            | 38,125            |
|                                    | <u>1,064,983</u>  | <u>1,070,105</u>  |
| Less: accumulated depreciation     | <u>(882,477)</u>  | <u>(868,938)</u>  |
| Net property, plant, and equipment | <u>\$ 182,506</u> | <u>\$ 201,167</u> |

Depreciation expense was \$18,660 and \$19,076 for the years ended August 31, 2015 and 2014, respectively.

**Note 6 – Restricted Assets and Restricted Net Assets**

Restricted assets are made up of cash and cash equivalents and investments in certificates of deposit. Restricted assets consist of \$65,798 at August 31, 2015 and \$64,865 at August 31, 2014. The reserve accounts are restricted to use for the acquisition and construction of facilities. The related reserves, which are included in the equity section of the statement of financial position, represent the net assets restricted by the source of the net assets.

**Note 7 – Restricted Cash and Investments**

Restricted cash and investments are used solely to fund the acquisition and/or construction of facilities at the Mississippi Baptist Children's Home. Restricted cash and cash equivalents and investments held by the Home as of August 31, 2015 and 2014 consists of the following:

|  | 2015             | 2014             |
|--|------------------|------------------|
| Jesse M. Hamilton Memorial Fund - savings<br>(interest of .10%)                  | \$ 5,963         | \$ 5,963         |
| Jesse M. Hamilton Memorial Fund - BMA Revolving Loan<br>Fund (interest of 2.70%) | <u>42,689</u>    | <u>41,773</u>    |
| Total restricted cash and cash equivalents                                       | <u>\$ 48,652</u> | <u>\$ 47,736</u> |
| <br>   |                  |                  |
| Jesse M. Hamilton certificate of deposit<br>(interest rate of 0.89%)             | \$ 17,146        | \$ 17,129        |
| Total restricted investments   | <u>\$ 17,146</u> | <u>\$ 17,129</u> |

**Note 8 – Retirement Plan**

For the years ended August 31, 2015 and 2014, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$5,602 in 2015 and \$5,602 in 2014. The plan is administered by the Baptist Missionary Association of America.

**Note 9 – Financial Instruments**

The following methods and assumptions were used by the Home in estimating the fair value of its financial instruments:

Cash and cash equivalents – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those instruments.

Investments – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those investments.

Accounts payable and other accrued liabilities – The carrying amount reported in the statement of financial position approximates fair value due to the short-term nature of the liabilities.

**Note 10 – Subsequent Events**

Subsequent events were evaluated through September 15, 2015, which is the date the financial statements were available to be issued.



**CONTRIBUTIONS BY STATE**

**September 2014 thru August 2015**

|                           |                     |
|---------------------------|---------------------|
| BMA of Mississippi        | \$ 127,000.81       |
| BMA of Louisiana          | 4,370.02            |
| BMA of Alabama            | 11,780.93           |
| Mt. Pisgah Association    | 19,535.88           |
| BMA of MO, OK, IL, FL, AR | 5,762.15            |
| Outside Giving            | 42,147.21           |
| <b>TOTAL</b>              | <b>\$210,597.00</b> |



# Baptist Music Fellowship of Mississippi



**Jeremy Wilkerson, Director**  
20403 Secretariat Dr., Gulfport, MS 39503  
(228) 669-0250

## **Trustees**

## **Term Expire**

|  |      |
|--|------|
| Haden Lee, 3308 Hwy 29 N, Soso 39480. ....       | 2016 |
| Ray Warren, 60078 Faulkner Rd, Amory 38821 ..... | 2016 |
| Josh Awtrey, P.O. Box 515, Fulton 38843 .....    | 2017 |
| Charles McLemore.....                            | 2017 |
| Trey Miller .....                                | 2018 |
| Brian Smith .....                                | 2018 |

# Baptist Music Fellowship of Mississippi By-Laws

## Article I — Name

This department shall be known as the Baptist Music Fellowship of Mississippi.

## Article II — Purpose

**Section 1:** The purpose of this fellowship shall be to secure and use music and musicians for the BMA of Mississippi and the organizations of the Association.

**Section 2:** To encourage and promote music programs and activities in the churches of the Baptist Missionary Association of Mississippi.

**Section 3:** To promote music clinics in the Baptist Missionary Association of Mississippi.

**Section 4:** To publish in the state minutes of musicians presently employed and/or persons interested in the church music field.

## Article III — Music Trustees

**Section 1:** The Baptist Missionary Association of Mississippi shall elect six Trustees to serve three year terms on a staggered basis, two being elected each year.

**Section 2:** Duties of Music Trustees:

a. To act in council with the Coordinator of the Baptist Music Fellowship in matters that concern this department.

b. To work with and lead in the teaching of the music program through workshops, the state paper, and any other means in cooperation with the local church.

c. To bring before the Association recommendations which they feel are in the best interest of the work of the music department for the local churches use.

## Article IV — Music Coordinator

**Section 1:** It shall be the duty of the trustees to seek out and recommend a music coordinator to the Association.

**Section 2:** The Coordinator and the trustees shall carry out plans and programs of the department.

# Brotherhood of the Baptist Missionary Association of Mississippi



**Mark Jones, Brotherhood President**

## Officers

- President . . . . . Mark Jones  
5 Denton Rd, Mantachie 38855; (662) 231-1435
- First Vice-President. . . . . Vernon Newman
- Second Vice-President . . . . . Josh Awtrey  
P.O. Box 515, Fulton 38843; (662) 862-5528
- Secretary/Treasurer . . . . . Roy Caldwell  
166 Twin Creek Road, Lucedale 39452; (601) 947-6011
- Galilean Director. . . . . Mark Jones  
5 Denton Rd, Mantachie 38855; (662) 231-1435
- Assistant Galilean Director . . . . . Larry Tramel  
5451 Hwy 178, Fulton 38843; (662) 357-8452
- 2013-2014 Project . . . . . 60% Moral Action Commission of Mississippi  
40% State Galilean Fund

# **Brotherhood Constitution**

## **Baptist Missionary Association of Mississippi**

### **Article I — Name**

The name of this organization shall be the Brotherhood of the Baptist Missionary Association of Mississippi.

### **Article II — Purpose**

The purpose of this organization is:

1. To promote and sponsor the Galilean program.
2. The promotion of the cooperation endeavors of Missionary Baptist.
3. The promotion of fellowship among Missionary Baptist men.
4. To assist in the establishment of local Brotherhoods in churches which have no Brotherhood.
5. To promote the growth of men in Christian stewardship.
6. To exchange ideas which have been found helpful in the promotion of our Master's cause.
7. To bring churches closer together in their understanding and effort.

### **Article III — Officers**

**Section 1:** The Officers of this body shall be a President, Vice-president, Secretary-Treasurer, Galilean Director, and Assistant Galilean Director. The officers shall be elected to serve one year. If the annual election should be deferred for any reason, the present offices shall continue until their successors are elected. All offices may succeed themselves.

#### **Section 2: Duties**

A. President: The President shall preside over all meetings of the Brotherhood. By virtue of office, he shall be a member of all committees.

B. Vice-president: He shall preside in the absence of the President. He shall also be responsible to prepare the program for the annual and biannual meetings. He shall be responsible for publicizing the meeting and place of each meeting.

C. Secretary-Treasurer: He shall keep accurate record of each meeting. It shall be his responsibility to gather all material needed to print in the minute book, and send to the Recording Clerk of the State Association. He shall collect and disperse funds as directed by this body. He shall give a financial report at all meetings.

D. Galilean Director: He shall work with the Galileans in promoting this work in the local churches, and encourage participation in the State Galilean Retreat. He shall be responsible for the State Galilean Retreat (securing sight, planning program, etc.) Expenses of this office shall be paid by the State Brotherhood.

E. Assistant Galilean Director: He shall work with the Galilean Director in any way he can assist in promoting and planning the Galilean work.

### **Article IV — Time of Meetings**

This body shall meet on the night before the Annual State Association and the night before the State Biannual meeting. Each meeting shall be held at the location determined as the meeting place of the State Association and State Biannual meetings. All meetings shall begin at 7:00 p.m.

### **Article V — Messengers**

The composition of the messenger body of this organization shall be of three (3) duly elected messengers from the Brotherhood of the local churches cooperating with the Baptist Missionary Association of Mississippi. The messengers shall be members of the churches which they represent. The churches are urged to elect laymen as messengers.

## **Article VI — Amendments**

This Constitution and By-laws may be amended at any regular meeting by a two-thirds vote.

# **Constitution of the State Galileans**

## **Article I**

The name of this organization shall be Galileans of the Baptist Missionary Association of Mississippi.

## **Article II**

The officers of this body shall be a president, vice-president, secretary, assistant secretary, treasurer, reporter, song leader, assistant song leader, pianist, assistant pianist.

1. The Galileans officer's sponsor shall serve as an advisor of his office: (president, vice-president, secretary, treasurer, reporter).
2. Qualifications of officers:
  1. Must profess to be saved.
  2. Member of the local church.
  3. Must be 14 years of age or older.

## **Article III**

Time of meeting: The annual awards meeting shall be on the last Friday and Saturday in March.

## **Article IV**

Composition of messenger body: The messenger body of this organization shall be composed of three (3) duly elected messengers from the Galileans of the local churches cooperating with the Baptist Missionary Association of Mississippi. The messengers shall be members of the churches they represent.

## **Article V**

The purpose of this organization shall be:

1. The promotion of the cooperative endeavors of Missionary Baptists.
2. The promotion of fellowship among Missionary Baptist boys.
3. To assist in the establishment of local Galileans in churches which have no Galileans.
4. To promote the growth of boys in Christian stewardship.
5. To exchange ideas which have been found helpful in the promotion of the Master's cause.
6. To bring churches closer together in their understanding and effort.

## **Article VI**

The officers shall be elected to serve one year. If the annual election should be deferred for any reason, the present officers shall continue until their successors are elected.

## **Article VII**

This constitution and bylaws may be amended at any regular meeting by a two-thirds vote.

## **Article VIII**

Award System:

1. The National Award System shall be used as a basis for choosing our Mr. Galilean Senior and Mr. Galilean Junior.

2. The two boys elected will represent our state at the National Galilean Retreat.
3. Mr. Galilean Senior and Mr. Galilean Junior will be chosen on the basis of one year's work.
4. We encourage each church to send a representative to participate in State Galilean Contest. (One boy from Senior group and one boy from Junior group.)
5. A committee of five (5) will be elected as a review council.

## Annual Meeting

**Southeastern Baptist College, Laurel, MS**

**October 20, 2015 • 9:00 AM**

Welcome was given by Mark Jones, President.  
 Opening Prayer was given by Vernon Newman.  
 Jeremy Wilkerson, led the music throughout.  
 Opening Song: "He Touched Me."

### **Business**

Secretary and Treasurer's Report was given by Roy Caldwell. Motion and second and approved.

The MS State Galileans received 40% of the project funds received and 60% of funds received were transferred to the Disaster Relief Fund.

The Executive Committee Report was presented. It received a motion and second and was approved. Accordingly, the following Officers and actions were approved for the 2015-2016 year:

|                             |                                    |
|-----------------------------|------------------------------------|
| President                   | Mark Jones (Bethel, Fulton)        |
| First Vice President        | Vernon Newman (Big Creek, Soso)    |
| Second Vice President       | Josh Awtrey (Oak Grove, Mantachie) |
| Secretary/Treasurer         | Roy Caldwell (Temple, Lucedale)    |
| Galilean Director           | Mark Jones (Bethel, Fulton)        |
| Assistant Galilean Director | Larry Tramel (Bethel, Fulton)      |

Elected to the Disaster Relief Committee: 2018 — Roger Akers

Others currently serving: 2017 — Dennis Knight; 2016 — Harold Floyd

Project: Moral Action Mississippi (60%), Mississippi Galileans (40%).

The Galilean Report was given by Bro. Larry Tramel and Mark Jones. They reported about the State Galilean Camp held in March 2015 at Camp Garaywa in Clinton with Camp Pastor Bro. Steve Clark and gave information on the National Galilean Camp at Daniel Springs Baptist Camp in Gary, Texas in June 2015. In both camps several young men were saved and others surrendered to ministry and Mississippi boys were selected National Senior Mr. Galilean and National Junior Mr. Galilean.

The National Brotherhood Report was given by Mark Jones, President of the National Brotherhood, who encouraged support of the current Project which is "The Philippines Publications Ministry (Bro. Sam Freeman)."

Prayer for Galileans and Brotherhood ministries: Bro. Josh Awtey.

There was no Unfinished or New Business.

Offering: \$121.00 given for offering.

Special Music: "Home" – was sung by Jeremy Wilkerson.

Our speaker was Bro. Adam Sloan, Pastor of Union Baptist Church of Stringer, who spoke on "The Paganism In America Today." He described examples of how our culture, our theology, our government, and our family have been infiltrated and how we need to



strengthen our churches and families.

Invitation: "I Have Decided to Follow Jesus."

Appreciation on behalf of the Brotherhood was given to Bro. Sloan by Bro. Larry Tramel.

President Mark Jones presented the Brotherhood Theme for the coming year: "Stand In the Gap" from Ezekiel 22:30, "And I sought for a man among them, that should make up the hedge, and stand in the gap..."

Closing Prayer: Vernon Newman.



# Women's Missionary Auxiliary



**Linda Smith, President**

2816 Old Bay Springs Rd.

Laurel, MS 39440

(601) 470-1398 • lsmith\_55@yahoo.com

## WMA Officers

|  |                                      |
|--|--------------------------------------|
| President .....                        | Linda Smith                          |
| First vice president .....             | Ruby Bynum                           |
| Second Vice President.....             | Jessica Haden                        |
| Third Vice President .....             | Elaine Smith                         |
| Corresponding Secretary.....           | Shirlene Smith                       |
| Assistant Corresponding Secretary..... | Barbara White                        |
| Recording Secretary .....              | Freida McNeese                       |
| Assistant Recording Secretary .....    | Jeanelle Burkes                      |
| Historian .....                        | Bonnie Brown                         |
| Editor.....                            | Rita Clark                           |
| Pianist .....                          | Jean Knight                          |
| Song Director .....                    | Dawn Burns                           |
| Director-Youth Auxiliaries .....       | Becky Farmer                         |
| GMA/YLA Promoter .....                 | Lisa Christian                       |
| Sunbeam Promoter .....                 | Linda Dertinger                      |
| Project Promotors .....                | Chris Smith and Marilyn Welborn      |
| Advisory Council .....                 | Don Brown, Bryson Haden, B.J. Hudson |
| Retreat Committee Chairman .....       | Beth Caldwell                        |
| Co-Chairman.....                       | Chris Smith                          |

# Annual Meeting

October 20, 2015

## First Baptist Church of Shady Grove, Laurel, Mississippi

The Mississippi State WMA met October 20, 2015 at 9:00 a.m. at First Baptist Church Shady Grove with President, Linda Smith presiding. After an opening song and prayer, visitors and missionary wives were recognized. Mrs Shirlene Smith led in special prayer. Following the offering, Dawn Burns sang a moving rendition of "It Is Well With My Soul."

Our speaker for the morning was Dr. John Adams, Director of Moral Action. This department was the WMA project for the 2014-2015 year. Dr. Adams blessed our hearts with the work Moral Action is doing, while at the same time focusing our attention on the great need for moral accountability in government on all levels.

|                               |                                       |
|-------------------------------|---------------------------------------|
| Registration Committee Report | 27 Messengers                         |
|                               | 12 Visitors                           |
|                               | 12 Churches                           |
|                               | 39 Total Present                      |
| 2014-2015 Project Report:     | 25% General Fund . . . . . \$2,125.31 |
|                               | 75% Moral Action . . . . . \$5,351.19 |
|                               | <b>Total . . . . . \$7,476.50</b>     |
| Project for 2015-2016         | 25% General Fund                      |
|                               | 75% Water for Christ                  |

### Votes

1. To Give \$200.00 to the BMA State Minute Fund
2. To give \$100.00 to First Baptist Shady Grove for meeting expenses
3. To give money received in memory of Donna Lawrence to Water for Christ and to designate a well to be named The Donna Lawrence Memorial Well.

### Resolutions

1. We commit to be devoted to Christ and defined by His Word, living our lives always answerable to God.
2. We commit to live with the highest standard of virtue and purity, that we always set a Godly example for our youth always encouraging them in the service of the Lord.
3. We commit to stand firm on the Biblical teaching of marriage between a male and female and stand against same sex marriage.
4. We commit to stand for the right of life of an unborn child to stand against abortion.
5. We commit to pray for all law enforcement officers and our men and women serving in the military.
6. We commit to strive to put into practice the afore mentioned resolutions.
7. We commit to give a rising vote of appreciation to those responsible for hosting this meeting.

Installation of Officers: Jessica Haden, Second Vice President, Luke 12:48

— *Respectfully Submitted, Linda Smith, President*

# Standard Policies And Procedures

Update as of October, 2009

## **Audit**

The WMA Financial Records are to be audited annually.

## **Christian Ladies' Retreat**

The WMA Retreat Committee shall be composed of all elected State WMA Officers. A chairperson and two co-chair persons (the elected WMA president and one other person) shall serve as a sub-committee for the purpose of making immediate and emergency decisions relative to the retreat when the staff of elected WMA State Officers are not able to meet or to be contacted for a decision due to unforeseen events and/or time elements.

## **Mailing Permit**

The mailing permit is to be renewed yearly as needful.

## **Nominating Committee**

The Executive Committee of the State WMA shall serve as the Nominating Committee.

## **Nursery Workers**

Nursery workers are to be paid from the WMA General Fund for the state and mid-year WMA meetings. The first vice president is to be responsible for obtaining necessary workers for both meetings. Nursery workers are to be paid \$25 per session, per worker; with no more than two workers within a given session.

## **Offering For General Fund**

An offering for the State WMA General Fund shall be taken at the State WMA Meeting and Mid-year Meeting.

## **Policies & Procedures**

A summary of the policy and procedures of the State WMA shall be updated yearly by the Recording Secretary and published with the annual minutes.

## **President**

The State WMA President shall have her fees paid from the General Fund for the year she is serving the office of president for (2) State GMA Retreat; (2) Christian Ladies' Retreat

## **President's Award Of \$100**

The president is to give a gift of \$100 to the church who receives first place in giving to the State Project within the current year by October 1. The \$100 gift is to come from the State General Fund. The church who is the recipient is to give the \$100 gift to a mission of their choosing.

## **Program Booklet**

A program booklet is to be made available containing pertinent information and officer's reports at each annual State WMA Meeting.

**Project**

Twenty-five (25%) of the State Project Fund is to be designated each year for the General Fund.

**Salaries, Expenses And Funds**

|                      |                         |         |
|----------------------|-------------------------|---------|
| WMA Annual Salaries: | Corresponding Secretary | \$50.00 |
|                      | Recording Secretary     | \$50.00 |

President, first vice president, third vice president, corresponding secretary and youth workers (GMA and Sunbeam promoters) are to be paid twenty cents per mile traveling expenses or actual expenses and postage and printing expenses if stipulated amount is not otherwise provided in the salary schedule.

**Allowances for other officers:** The Bible and Tract Promoter's Office and the Third Vice President's Offices where combined as of the Mid-year meeting, May 2007. This office is allowed to use up to \$100 per year from the General Fund.

**Project Promotion Committee:** This committee is allowed to use reasonable funds as needful.

**Mid-Year Meeting Expenses:** The corresponding secretary is authorized to pay whatever expenses that might be incurred with the mid-year meetings. The Mid-year WMA guest speaker and Annual WMA guest speaker is to be given a set amount of \$250 as approved May 19, 2008, at the mid-year meeting.

**Workshops**

In lieu of having three workshops annually, there will be a worship(s) scheduled as needful as approved May 19, 2008, at the mid-year meeting.

# Southeastern Baptist College



**Danny Pitts, President**  
4514 Hwy 15N., Laurel 39440  
(601) 649-0260

## **Trustees**

## **Term Expires**

|  |      |
|--|------|
| Carolyn Hagler, 219 Springhill Dr., Hattiesburg 39402 . . . . .      | 2016 |
| Matt Hudson, 1530 Loden Rd., Fulton 38843 . . . . .                  | 2016 |
| Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573 . . . . .     | 2016 |
| Arthur Broadhead . . . . .   | 2017 |
| Chris Floyd 5312 Hwy 39 N., Meridian 39305 . . . . .                 | 2017 |
| Dwight Sibley 4669 Redwood Rd, Vicksburg 39183 . . . . .             | 2017 |
| Cedric Lumpkin, 326 Mt Carmel Rd, Carriere 39426 . . . . .           | 2018 |
| Sam Oglesby, 5002 W 4 <sup>th</sup> St., Hattiesburg 39402 . . . . . | 2018 |
| Kenneth Pollack . . . . .  | 2018 |

## **Out of State Association**

- William Chancery, 61 Hwy. 164, McDavid 32568
- Buck Hughes, 14969 Old Hammond Highway, Baton Rouge 70816
- Dennis Rankin, 5026 Gunn Rd., Mobile 36619

# **Constitution and By-Laws of Southeastern Baptist College, Inc.**

## **Article I — Name And Location**

This institution shall be known as Southeastern Baptist College. The College is located at 4229 Highway 15 North, Laurel, MS 39440.

## **Article II — Purpose Mission Statement**

The purpose of Southeastern Baptist College is to glorify God by providing quality post-secondary education from a biblical world view in a Christian atmosphere, thereby developing Christian growth in students and preparing them for service in the Kingdom of God.

Southeastern Baptist College seeks to prepare men and women in the Christian community expressing a desire to be involved in a church related vocation. Training is provided on campus and through extensions to help prepare people for ministry in the pastorate, missionary work, music ministries, Christian education, and youth ministries. Southeastern Baptist College also seeks to train people who wish to receive the foundational courses of college curriculum in a spiritual academic setting as provided by Southeastern Baptist College. All courses are taught in such a manner as to integrate faith and learning, thereby giving due recognition to the God of all truth.

Southeastern Baptist College seeks to serve the Christian community by offering a limited number of credit and non-credit courses to those who do not choose to pursue a structured program toward a specific degree, certificate, or diploma.

## **Article III — Ownership**

Southeastern Baptist College is owned and operated by the churches composing the Baptist Missionary Association of Mississippi, who shall exercise ultimate control of said institution.

## **Article IV — Board Of Trustees**

### **Section 1: Members Of The Board Of Trustees**

A. The messengers of the churches composing the Baptist Missionary Association of Mississippi shall elect a Board of Directors consisting of nine (9) members who shall be called Trustees. These shall serve for a term of three years on a staggered basis, one-third being elected each year.

B. In addition to the members of the Board of Trustees elected by the Baptist Missionary Association of Mississippi, the Baptist Missionary Association of Alabama shall be entitled to a trustee whom they shall elect; likewise, the Baptist Missionary Association of Florida shall be entitled to one whom they shall elect; and the Trinity Missionary Association of Louisiana shall be entitled to one whom they shall elect.

C. The President of the College shall serve as an ex-officio member of the Board of Trustees.

D. Five (5) trustees shall constitute a quorum, four of which must have been elected from the churches of the Baptist Missionary Association of Mississippi. No student, or school attached personnel shall hold the office of trustee, unless legal status would require.

### **Section 2: Duties Of The Board Of Trustees:**

A. The Board of Trustees shall have full and complete control of this institution between sessions of the Baptist Missionary Association of Mississippi except in the election of president. When a vacancy occurs between sessions of the association, the president must be approved by the association in special called session after being elected by the board.

B. The Board shall meet at any time when called by the Chairman of the Board or the president of the college. Regular meetings will be the first Tuesdays in May and October.

C. It shall be the duty of the Board of Trustees to elect the president of the college to be approved by the association; to approve an acceptable list of nominations submitted by



the President of administrative officials, faculty, and service staff; and to approve an annual budget submitted to the Board by the President in the May meeting. All transactions of the Board are subject to the approval of the Baptist Missionary Association of Mississippi.

D. The Board of Trustees shall be authorized to hold title to all properties of Southeastern Baptist College.

E. The Board of Trustees shall give a report to the Baptist Missionary Association of Mississippi in its annual session, and at other sessions upon request.

### **Section 3: Officers Of The Board Of Trustees**

A. The trustees shall elect from their membership the following officers in the May meeting: (1) Chairman; (2) Vice-chairman; (3) Recording Secretary.

B. The duties of the Board Chairman shall be (1) to preside at board meetings, (2) to work with the President in planning the agenda for each board meeting, (3) to work with the President in planning information and supporting documents in advance of each meeting to assure that the Board will be able to make informed decisions concerning matters on the agenda, (4) to assist the President in the task of educating the Board about the personnel, programs, objectives, and resources of the institution and about their responsibilities as Board members, (5) to represent the Board in matters of policy and conduct of the school.

C. The duties of the Vice-chairman shall be to assume the responsibilities of the Chairman in his absence.

D. The duties of the Recording Secretary shall be to maintain records of all board meetings, and to perform official correspondence in the name of the board.

E. The officers of the board shall serve as the executive committee. The duties of the executive committee shall be to serve in counsel to the President and as an executive of the Board between meetings.

## **Article V — President Of The College**

As the chief executive officer, the President of Southeastern Baptist College shall administer the affairs of the college in keeping with the adopted policies of the Baptist Missionary Association of Mississippi and according to the direction of the Board of Trustees. His duties will include the following:

A. The financial administration of the college.

B. The administration of the academic program in cooperation with the academic dean and staff.

C. Traveling among the churches to promote the finances and the enrollment of the college.

D. Attending educational meetings, or sending representatives, in the interest of the academic welfare of the college.

E. Reporting to the Board of Trustees, and upon their approval reporting to the Baptist Missionary Association of Mississippi in its annual session. The President shall also report on the financial and academic standing of the College at other sessions of the association.

## **Article VI — Doctrinal Qualifications Of Teaching Staff**

A. Bible and/or Theology

In order for any teacher to teach Bible and/or theology at Southeastern Baptist College, he must sign a statement of belief in and adhere to the doctrinal statements of the Baptist Missionary Association of Mississippi.

B. Non-Bible/Theology Classes

Teachers in classes other than Bible and/or theology must sign a statement of agreement and belief in the following basic doctrines of the Christian faith:

1. The reality and existence of God as presented in the Bible.
2. The inspiration and authority of the Bible.
3. Salvation by grace apart from works.

4. The deity of Jesus Christ and His blood atonement for fallen man.
5. The eternal security of the believer.
6. The biblical account of creation.

#### **Article VII — Doctrinal Statement**

1. The Trinity of God.
2. The infallible and plenary verbal inspiration of the Scripture.
3. The Biblical account of creation.
4. The personality of Satan.
5. Hereditary and total depravity of man in his natural state involving his fall in Adam.
6. The virgin birth and deity of Jesus Christ.
7. Christ's blood atonement for fallen man. We believe Christ died for the sins of the whole world (John 1:29; I Tim. 2:4-6; Heb. 2:9) that through His blood, atonement for sin is made without respect of persons. Anyone who will exercise repentance toward God and faith in our Lord Jesus Christ (Acts 20:21) will be saved. Although all men can be saved, some will reject God's redemption by exercise of their free will.
  8. His bodily resurrection and ascension back to his Father.
  9. The Person and work of the Holy Spirit.
10. Justification before God by faith without any admixture of works. All such justified persons are in the family of God.
  11. Separation of God's children from the world.
  12. Water baptism (immersion) to be administered to believers only and by Divine authority as given to Missionary Baptist Churches.
  13. The Lord's Supper, a church ordinance to be administered to baptized believers only in scriptural church capacity.
  14. Eternal security of the believer.
  15. The establishment of a visible church by Christ Himself during His personal ministry on earth; and His churches are not now, nor have they ever been, universal or invisible.
  16. Worldwide missions according to the Great Commission which Christ gave His church. (Matthew 29:19, 20).
  17. The perpetuity of missionary Baptist churches from Christ's day on earth until His second coming.
  18. The right of scriptural churches to be held as equal units, in their associated capacities, with equal rights and privileges for all.
  19. The subjection of all scriptural associational assemblies and their committees to the will of the churches, so that they shall forever remain as servants of the churches originating them.
  20. The separation of the Lord's Church from all so-called churches or church alliances which advocate, practice, or uphold heresies and other human innovations, which are not in harmony with the Word of God. Open communion, alien baptism, pulpit affiliation with heretical churches, modernism, modern tongues movement, and all kindred evils arising from these practices are unscriptural.
  21. The only valid baptism is that administered by the authority of a scriptural missionary Baptist church. Any so-called Baptist church which knowingly receives alien baptism, habitually practices this or other evils as those listed in statement 20 cannot be a scriptural Baptist church, nor can its ordinances remain valid.
    22. The personal, bodily and imminent return of Christ to earth.
    23. The bodily resurrection of the dead.
    24. The reality of heaven, involving Divine assurance of eternal happiness for the redeemed of God.
    25. The reality of hell, involving everlasting punishment of the incorrigible wicked.

26. We believe in the absolute separation of Church and State.

NOTE: The following statements are not to be binding upon the churches already affiliated with this association, nor to require adoption by churches petitioning this body for privileges of cooperation, nor to be a test of fellowship between brethren or churches. However, they do express the preponderance of opinion among the churches of the Baptist Missionary Association of Mississippi.

1. We believe in the premillennial return of Christ to earth, which He shall literally reign in peace upon the earth for a thousand years. Rev. 20:4-6

2. We believe the Scriptures to teach two resurrections: the first of the righteous at Christ's coming; the second of the wicked dead at the close of the thousand year reign. I Thess. 4:13-17; Rev. 20:4-6, 12-15.

### **Article VIII — Amendments**

This constitution and by-laws may be amended according to the guidelines established by and located in the constitution of the Baptist Missionary Association of Mississippi.

## **By-Laws Southeastern Baptist College Foundation, Inc.**

### **Article I — Name, Domicile, Fiscal Year and Powers**

1. The name of the corporation shall be "Southeastern Baptist College Foundation, Inc." Its domicile and principal place of business shall be at the Southeastern Baptist College, 4229 Highway 15 North, Laurel, Jones County, Mississippi. Its corporate seal shall bear the title, "Southeastern Baptist College Foundation, Inc., Laurel, Mississippi", or such condensation thereof as the Trustees may approve. Its fiscal year shall be concurrent with the fiscal year of the college.

2. The corporation shall have power: to have and use a corporate seal; to sue and be sued in its corporate name; to take, receive, purchase, lease or otherwise acquire, own, hold, conserve, protect, exchange or otherwise deal in and with real or personal property or any interest therein wherever situated and to sell, convey, transfer and otherwise dispose of all or any part of its property and assets and to invest and reinvest the proceeds; to purchase, subscribe for or otherwise acquire, own, hold, vote, use, employ, sell or otherwise dispose of shares or other interests in or obligations of other domestic or foreign corporations, or direct or indirect obligations of the United States or of any instrumentality thereof, but not in violation of any law; to make contracts, conduct affairs, carry on its operations and exercise its powers in any state, territory, district or possession of the United States or in any foreign country; to elect, appoint or employ officers, agents, and employees, and to define their duties and fix the compensation of any employee; to make and alter by-laws not inconsistent with its Articles of Incorporation or with the laws of the United States for the administration and regulation of its affairs; and to have and exercise all powers necessary, convenient or incidental to any and all of the purposes for which it is organized.

### **Article II — Purpose**

1. The general purpose of the corporation shall be to establish, maintain and enlarge a Foundation which shall solicit, acquire and accept gifts, bequeaths and devises of money, stock, bonds, life insurance policies, real property of every nature and kind, and to use those properties exclusively to advance the Christian education, and to promote the Christian faith generally. These purposes shall include gifts to institutions whose aims and purposes are identical or similar to those of the Foundation. Loans or gifts from the Foundation's income may be made to, or for the benefit of, young men and women in training for the ministry or for full time religious work.

2. The Foundation, upon specific request of a donor, may accept as a conduit gifts whose principal is intended for payment to any cause or for any purpose within those herein above mentioned, including benevolence and charity, and make payment of such principal as directed by the donor.

### **Article III — Members**

1. All member churches of the Baptist Missionary Association of Mississippi are members of the Foundation.

2. A regular annual meeting of the members of the Foundation shall be held at the same time and place as the regular annual business meeting of the Baptist Missionary Association of Mississippi in each calendar year. Notice of such meetings shall be given for the same time and in like manner as notice is given for the annual meeting of the Baptist Missionary Association of Mississippi.

3. Special meetings may be called in the same manner as special meetings of the Baptist Missionary Association of Mississippi. Notice shall be given in the same manner as notice is given for special meetings of the Baptist Missionary Association of Mississippi and such notice shall state the purpose of the special meeting.

4. Each Foundation member attending shall be entitled to three (3) votes. Ten percent (10%) of the members shall constitute a quorum. If a quorum be not present, the President may recess the meeting from time to time until a quorum shall attend.

### **Article IV — Officers**

1. The officers of the Foundation shall be nine (9) Trustees who shall have the general charge and management of the Foundation. The President of Southeastern Baptist College shall be an ex-officio Trustee by virtue of his office and his term shall commence and end with his tenure. The nine (9) Trustees shall be the same persons who serve as nine (9) Trustees of Southeastern Baptist College, Inc., elected by the Baptist Missionary Association of Mississippi, and shall be elected in a manner and for the terms specified in the Bylaws of Southeastern Baptist College, Inc. If any Trustee shall die or resign or become unable to serve actively, the Baptist Missionary Association of Mississippi shall elect a successor to serve for the remainder of his unexpired term. If a Trustee shall not be elected to any annual meeting, the incumbent shall serve until his successor is elected.

2. Each Trustee, including ex-officio Trustees shall have the right to vote.

3. The Trustees shall elect from their number each year a president, vice-president, and recording secretary. The president shall preside at all meetings of the members and of the Trustees and shall have such duties and powers as usually appertain to the office of president. The vice-president shall perform all the duties of the president in his absence or disability. The recording secretary shall record the minutes of all meetings of the members and of the Trustees. The Trustees shall also at their discretion elect a treasurer who shall be responsible for the safekeeping of all foundation funds; sign all checks; keep the books and records; and otherwise perform all duties which appertain to the office of treasurer. For the faithful performance of his duties the treasurer shall be required to give a fidelity bond with a registered security company in such amount as may be required from time to time by the Trustees. In the event that the treasurer elected by the Trustees is not a member of their number, he shall become an ex-officio Trustee for the duration of his tenure.

### **Article V — Duties And Powers Of Trustees**

1. The Trustees shall meet from time to time upon call of the president, or of any five (5) Trustees, but at least twice per year. Such meetings must be held at any convenient time and place which the president, or a majority of the Trustees, may fix. At each meeting the treasurer shall give a fully detailed report of the current financial condition of the Foundation and shall, upon request of any Trustee, exhibit the original of all papers, bank accounts,

records, and securities of the Foundation. It shall be the duty of each Trustee individually to satisfy himself that the financial affairs of the Foundation are being properly conducted in an efficient manner, but a Trustee shall not be individually liable for any error of judgment or for any action or non-action motivated by good faith.

2. The Trustees shall keep the principal of the Foundation invested in time deposits, bonds of the United States or its agencies, other high-grade bonds, or investment grade common or preferred stocks of high quality, for the purposes of obtaining the highest yield consistent with safety and preserving and enhancing the value of the principal. Where feasible, time deposits shall be institutions whose deposits are guaranteed by an instrumentality of the United States Government. Funds may be pooled.

3. The Trustees shall, upon receiving any gift or bequest, make a permanent record of any specific designation of the use of the property or income therefrom which may be made by the donor, and it shall be the duty of the Trustees to see that any property or income which has been designated for a specific purpose shall be used for such purpose or institution. The Trustees shall have the right, however, to decline to accept any gift or bequest when in the judgment of five of them, its acceptance would not be to the best interest of the Foundation. A donor may change the designation of the purpose of which his gift shall be used, provided such change shall not impair an outstanding commitment of the Foundation. Where gifts or bequests are made without specific designations of what the property or income therefrom shall be used for, the Trustees shall use such property or income within their discretion in accordance with the purposes of the Foundation.

4. At any meeting of the Trustees, five (5) shall constitute a quorum. A majority must concur in any decision or action.

5. The Trustees shall engage the services of an independent auditor or accountant to audit the books and records of the Foundation annually, or more often if they deem it necessary. The Trustees shall receive no compensation for their services nor shall any Trustee derive any pecuniary benefit from his office, directly or indirectly. A Trustee may, however, be reimbursed for any out-of-pocket expenditure which he may necessarily make on behalf of the Foundation.

6. The Trustees shall submit a detailed report of the financial condition and operation of the Foundation to the members at each annual meeting, and at any other times when the members request such report. It shall be the duty of the Trustees to keep the members fully informed of all financial transactions of the Foundation, except that the Trustees shall not violate any confidence of any donor or beneficiary.

7. The Trustees shall pay normal operating expenses of the Foundation out of its income. They may use the office, clerical and accounting facilities of Southeastern Baptist College to such extent as may not impose a burden upon the Southeastern Baptist College, and for the use of such facilities no fees or compensation shall be paid.

8. In the event that any purpose or institution for which a contribution to the Foundation has been made should fail, or cease to exist, the Trustees shall be authorized to apply the doctrine of cy pres within their sole discretion.

## **Article VI**

If for any reason, the corporation should be dissolved, or the Foundation terminated, no member of the Foundation or of the Baptist Missionary Association of Mississippi shall be entitled to any share in the assets of the Foundation, but all assets shall immediately transfer absolutely to such institution or be spent for such cause as may be then determined by a majority of the members of the Baptist Missionary Association of Mississippi, except that the corpus of specifically designated gifts or bequests for the benefit or institutions, organizations, or associations shall be transferred to the designated institutions, organizations, or associations.

# Annual Report

To the messengers of the BMA of Mississippi, I want you to know that I do recognize the privilege of serving the Lord in the position of President of Southeastern Baptist College. You have been very supportive of me. I especially appreciate the words of encouragement from you, the pastors and people of the BMA of Mississippi. My main request is that you pray for me. When I was elected pastor at the last couple of churches, I felt keenly that "I was not able to walk in or walk out without the help of the Lord." Solomon expressed this idea. Now if anyone should have known how to enter and depart from the throne room, he would have been the person. As the son of the king, he had been trained from a child in the protocols of "walking in and walking out." He is stating that even the simplest tasks cannot be accomplished without the help of the Lord. After nearly two years as interim, I feel more comfortable in some areas, but I realize that the need of God's Grace is constant. Please pray for me as I serve the Lord and you as president.

## Staff

I would be remiss if I did not mention the staff at Southeastern. I do not have time today to detail the service of each one individually, but I want you to know that they have made many sacrifices for the school during the past few years which no one has seen. Each has a ministry here and not just a job. Do you recognize the difference in a job and a ministry? I ask you to give them a hand in appreciation for their efforts.

## In The Black

The audit report to the Board of Trustees was very positive. We have completed two years in a row in the black including depreciation. The totals were over \$20,000 in the black after depreciation and over \$40,000 in the black before depreciation. This was no small accomplishment.

## Challenges

**Enrollment:** We have had huge percentages of new students each semester, but our lack of retention of returning students has kept us basically even in enrollment during the past two years. We are evaluating the reasons why so many students did not return. Hopes are high for several extension classes in the spring which failed to develop in the fall. Make this an item of prayer.

**Income:** Long term, the solution to income needs will be the growth in enrollment. We are looking for creative ways to take steps in that direction. In Local Associational Reports recently I have enlisted you to be recruiters. Send us the names, telephone numbers, and email addresses of prospects, and we will do the rest.

**Economy:** I read that the drop in the economy has affected Harvard. They had an endowment of over 750 Billion dollars which funded many programs. Like many institutions, the slide in interest rates has set back many of their departments. I have a difficulty feeling sorry for them, but it illustrates that education everywhere is facing some dramatic changes.

**Changing Lives:** Several people have recently mentioned how their time at Southeastern still impacts who they are and how they live. Our greatest challenge is that we continue to influence lives for Christ as the college has in the past. Many heard student Jarod Hubbard on the national AFR program tell a brief form of his testimony. He told about trusting in Christ at Parchman

**Prison:** After discipleship training, he was released. By the Providence of God he ended up at Southeastern Baptist College in Laurel. That kind of free advertising is invaluable in spreading the news about the kind of ministry which Southeastern continues to have.

## **Announcements**

Every alumnus of Southeastern Baptist College is asked to send in your name, cell number, and email address. Send the information to ahinton@southeasternbaptist.edu. Remember that everyone who took even one class at Southeastern is considered as alumni. Colonel Scott Carson has agreed to accept the position as Academic Dean at Southeastern following his retirement from the Army at the first of April. He has a Master of Divinity degree from our BMA Theological Seminary, plus a Doctorate of Ministry degree. All of his credentials make it confusing in what to call him, Colonel or Doctor. Because he will be at an educational institution, we will refer to him as Dr. Carson. We are excited about the possibilities of his presence at SBC. Dr. Aaron Parker will help with some initial training and then continue as a teacher at Southeastern.

## **Potential**

The approval of online degrees at Southeastern leads us into a new era. This semester it has increased cost with some teachers paid twice for the same courses on campus and online. As technology continues to develop, however, it must be a part of our long term future. The potential of influencing lives across the country and maybe across the world is exciting. Pray in a special way for the local and distant students and the teachers of Southeastern Baptist College.

# **Trustee Meetings Minutes**

**May 4, 2015**

On May 4, 2015, the annual mid-year meeting of the Southeastern Baptist College trustees was called to order at 10 a.m. by Chairman Matt Hudson in the Library Board Room. Those trustees present were: Arthur Broadhead, Chris Floyd, Carolyn Hagler, Matt Hudson, Buck Hughes, Scott Kirkland, Cedric Lumpkin, Sam Oglesby, Kenneth Pollock, Dennis Rankin, and Dwight Sibley.

Scott Kirkland presented a devotion on "Miserable Christians" based on 1 Corinthians 15:19 and Revelation 3:16 and led in prayer.

The October 7, 2014, minutes were read by the recording secretary. Motion carried to approve the minutes as read.

Dr. Aaron Parker gave the academic report. This spring 38 credit students were on campus with 1 audit student creating 398 hours. This summer 6 credit students are enrolled for 39 hours. Five students will graduate on May 14 with 4 receiving Associate of Arts in Bible and 1 receiving the Associate of Arts in Business.

Beginning this fall, the availability of all classes online for completion of degree requirements should enable Southeastern to increase credit hours generated, which will put the college in a better financial position. Marketing strategies are being devised to promote the new on-line degrees.

Motion carried to approve the Academic Report and the graduates who have met all requirements.

Officers elected for the 2015-16 year are: Chairman, Matt Hudson; Vice Chairman, Sam Oglesby; and Recording Secretary, Carolyn Hagler.

Interim President Danny Pitts presented his report indicating positive progress being made at the college; for example, the availability of an emergency fund, anticipation of an increase in enrollment prospects because of offering on-line degrees and possibility of working with some extension campuses, and the continuing improvements to the buildings on campus. Motion carried to approve the report.

Motion carried authorizing Bro. Pitts to sell the mobile home at a fair market price with its being removed from the campus.

Trustee Dennis Rankin gave his report on the repairs and maintenance at the college. Many improvements have been made with other needs to be addressed in the near future. Churches and individuals are encouraged to help in this effort and to donate to the Southeastern Baptist College Maintenance Fund at the Revolving Loan Fund.

Motion carried to increase the Interim President's salary to \$20,000, to provide the President's home with utilities included as his residence, to pay for his and his wife's insurance, and to allow him the opportunity to supplement his income as needed.

Motion carried to adjourn at 12:04 p.m.

— *Chairman Matt Hudson; Carolyn Hagler, Recording Secretary*

### **SBC Foundation**

The meeting of the Foundation was called to order at 12:04 p.m. by Chairman Matt Hudson in the Library Board Room. Those trustees present were: Arthur Broadhead, Chris Floyd, Carolyn Hagler, Matt Hudson, Buck Hughes, Scott Kirkland, Cedric Lumpkin, Sam Oglesby, Kenneth Pollock, Dennis Rankin, and Dwight Sibley.

Officers elected for the 2015-16 year are: Chairman, Matt Hudson; Vice Chairman, Sam Oglesby; and Recording Secretary, Carolyn Hagler.

Motion carried to approve Larry Welborn's Foundation Report for the period ending March 31, 2015.

Motion carried to adjourn at 12:10 p.m. Meeting ended with prayer by Chris Floyd.

— *Chairman Matt Hudson; Carolyn Hagler, Recording Secretary*

### **October 6, 2015**

On October 6, 2015, the annual meeting of the Southeastern Baptist College trustees was called to order at 9:58 a.m. by Chairman Matt Hudson in the Library Board Room. Those trustees present were: Arthur Broadhead, Carolyn Hagler, Matt Hudson, Scott Kirkland, Chris Floyd, Kenneth Pollock, Cedric Lumpkin, Sam Oglesby, Dennis Rankin, Buck Hughes, and Patsy Green (replacement for William Chancery).

Chairman Matt Hudson gave a devotion on prayer, based upon Matthew 6:9-13. Cedric Lumpkin led in prayer.

The May 4, 2015, minutes were read by the recording secretary. Motion carried to approve the minutes as read.

Dr. Aaron Parker gave the academic report, which listed 40 total students with 14 new students, resulting in 437 total hours. Motion carried to approve the affirmation statement needed for accreditation. Motion also carried to approve the faculty for the 2015-16 school year.

Mr. Sandy Barlow of Barlow, Walker & Company, Certified Public Accountants, presented the audit of the College and the Foundation. Both the Foundation and the College received a clean audit opinion. After a discussion of the audits, a motion to accept the audits of the College and the Foundation was approved.

Interim President Danny Pitts presented his report with compliments to the excellent students enrolled. Total hours generated seem to have become stable, but necessary growth has not materialized. Bro. Pitts offered some solutions to the problem with discussion on the situation. After appreciation for all the work and sacrifices by Dennis and Sylvia Rankin on campus renovation was expressed, a motion carried to approve his report.

Motion carried for Bro. Pitts, at his discretion, to have the authority to secure a loan for the college if necessary and determine what to use as collateral.

After a discussion was held on the need for permanent leadership for the college be-



cause of accreditation issues and for continuity at the college, appreciation was expressed for Bro. Pitts' dedication to the college and the strides made.

Motion carried that Bro. Pitts be moved from his status as interim president to that of president with his having the liberty of becoming a pastor of a church while serving as president.

After a closing prayer by Buck Hughes, the meeting adjourned at 12:50 p.m.

— *Chairman Matt Hudson; Carolyn Hagler, Recording Secretary*

# Barlow, Walker & Company, P.A.

*Certified Public Accountants*

Charles S. Barlow, CPA  
Kenneth G. Walker, CPA

Kristi G. Thompson, CPA  
Rose L. Williamson, CPA  
Lauren M. LaPrade, CPA  
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## INDEPENDENT AUDITOR'S REPORT

Board of Trustees  
Southeastern Baptist College, Inc.  
Jackson, Mississippi

We have audited the accompanying financial statements of the Southeastern Baptist College, Inc., which comprise the statement of financial position as of June 30, 2015, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the combined financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Southeastern Baptist College, Inc., as of June 30, 2015, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

*Barlow, Walker & Company, P.A.*

September 21, 2015  
Brandon, Mississippi

Southeastern Baptist College, Inc.  
Statement of Financial Position  
June 30, 2015

|   | Unrestricted      | Temporarily<br>Restricted | Total             |
|---|-------------------|---------------------------|-------------------|
| <b>ASSETS</b>   |                   |                           |                   |
| Current assets:   |                   |                           |                   |
| Cash and cash equivalents   | \$ 61,836         | \$ 49,329                 | \$ 111,165        |
| Accounts receivable, net  | 3,809             | -                         | 3,809             |
| Due from SBC Foundation, Inc.   | 23,476            | -                         | 23,476            |
| Prepaid expenses  | 2,637             | -                         | 2,637             |
| Inventory - book store  | 24,386            | -                         | 24,386            |
| <b>Total current assets</b>   | <b>116,144</b>    | <b>49,329</b>             | <b>165,473</b>    |
| Property, plant and equipment:  |                   |                           |                   |
| Land  | 295,908           | -                         | 295,908           |
| Buildings and furniture   | 812,004           | -                         | 812,004           |
| Equipment   | 314,938           | -                         | 314,938           |
| Vehicles  | 26,000            | -                         | 26,000            |
| Library Books   | 79,757            | -                         | 79,757            |
|   | 1,528,607         | -                         | 1,528,607         |
| Less: accumulated depreciation  | (1,082,090)       | -                         | (1,082,090)       |
| <b>Property, plant and equipment, net of<br/>accumulated depreciation</b> | <b>446,517</b>    | <b>-</b>                  | <b>446,517</b>    |
| <b>Total assets</b>   | <b>\$ 562,661</b> | <b>\$ 49,329</b>          | <b>\$ 611,990</b> |

See accompanying notes to financial statements

Southeastern Baptist College, Inc.  
Statement of Financial Position  
June 30, 2015

|   | Unrestricted   | Temporarily<br>Restricted | Total          |
|---|----------------|---------------------------|----------------|
| <b>LIABILITIES AND NET ASSETS</b>       |                |                           |                |
| Current liabilities:                    |                |                           |                |
| Current maturities of long term debt    | \$ 17,021      | \$ -                      | \$ 17,021      |
| Accounts payable                        | 12,565         | -                         | 12,565         |
| Payroll liabilities                     | 542            | -                         | 542            |
| Accrued interest                        | 1,151          | -                         | 1,151          |
| <b>Total current liabilities</b>        | <b>31,279</b>  | <b>-</b>                  | <b>31,279</b>  |
| Noncurrent liabilities:                 |                |                           |                |
| Long term debt, less current maturities | 170,310        | -                         | 170,310        |
| <b>Total noncurrent liabilities</b>     | <b>170,310</b> | <b>-</b>                  | <b>170,310</b> |
| <b>Total liabilities</b>                | <b>201,589</b> | <b>-</b>                  | <b>201,589</b> |

|                                  |                   |                  |                   |
|----------------------------------|-------------------|------------------|-------------------|
| Net assets:                      |                   |                  |                   |
| Unrestricted                     | 361,072           | -                | 361,072           |
| Temporarily restricted           | -                 | 49,329           | 49,329            |
|                                  | <u>361,072</u>    | <u>49,329</u>    | <u>410,401</u>    |
| Total net assets                 |                   |                  |                   |
|                                  | <u>361,072</u>    | <u>49,329</u>    | <u>410,401</u>    |
| Total liabilities and net assets | \$ 562,661        | \$ 49,329        | \$ 611,990        |
|                                  | <u>\$ 562,661</u> | <u>\$ 49,329</u> | <u>\$ 611,990</u> |

See accompanying notes to financial statements

Southeastern Baptist College, Inc.  
Statement of Activities  
For the Year Ended June 30, 2015

|  | Unrestricted   | Temporarily<br>Restricted | Total          |
|--|----------------|---------------------------|----------------|
| Revenues, gains and other support:         |                |                           |                |
| Federal awards - Pell Grants               | \$ -           | \$ 160,057                | \$ 160,057     |
| Foundation donation                        | 58,374         | -                         | 58,374         |
| General (regular church support)           | 138,135        | -                         | 138,135        |
| Special emphasis donations                 | 27,178         | -                         | 27,178         |
| Other donations                            | 69,901         | 6,414                     | 76,315         |
| Interest                                   | 1,682          | -                         | 1,682          |
| Student fees and tuition                   | 34,844         | -                         | 34,844         |
| Dormitory fees                             | 11,200         | -                         | 11,200         |
| Loss on disposal of assets                 | (4,195)        | -                         | (4,195)        |
| Other income                               | 4,752          | -                         | 4,752          |
|  | <u>341,871</u> | <u>166,471</u>            | <u>508,342</u> |
| Total education and general                |                |                           |                |
|  | <u>341,871</u> | <u>166,471</u>            | <u>508,342</u> |
| Auxiliary enterprises:                     |                |                           |                |
| Bookstore sales                            | 13,519         | -                         | 13,519         |
| Bookstore cost of sales                    | (10,047)       | -                         | (10,047)       |
| Gross profit                               | 3,472          | -                         | 3,472          |
| Library donations (in-kind books, \$1,520) | 2,877          | -                         | 2,877          |
| Total auxiliary enterprises                | <u>6,349</u>   | <u>-</u>                  | <u>6,349</u>   |
| Net assets released from restriction       | <u>153,395</u> | <u>(153,395)</u>          | <u>-</u>       |
| Total revenues, gains and other support    | <u>501,615</u> | <u>13,076</u>             | <u>514,691</u> |

See accompanying notes to financial statements

Southeastern Baptist College, Inc.  
Statement of Activities  
For the Year Ended June 30, 2015

|                             | Unrestricted | Temporarily<br>Restricted | Total  |
|-----------------------------|--------------|---------------------------|--------|
| Expenses:                   |              |                           |        |
| Educational and general:    |              |                           |        |
| Advertising                 | 50           | -                         | 50     |
| Insurance - employee health | 24,406       | -                         | 24,406 |
| Insurance - other           | 26,918       | -                         | 26,918 |
| Interest                    | 4,830        | -                         | 4,830  |
| Legal and accounting        | 7,740        | -                         | 7,740  |

|                               |                   |                  |                   |
|-------------------------------|-------------------|------------------|-------------------|
| ABHE expense                  | 5,015             | -                | 5,015             |
| Office expense                | 20,886            | -                | 20,886            |
| Payroll taxes                 | 19,523            | -                | 19,523            |
| Postage                       | 1,188             | -                | 1,188             |
| Recruiting expense            | 1,563             | -                | 1,563             |
| Salaries                      | 255,206           | -                | 255,206           |
| Travel                        | 7,322             | -                | 7,322             |
| Maintenance and repairs       | 56,151            | -                | 56,151            |
| Telephone                     | 3,150             | -                | 3,150             |
| Utilities                     | 35,396            | -                | 35,396            |
| Depreciation expense          | 20,732            | -                | 20,732            |
| Bad debts                     | 1,900             | -                | 1,900             |
| Total educational and general | <u>491,976</u>    | <u>-</u>         | <u>491,976</u>    |
| Auxiliary enterprises:        |                   |                  |                   |
| Library expenses              | 1,034             | -                | 1,034             |
| Total expenses                | <u>493,010</u>    | <u>-</u>         | <u>493,010</u>    |
| Change in net assets          | 8,605             | 13,076           | 21,681            |
| Net assets at July 1, 2014    | <u>352,467</u>    | <u>36,253</u>    | <u>388,720</u>    |
| Net assets at June 30, 2015   | <u>\$ 361,072</u> | <u>\$ 49,329</u> | <u>\$ 410,401</u> |

See accompanying notes to financial statements

Southeastern Baptist College, Inc.  
Statement of Cash Flows  
For the Year Ended June 30, 2015

Cash flows from operating activities:

Change in net assets \$ 21,681

Adjustments to reconcile change in net assets to net cash provided

by operating activities:

|   |               |
|---|---------------|
| Depreciation                                  | 20,732        |
| Loss on sale of fixed assets                  | 4,195         |
| (Increase) decrease in accounts receivable    | (1,101)       |
| (Increase) decrease in due from foundation    | (3,375)       |
| (Increase) decrease in prepaid expenses       | (81)          |
| (Increase) decrease in inventory - book store | (970)         |
| Increase (decrease) in accounts payable       | (5,542)       |
| Increase (decrease) in payroll liabilities    | 46            |
| Increase (decrease) in accrued interest       | (132)         |
| Total adjustments                             | <u>13,772</u> |

Net cash provided by operating activities 35,453

Funds provided by (used for) investing activities:

|                                    |                |
|------------------------------------|----------------|
| Proceeds from sale of fixed assets | 15,000         |
| Purchase of equipment              | (3,130)        |
| Purchase of library books          | <u>(1,484)</u> |

Net cash provided (used) by financing activities 10,386

|  |                  |
|--|------------------|
| Funds provided by (used for) financing activities:   |                  |
| Principal payments on long-term debt                 | <u>(20,243)</u>  |
| Net cash provided (used) by financing activities     | <u>(20,243)</u>  |
| Net increase (decrease) in cash and cash equivalents | 25,596           |
| Cash and cash equivalents at beginning of year       | <u>85,569</u>    |
| Cash and cash equivalents at end of year             | <u>\$111,165</u> |
| Supplement data:                                     |                  |
| Interest paid  | <u>\$ 4,962</u>  |
| See accompanying notes to financial statements       |                  |

SOUTHEASTERN BAPTIST COLLEGE, INC.  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2015

NOTE 1 – NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies of Southeastern Baptist College, Inc. ("the College"):

NATURE OF ACTIVITIES

The College is located in Laurel, Mississippi and provides quality post-secondary education from a biblical world view in a Christian atmosphere. The College is owned and operated by the Baptist Missionary Association of Mississippi. It is supported by contributions from churches that are members of the Baptist Missionary Association of Mississippi, contributions from foundations and individuals, and student tuition and other fees. The college receives Federal Financial Aid from the Pell Grant Program of the U. S. Department of Education.

BASIS OF ACCOUNTING

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America using the accrual method of accounting and accordingly, reflect all significant receivables, payables or other liabilities.

FINANCIAL STATEMENT PRESENTATION

The College reports in compliance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, Not-for-Profit Entities: Presentation of Financial Statements. Information regarding its financial position and activities are grouped according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. The three classes of net assets are defined as follows:

- **Unrestricted Net Assets:** Unrestricted net assets represent resources whose use is not limited or restricted by donors. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- **Temporarily Restricted Net Assets:** Temporarily restricted net assets represent resources whose use is limited by donors for the purpose and/or time in which they may be expended. Eventually, temporarily restricted net assets are reclassified to unrestricted as their time and purpose requirements are met.
- **Permanently Restricted Net Assets:** Permanently restricted net assets represent resources that must be maintained permanently. Like temporarily restricted net assets, permanent restrictions may be imposed only by the donor. However, permanently restricted net assets generally do not get reclassified, since, by definition, their restrictions never expire. The income may be unrestricted or may also be restricted according to donors' wishes.

## CASH AND CASH EQUIVALENTS

For purpose of the statement of cash flows, the College considers all highly liquid investments available for current use with an initial maturity of three months or less to be cash equivalents.

## ACCOUNTS RECEIVABLE

Accounts receivable are reported at the amount the College expects to collect from outstanding balances. Differences between the amount due and the amount the College expects to collect are reported in the results of operations of the year in which those differences are determined, with an offsetting entry to a valuation allowance for accounts receivable. Balances that are still outstanding after the College has used reasonable collection efforts are written off through a charge to the valuation allowance.

## INVENTORY

Inventory is valued at cost and consists principally of textbooks and bookstore supplies held for resale.

## PROPERTY AND EQUIPMENT

Property and equipment are stated at cost, if purchased, or at fair value at the date of the gift, if donated, less accumulated depreciation. The cost of property and equipment purchased in excess of \$500 is capitalized. Donations of property and equipment are recorded as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions are reported as restricted support. Depreciation is provided for over the estimated useful lives of the respective assets ranging from five to forty years using the straight-line method. Expenditures for maintenance, repairs and all rentals are charged to expense as incurred.

## REVENUE RECOGNITION

A substantial portion of the College's revenue is derived from tuition fees and other educational services.

Support reflects voluntary contributions of cash and in-kind books and services to the College by foundations, churches, the business community and individuals, proceeds from sales of text books, grants from governmental and other not-for-profit organizations for specific projects and activities in support of the College.

Tuition fees received by the College which are received prior to the end of the fiscal year and apply to future school terms are recorded as deferred revenue.

Revenue is recognized in the year the service is provided by the College.

The College recognizes all unconditional promises to give and contributed support received as income in the period pledged or received. Support is reported based on the existence of donor stipulations that limit the use of the support. When a donor restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets. Conditional promises to give are recognized when the conditions on which they depend are substantially met. Donated materials and equipment are reflected as contributions at their estimated values at the date of receipt.

## ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

## CONTRIBUTIONS

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence and/or nature of any donor restrictions.

Unconditional promises are promises to give cash or other assets to the College that depend only on the passage of time or demand by the donor for performance and are reported at fair value at the date the promise is received. Conditional promises are promises to give and indications of intentions to give that depend on the occurrence of a specified future and uncertain event to bind the donor and are reported at fair value at the date the gift is received. Gifts are reported as either temporarily or permanently restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are released from restrictions.

Donor-restricted contributions with restrictions met within the same year as received are reported as unrestricted contributions in the accompanying combined financial statements. To the extent that restricted resources from multiple donors are available for the same purpose, the College expends such gifts on a "first-in, first-out" basis. Non-monetary gifts are recorded at market value at the date of contribution.

#### ADVERTISING

The College expenses advertising costs as they are incurred.

#### INCOME TAX

See note 7.

#### BUDGETS

An operating and capital budget is adopted by the Board of Trustees annually. No budget is adopted for current restricted funds, grants, grant funds or scholarship funds.

### NOTE 2 – CONCENTRATION OF CREDIT RISK

Financial instruments that potentially subject the College to credit risk are cash and cash equivalents, and accounts receivable.

#### Cash and cash equivalents:

All cash and cash equivalents on deposit are insured Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 under the FDIC's general deposit insurance rules. The College maintains both interest-bearing and noninterest-bearing cash balances at commercial banks in amounts which at times throughout the year, exceeded federally-insured limits. Interest-bearing amounts in excess of \$250,000 are not covered by FDIC insurance. The College has minimized credit risk by depositing cash and cash equivalents in banks with a high credit standing. The College has not experienced any losses of such funds and management believes the College is not exposed to any significant credit risk on cash and cash equivalents.

#### Accounts receivable:

The College extends unsecured credit to students. Student accounts receivable represent amounts due for tuition and fees of currently enrolled and former students. Management reviews outstanding accounts receivable and provides an allowance for amounts considered uncollectible.

Accounts receivable at June 30, 2015, are as follows:

|   |                 |
|---|-----------------|
| Total accounts receivable                                   | \$ 5,709        |
| Less: allowance for doubtful accounts                       | <u>(1,900)</u>  |
| Accounts receivable, net of allowance for doubtful accounts | <u>\$ 3,809</u> |

### NOTE 3 – LONG-TERM DEBT

The details of long-term debt at June 30, 2015 are as follows:

|   |                   |
|---|-------------------|
| Note payable to the Baptist Missionary Association of Mississippi, Revolving Loan Fund, dated June 29 2007, in the amount of \$275,000, bearing interest at a variable rate (2.67% at year end), payable in semi-annual installments of \$10,955, including interest, due April 15, 2027, secured by real estate. | <u>\$ 187,331</u> |
| Total long-term debt  | 187,331           |
| Current maturities  | <u>(17,021)</u>   |
| Long-term debt, less current maturities   | <u>\$ 170,310</u> |



The following is a summary of approximate principal maturities at June 30, 2015:

| Year Ended |                   |
|------------|-------------------|
| June 30    |                   |
| 2016       | \$ 17,021         |
| 2017       | 17,479            |
| 2018       | 17,948            |
| 2019       | 18,431            |
| 2020       | 18,926            |
| 2021-2024  | 80,930            |
| Thereafter | <u>16,596</u>     |
|            | <u>\$ 187,331</u> |

#### NOTE 4 – FEDERAL FINANCIAL ASSISTANCE

Southeastern Baptist College, receives Federal Financial Assistance in the form of Pell Grants for students who have been approved for such grants. The total Pell Funds received during the fiscal year ended June 30, 2015, was \$160,057.

#### NOTE 5 – TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets are comprised of amounts held in trust for student scholarships. Temporarily restricted net assets at June 30, 2015 amounted to \$49,329.

#### NOTE 6 – COMMON CONTROL AND RELATED PARTY TRANSACTIONS

The College and Southeastern Baptist College Foundation, Inc. (“the Foundation”) share common board members, which are both elected by the Baptist Missionary Association of Mississippi.

During FY 2015, the Foundation contributed \$58,374 to the College. At June 30, 2015, the total due to the College from the Foundation was \$23,476.

#### NOTE 7 – UNCERTAINTY

The College has operated as an organization exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code since its establishment in 1979. The College has not maintained current filings with the Internal Revenue Service, as the College is owned by the Baptist Missionary Association of Mississippi, an association of 180 churches. Associations of churches (as churches) are generally exempt by statute under Section 501(c)(3) status and accordingly exempt from filing any annual form 990. The separate Section 501(c)(3) status of the College was terminated years ago with the Internal Revenue Service. Management is taking steps necessary to reapply with the Internal Revenue Service so that this will be clarified.

#### NOTE 8 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 21, 2015, the date on which the financial statements were available to be issued. During the period from the end of the year end through this date, management determined that none of the College’s assets were subject to permanent restriction. Therefore, these financial statements permanently restricted net assets. No other matters were found that require recognition or disclosure in these financial statements.

# Barlow, Walker & Company, P.A.

*Certified Public Accountants*

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Kenneth G. Walker, CPA

Kristi G. Thompson, CPA  
Rose L. Williamson, CPA  
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## INDEPENDENT AUDITOR'S REPORT

Board of Trustees  
Southeastern Baptist College Foundation, Inc.

We have audited the accompanying financial statements of Southeastern Baptist College Foundation, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2015, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Southeastern Baptist College Foundation, Inc., as of June 30, 2015, and the results of its operations and changes in net assets and cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

*Barlow Walker & Company, P.A.*

Brandon, MS  
September 30, 2015

### Southeastern Baptist College Foundation, Inc. Statement of Financial Position June 30, 2015

|                                     | Unrestricted     | Temporarily<br>Restricted | Permanently<br>Restricted | Total             |
|-------------------------------------|------------------|---------------------------|---------------------------|-------------------|
| <b>ASSETS</b>                       |                  |                           |                           |                   |
| Cash in checking account            | \$ 5,655         | \$ -                      | \$ -                      | \$ 5,655          |
| Investment in money market accounts | 13,576           | -                         | -                         | 13,576            |
| Other investments                   | 4,245            | -                         | 738,898                   | 743,143           |
| <b>Total assets</b>                 | <b>\$ 23,476</b> | <b>\$ -</b>               | <b>\$ 738,898</b>         | <b>\$ 762,374</b> |

LIABILITIES AND NET ASSETS

|   |                  |             |                   |                   |
|---|------------------|-------------|-------------------|-------------------|
| Liabilities                               |                  |             |                   |                   |
| Due to Southeastern Baptist College, Inc. | \$ 23,476        | \$ -        | \$ -              | \$ 23,476         |
| Net assets                                | -                | -           | 738,898           | 738,898           |
|   | <u>\$ 23,476</u> | <u>\$ -</u> | <u>\$ 738,898</u> | <u>\$ 762,374</u> |

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.  
Statement of Activities  
For the Year Ended June 30, 2015

|  | Unrestricted | Temporarily Restricted | Permanently Restricted | Total             |
|--|--------------|------------------------|------------------------|-------------------|
| Revenues, gains and other support:                 |              |                        |                        |                   |
| Contributions                                      | \$ -         | \$ -                   | \$ 10,767              | \$ 10,767         |
| Investment Earnings                                | -            | 37,618                 | -                      | 37,618            |
| Realized gain on sale of investments               | -            | 28,373                 | -                      | 28,373            |
| Unrealized gain (loss) on investments              | -            | -                      | (56,537)               | (56,537)          |
| Total revenues                                     | -            | 65,991                 | (45,770)               | 20,221            |
| Net assets released from restriction               | 65,991       | (65,991)               | -                      | -                 |
| Total revenues, gains and other support            | 65,991       | -                      | (45,770)               | 20,221            |
| Expenses and contributions:                        |              |                        |                        |                   |
| Contribution to Southeastern Baptist College, Inc. | 58,374       | -                      | -                      | 58,374            |
| Brokerage fees                                     | 4,617        | -                      | -                      | 4,617             |
| Audit and tax return preparation                   | 3,000        | -                      | -                      | 3,000             |
| Total expenses and contributions                   | 65,991       | -                      | -                      | 65,991            |
| Change in net assets                               | -            | -                      | (45,770)               | (45,770)          |
| Net assets, beginning of year                      | -            | -                      | 784,668                | 784,668           |
| Net assets, end of year                            | <u>\$ -</u>  | <u>\$ -</u>            | <u>\$ 738,898</u>      | <u>\$ 738,898</u> |

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.  
Statement of Cash Flows  
For the Year Ended June 30, 2015

|   |                  |
|---|------------------|
| Cash flows from operating activities:   |                  |
| Change in net assets  | \$ (45,770)      |
| Adjustments to reconcile change in net assets to net cash provided by operating activities: |                  |
| Unrealized (gain) loss on investments   | 56,537           |
| Increase in amounts due to Southeastern Baptist College, Inc.                               | 3,375            |
| Net cash provided by operating activities   | <u>14,142</u>    |
| Cash flows from investing activities:   |                  |
| Proceeds from sale of investments   | 289,094          |
| Purchase of investments, including dividend reinvestments                                   | (311,814)        |
| Net cash provided (used) by investing activities  | <u>(22,720)</u>  |
| Net increase (decrease) in cash   | (8,578)          |
| Cash, beginning of year   | <u>27,809</u>    |
| Cash, end of year   | <u>\$ 19,231</u> |

Cash is comprised of:

|                                     |           |
|-------------------------------------|-----------|
| Cash in checking account            | 5,655     |
| Investment in money market accounts | 13,576    |
|                                     | <hr/>     |
|                                     | \$ 19,231 |
|                                     | <hr/>     |

See accompanying notes to financial statements.

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies of Southeastern Baptist College Foundation, Inc. ("the Foundation"):

NATURE OF ACTIVITIES

The Foundation was formed by the Baptist Missionary Association of Mississippi under the laws of the State of Mississippi to establish, maintain and enlarge a foundation to solicit, acquire and accept gifts, bequeaths and devises of money, stock, bonds, life insurance policies, real property of every nature and kind, and to use those properties exclusively to advance the Christian education, and to promote the Christian faith generally. The foundation is located in Laurel, Mississippi.

BASIS OF ACCOUNTING

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America using the accrual method of accounting and accordingly, reflect all significant receivables, payables or other liabilities.

ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

STATEMENT PRESENTATION

The Foundation reports in compliance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, Not-for-Profit Entities: Presentation of Financial Statements. Information regarding its financial position and activities are grouped according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. The three classes of net assets are defined as follows:

- **Unrestricted Net Assets:** Unrestricted net assets represent resources whose use is not limited or restricted by donors. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- **Temporarily Restricted Net Assets:** Temporarily restricted net assets represent resources whose use is limited by donors for the purpose and/or time in which they may be expended. Eventually, temporarily restricted net assets are reclassified to unrestricted as their time and purpose requirements are met.
- **Permanently Restricted Net Assets:** Permanently restricted net assets represent resources that must be maintained permanently. Like temporarily restricted net assets, permanent restrictions may be imposed only by the donor. However, permanently restricted net assets generally do not get reclassified, since, by definition, their restrictions never expire. The income may be unrestricted or may also be restricted according to donors' wishes.

CASH AND CASH EQUIVALENTS

The Foundation considers all highly liquid investments with maturity when purchased of three months or less to be cash equivalents.

MONEY MARKET FUNDS

Money market funds include cash and highly liquid mutual funds that invest in short-term securities. The funds' objectives are to maintain fair market values at \$1 per share.

## INVESTMENTS

Investments in debt and equity securities are measured at fair value in the financial statements. Investment income or loss, including realized and unrealized gains and losses on investments and interest and dividends, is included in the statements of activities as increases or decreases in unrestricted net assets unless the income or loss is restricted by donor or by law.

The Foundation's investments are allocated among equity and fixed income securities and other investments. The Foundation desires to maintain a diversified mix of assets and maintains an investment policy that is monitored by the Trustees of the Foundation.

## FAIR VALUE MEASUREMENTS

The Foundation adopted the provisions of FASB ASC 820, Fair Value Measurement. FASB ASC 820 defines fair value, establishes a framework for measuring fair value, establishes a fair value hierarchy based on the quality of inputs (assumptions that market participants would use in pricing assets and liabilities, including assumptions about risk) used to measure fair value, and enhances disclosure requirements for fair value measurements. The Foundation accounts for a significant portion of its financial instruments at fair value or considers fair value in their measurement.

## CONTRIBUTIONS

Contributions are recognized as revenue when they are received.

The Foundation reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets.

Contributions of services are recognized if the services received (a) create or enhance nonfinancial assets or (b) require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation.

## FUNCTIONAL CLASSIFICATION OF EXPENSES

All Foundation expenses are for its stated purpose of advancing Christian education and the Christian faith.

## INCOME TAXES

The Foundation is exempt from federal income taxes under section 501(c)(3) of the Internal Revenue Code, as amended and like provisions of the Mississippi Code. The Foundation has determined that there are no significant uncertain tax positions as of June 30, 2015. All tax periods after 2011 remain subject to examination by federal and state taxing jurisdictions to which the Foundation is subject.

## NOTE 2 – COMMON CONTROL AND RELATED PARTY TRANSACTIONS

The Foundation and Southeastern Baptist College, Inc. ("the College") share common board members, which are both elected by the Baptist Missionary Association of Mississippi.

During FY 2015, the Foundation contributed \$58,374 to the College, which is owned and operated by the Baptist Missionary Association of Mississippi, for general support. At June 30, 2015, the total due from the Foundation to the College was \$23,476. Refer to footnote 6 for more information on determination of annual payments from the Foundation to the College.

## NOTE 3 – OTHER INVESTMENTS

The details of other investments at June 30, 2015 are as follows:

|                                      | Cost              | Fair Value        | Unrealized<br>Appreciation |
|--------------------------------------|-------------------|-------------------|----------------------------|
| Equity securities                    | \$ 651,081        | \$ 618,357        | \$ (32,724)                |
| Fixed income securities              | 103,028           | 104,351           | 1,323                      |
| Publicly traded partnership interest | 16,857            | 20,435            | 3,578                      |
|                                      | <u>\$ 770,966</u> | <u>\$ 743,143</u> | <u>\$ (27,823)</u>         |

Amounts shown as cost include reinvested dividends.

Investment return is classified in the statements of activities based on the donor's requirements for invested funds. The following schedule summarizes the investment return and its classification in the statements of activities for the year ended June 30, 2015.

|                           | Temporarily<br>Restricted | Permanently<br>Restricted | Total           |
|---------------------------|---------------------------|---------------------------|-----------------|
| Interest and dividends    | \$ 37,618                 | \$ -                      | \$ 37,618       |
| Realized gains (losses)   | 28,373                    | -                         | 28,373          |
| Unrealized gains (losses) | -                         | (56,537)                  | (56,537)        |
|                           | <u>\$ 65,991</u>          | <u>\$ (56,537)</u>        | <u>\$ 9,454</u> |

The Foundation invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of financial position and activities.

#### NOTE 4 – FAIR VALUE DISCLOSURES

ASC 820, Fair Value Measurements and Disclosures ("ASC 820"), establishes a framework for measuring fair value and establishes a hierarchy that categorizes and prioritizes the sources to be used to estimate fair value. ASC 820 also expands financial statement disclosures about fair value measurements. Under ASC 820, fair value is defined as an exit price, representing the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. ASC 820 also establishes a three-tier hierarchy for inputs used in measuring fair value, which prioritizes the inputs used in the valuation methodologies in measuring fair value:

- Level 1 Quoted prices in active markets for identical assets or liabilities.
- Level 2 Directly or indirectly observable inputs other than Level 1 prices, such as quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability (for example, interest rates and yield curves observable at commonly quoted intervals, volatilities, prepayment speeds, loss severities, credit risks and default rates); or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities would include financial instruments whose value is determined using pricing models, discounted cash flow methodologies or similar techniques, as well as for which the determination of the fair value requires significant management judgment or estimation.

Financial assets and financial liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurements. Management's assessment of the significance of a particular input to the fair value measurements requires judgment, and may affect the valuation of assets and liabilities being measured and their placement within the fair value hierarchy.

Assets measured at fair value, on a recurring basis, are summarized below as of June 30, 2015. There have been no changes in the valuation methodologies used at June 30, 2015.

*Money market funds* (Level 1): Valued at net asset value of shares held by the funds at year-end.

*Investments in equity and fixed income securities, except for bonds* (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

*Publicly traded partnership interest* (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

*Nonclassified* (Level 3): Valued at amounts reported by the national brokerage.

*Publicly traded partnership interest* (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

*Cash alternatives* (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

*Bonds* (Level 2): Valued based on yields currently available on comparable securities of issues with similar credit ratings.

The following table sets forth by level, within the fair value hierarchy, the Foundation's assets at fair value as of June 30, 2015:

|                    | Level 1   | Level 2 | Level 3 |
|--------------------|-----------|---------|---------|
| Money market funds | \$ 13,576 | \$ -    | \$ -    |
| Equity securities  |           |         |         |
| Mutual funds       | 217,467   | -       | -       |
| Common stocks      | 146,877   | -       | -       |

|                                      |                   |                   |                  |
|--------------------------------------|-------------------|-------------------|------------------|
| Publicly traded partnership interest | 20,435            | -                 | -                |
| Nonclassified                        | -                 | -                 | 18,280           |
| Cash alternatives                    | 80,003            | -                 | -                |
| Fixed income securities              |                   |                   |                  |
| Bonds                                | -                 | 260,081           | -                |
|                                      | <u>\$ 478,358</u> | <u>\$ 260,081</u> | <u>\$ 18,280</u> |

#### NOTE 5 – CONCENTRATION OF CREDIT RISK

Financial instruments that potentially subject the Foundation to concentrations of credit risk consist principally of money market funds and securities at brokerage firms. Balances are insured up to \$500,000, including a \$250,000 limit for cash, by the Securities Investor Protection Corporation. At June 30, 2015, none of the Foundation's accounts were in excess of SIPC insured limits.

#### NOTE 6 – ENDOWMENT FUNDS

The Foundation's endowment is established to support its mission of the advancement of Christian education and the promotion of the Christian faith. As required by generally accepted accounting principles, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

The Board of Trustees of the Foundation has interpreted the Uniform Prudent Management of Institutional Funds Act (UPMIFA) as requiring the preservation of the original gift amount of the donor-restricted endowment funds, absent explicit donor stipulations to the contrary. As a result of this interpretation, the Foundation classifies as temporarily restricted net assets (a) the original value of gifts donated to the endowment, (b) the original value of subsequent gifts to the endowment, and (c) accumulations to the endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The donor-restricted endowment fund is classified as temporarily restricted net assets until those amounts are appropriated for expenditure by the organization in a manner consistent with the standard of prudence prescribed by UPMIFA.

In accordance with UPMIFA, the Foundation considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

1. The duration and preservation of the fund
2. The purposes of the Foundation and the donor-restricted endowment fund
3. General economic conditions
4. The possible effect of inflation and deflation
5. The expected total return from income and the appreciation of investments
6. Other resources of the Foundation
7. The investment policies of the Foundation.

The following table summarizes the endowment net asset composition at June 30, 2015:

|                                     |                   |
|-------------------------------------|-------------------|
| Investment in money market accounts | \$ -              |
| Investments in mutual funds         | 738,898           |
|                                     | <u>\$ 738,898</u> |

The following is a summary of changes in endowment net assets:

|                                      |                   |
|--------------------------------------|-------------------|
| Endowment net asset, June 30, 2014   | \$ 784,668        |
| Contributions                        | 10,767            |
| Investment Earnings                  | 37,618            |
| Realized gain on sale of investments | 28,373            |
| Unrealized gain on investments       | (56,537)          |
| Amounts appropriated for expenditure | (65,991)          |
|                                      | <u>\$ 738,898</u> |

The Foundation has adopted investment and spending policies for endowment assets that attempt to provide a predictable stream of funding to support its mission by making donations to Southeastern Baptist College, Inc., while seeking to maintain the purchasing power of these assets over the long term. The Foundation invests in diversified mutual funds and money market accounts. The Foundation limits spending to expenditures that are necessary for the operation of the endowment

fund and the remaining interest and realized investment earnings are paid to Southeastern Baptist College, Inc. each year.

The Board of Trustees has determined that investing in securities with higher return expectations outweighs their short-term volatility risk. As a result, the majority of endowment assets will be invested in equity or equity-like securities. Fixed income securities will be used to lower the short-term volatility of the portfolio and to provide income stability, especially during periods of weak or negative equity markets.

#### NOTE 7 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 30, 2015, the date on which the financial statements were available to be issued. During the period from the end of the year end through this date, no circumstances occurred that require recognition or disclosure in these financial statements.



# Youth Department



**Kelby Johnson, Director**

503 Lakeview Cove, New Albany, MS 38652

(662) 316-6233

kelby@gracechurchna.com

## **Trustees**

## **Term Expires**

|  |      |
|--|------|
| Josh Daniels, 29145 Hwy 603, Perkinston 39573 .....      | 2016 |
| Tracy McMillen, P.O. Box 363, Mantachie 38855 .....      | 2016 |
| Bryan Linkins 189 County Road 2351, Vossburg 39366 ..... | 2016 |
| Daniel Purvis, 664 Epley Rd, Hattiesburg, 39402 .....    | 2017 |
| Chris Myers.....   | 2017 |
| Tommy Shroads .....                                      | 2017 |
| Phillip Burns, 352 N. Slade Rd., Sumrall 39482 .....     | 2018 |
| Elvis Garcia, Ripley .....                               | 2018 |
| Holden Stegall, Gulfport.....                            | 2018 |

# Youth Department By-Laws

## Article I — Name

**Section 1:** This Department shall be known as the Department of Youth.

## Article II — Purpose

**Section 1:** The Purpose of this Department shall be to present Jesus Christ when the opportunity presents itself as the only way of salvation and the best life.

**Section 2:** To help coordinate all youth work in the Baptist Missionary Association of Mississippi.

**Section 3:** To encourage and promote youth organizations and activities among the churches that compose the Baptist Missionary Association of Mississippi.

**Section 4:** To cooperate with all other Departments of the Baptist Missionary Association of Mississippi, to work with Youth groups in our churches and in local Associations and in the Baptist Missionary Association of America in preaching the Gospel of Christ around the world.

**Section 5:** To promote Youth Encampments within the ranks of the Baptist Missionary Association of Mississippi and the Baptist Missionary Association of America.

**Section 6:** To promote the work of the Association of Baptist Students; to work with and assist them in their activities.

## Article III — Youth Trustees

**Section 1:** The Baptist Missionary Association of Mississippi shall elect nine trustees to serve 3 year terms on a staggered basis, three being elected each year.

**Section 2:** The State Senior Encampment shall be permitted to recommend one trustee whose name shall stand as a nomination at the Annual meeting of the Baptist Missionary Association of Mississippi.

**Section 3:** The Association of Baptist Students shall be permitted one trustee whose name shall stand as a nomination at the meeting of the Baptist Missionary Association of Mississippi.

**Section 4:** The nominating committee shall nominate one trustees at the Annual Session of the Baptist Missionary Association of Mississippi.

**Section 5:** Duties of Youth Trustees:

1. To act in council with the Director of the Youth Department in matters that concern this Department.

2. To bring before the Association recommendations which they feel are in the best interest of the work of youth.

3. To serve as trustees of the State Senior Youth Encampment.

4. To lead in, and work with, the area Junior Youth Encampment.

5. To plan and promote a State Wide Teen Conference each year. The Conference is to be held during the week after Christmas Day.

## Article IV — Director

**Section 1:** The Baptist Missionary Association of Mississippi shall elect a Director of Youth.

**Section 2:** Duties:

1. The Director shall serve as the Director of the Youth Department.

2. The Director shall carry out the plans and programs voted by the Association as they relate to this Department.

3. The Director shall serve as Treasurer and shall receive and disburse all funds as designated.

4. The Director shall assume general supervision of the Youth Department of the Baptist Missionary Association of Mississippi.
5. The Director shall maintain necessary records and is authorized to purchase equipment and supplies as they may be needed to carry on the work of this Department.
6. The Director is authorized to promote the work of Youth among the churches in any manner consistent with the principles of this Association.
7. The Director shall work with the Trustees of the Youth Department in carrying out the will of the churches of this Association.
8. The Director shall give a full report in Annual Session of this Association and shall present a proposed plan of work and proposed budget for the ensuing year.
9. The Director shall receive such compensation as may be designated by this Association.

## **Annual Report**

Our Lord Jesus once said, “And this is eternal life, that they know you the only true God, and Jesus Christ whom you have sent.” (John 17:3)

Eternal life is knowing God through a relationship with Christ. A relationship that begins when we put our faith in Christ and then continues for all of eternity. I’m thankful that we are able to cultivate that precious faith in the lives of our people and especially in the lives of our young people. The youth and children in your church, whether you have 1 or 50, are in desperate need of being taught the gospel and of being shown how to live a godly life. They are growing up in an increasingly non-Christian world and are in need of your love, support, and direction. If we abandon the young people in our churches and communities, the world will not abandon them. If we don’t teach them how to live, the world will teach them how not to live. But I pray for an increase in the desire of our churches to minister to the next generation.

We had a tremendous Junior Camp 2015! Over 80 children and adults gathered at Waukaway Springs from June 1-3. Bro. John David Smith did a great job presenting a theology of missions that taught the children and inspired the adults.

We are excited about building on this camp for 2016. Camp will be on June 6-8 at Waukaway Springs Christian Retreat Center.

Please consider attending! We are going to add to camp in 2016 by offering a breakout session for adults. Stay tuned to the paper for more details coming soon!

Another thing that has been on my heart this year is the several churches I’ve talked to that desire to have more youth and children but they just don’t know how to go about it. Ladies and gentlemen, it’s time we start commending ourselves to one another. As a pastor, if I have a situation I can’t handle, I call and ask advice from another pastor. In the same way, our churches who struggle with youth ministry must commend themselves to others who have been fruitful in youth ministry. We want to offer our services. Between myself and the trustees, we have some men who’ve done a great job developing youth ministries. If your church needs help, we would love the opportunity to consult with you.

What would it do for the BMA of MS, if churches with no youth or with just a few youth, could begin to win many kids to Christ and begin to disciple them? It would revive our work in many ways. But we cannot do it alone. If this type of service would be helpful to you, contact me and we would love to help.

I want to thank you for allowing me to serve.

I want to thank Mrs. Brandy Riley for the work she does.

And finally, I want to thank the Trustees.

God bless.

*— Kelby Johnson, Director*

## **Trustees Meeting**

On May 28, 2015, the trustees corresponded and a motion was made to give Bro. John David Smith \$1,000 for travel and speaking at Junior Camp. After a second, the motion carried.

On June 22, 2015, the trustees corresponded, made nominations, and elected the following men to the following positions:

Chairman, Phillip Burns

Vice Chairman, Tracy McMillen

Clerk, Tommy Shroads

The nominations carried.

The trustees also voted to continue camp at Waukway Springs next Summer on June 6-8, 2016.

# **DIRECTORY**

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**CHURCHES  
OF THE  
BAPTIST MISSIONARY ASSOCIATION  
OF MISSISSIPPI**

## Church Directory

City, Church, Address (Membership, Date Organized, S.S Average, Christian Growth Average, Local Association), Pastor, Clerk, Home=Home Phone; Church=Church Phone

### Amory

- \*East Amory:** 905 Hatley Rd-88, 1/20/1952, 46, Tombigbee  
**Pastor:** Roger Akers, 600 11<sup>th</sup> Ave North, Amory 38821  
**Home** (662-257-9839) **Cell** (662-231-4025)  
**Email** (rhanitaakers@gmail.com) **Church** (662-256-5650)  
**Clerk:** Peggy Fooshee, 60011 Highland Street, Amory 38821  
**Cell** (662-315-5067)
- \*Providence:** 1311 Highland Dr, Hwy 25 N.-60, 11/7/93, 40, Harmony  
**Pastor:** Scott Johnson, 1311 Highland Dr., Amory 38821  
**Cell** (662-436-6518)  
**Clerk:** Melissa Doublin

### Anguilla

- \*Zion:** Widow Bayou Rd off Hwy 14-38, 1930, Delta  
**Pastor:**  
**Clerk:** Pamela Phillips, 3599 Sunflower River Rd, Rolling Fork 39159  
**Home** (662-873-6864) **Cell** (662-907-0136)

### Baldwyn

- \*Friendship:** 193 Road 2890 -259, 43, Tombigbee  
**Pastor:** Mike Johnson, 5 CR 518, Rienzi 38865  
**Home** (662-416-3271) **Church** (662-348-5969)  
**Clerk:** Earl Stone, 1032 CR 2578, Baldwyn 38824  
**Home** (662-348-5374)
- \*Parkview:** 663 East Clayton St – 10/13/1974, Harmony (no letter)  
**Pastor:** John Cagle, 269 CR 7200, Booneville 38829  
**Home** (662-720-1943) **Church** (662-365-3153)  
**Clerk:** Bonny M. Moore, 223 CR 911, Guntown 38849  
**Home** (662-365-7320)
- \*South Prentiss:** 6 CR 5450 Hwy 366-52, 1/13/1934, 12, Tombigbee  
**Pastor:** Dan Mobley, 132 Sleepy Hollow Dr, Baldwyn 38824  
**Home** (662-365-3309)  
**Clerk:** Cori James, 95 CR 5331, Baldwyn 38824  
**Home** (662-365-9150) **Email** (jeremyandcori@msn.com)

### Bassfield

- \*Bethel:** 1370 Bethel Church Rd-218, 8/31/1869, Oak Grove  
**Pastor:** Joseph Bain, 7 Anderson Rd, Bassfield 39421  
**Home** (601-736-1859) **Cell** (601-522-6911)  
**Church** (601-736-1859) **Email** (josephmarlena@hotmail.com)  
**Clerk:** Freida McNeese, 342 Miller Rd, Bassfield 39421  
**Cell** (601-731-0380) **Email** (lilwilks@bellsouth.net)

## Bay Springs

- \*First:** 371 Hwy 18-443, 1828, 55, Big Creek  
**Pastor:** James Sprayberry, P.O. Drawer 0, Bay Springs 39422  
**Cell** (601-670-5005) **Email** (jess1@bayspringstel.net)  
**Church** (601-764-2492) **Email** (hilllight@bayspringstel.net)  
**Clerk:** Brianna Fall, 366 County Road 1533, Louin, 39338  
**Cell** (601-670-6992) **Email** (brifall12@gmail.com)
- \*Salem:** 723 CR 17-1944, Big Creek  
**Pastor:** Harold Floyd (Interim) **Church** (601-764-3777)  
**Clerk:** Tim Upton, 116 CR 1723, Bay Springs 39422
- \*Union:** 620 SCR 13 Union-New Home Community-1833, 12 Big Creek  
**Pastor:** Adam Sloan, 881 CR10, Stringer, 39481  
**Cell** (601-323-4531) **Email** (Brother.Sloan@gmail.com)  
**Clerk:** Bobbie Blackwell, 3432 Hwy 531, Bay Springs 39422

## Beaumont

- \*Fairhope:** 299 Arlington Rd-190, 1870, 35, East Central  
**Pastor:** Wendell Helton, 245 Pinelevel Rd., Leakesville 39451  
**Cell** (601-525-6316)  
**Clerk:** Yesleta Jordan, 260 Arlington Loop, Beaumont 39423  
**Home** (601-784-3824)

## Benton

- \*Scotland:** 5617 Scotland Road-258, 8/23/1942, 49, Capitol  
**Pastor:** Glenn Allen, 206 E. Semmes St, Canton 39046  
**Home** (601-850-0072) **Cell** (601-291-9109) **Church** (662-673-8258)  
**Clerk:** Shirley Gilmer, 8615 Myrleville Rd, Benton, 39039  
**Cell** (662-571-2772) **Email** (shstewart55@gmail.com)

## Biloxi

- \*Heritage:** 15368 Shriners Blvd, Woolmarket Community 270,10/1/1995,16, Ten Mile P.O. Box 6705  
**Pastor:** Jerry Eastes, 16294 MayHaw Dr. Biloxi, 39532  
**Home** (228-396-8574) **Cell** (228-669-3792) **Church** (228-669-3792)  
**Clerk:** T. Angelia Goss, 15439 Lanfair Rd, Biloxi 39532  
**Home** (228-669-2647) **Cell** (228-669-3629) **Email** (tgoss3629@gmail.com)
- \*Temple:** 1860 Poppas Ferry -8/20/1953, Ten Mile  
**Pastor:** Clell Allen, 13062 Turtle Creek Parkway, Gulfport 39503  
**Cell** (228-861-2465) **Church** (228-388-3077)  
**Clerk:** Lorna Shoemaker 20132 Scarborough Rd, Saucier 39574  
**Home** (228-539-3601) **Cell** (228-669-7559) **Email** (Tonylorna@att.net)

## Booneville

- \*Forked Oak:** CR 2312, Burton Community-133, 26, Harmony  
**Pastor:** Rickey Johnson, 548 Hwy 365, Booneville 38829  
**Home** (662-462-7511) **Cell** (662-603-7978)  
**Clerk:** Carolyn McCombs, 12 CR 3501, Booneville 38829  
**Home** (662-728-3674) **Cell** (662-720-2232)  
**Email** (Ronnie\_and\_Carolyn@yahoo.com)

## **Brandon**

- \***Calvary:** 1233 Hwy 471 N.-6/30/1974, Capitol (no letter)  
**Pastor:** Adair Jernigan, 1239 Hwy 471 N., Brandon 39042  
**Home** (601-824-9005) **Church** (601-825-2864)  
**Clerk:** Deloris Ladd, 103 Carlisle Dr., Brandon 39042  
**Home** (601-825-8403)

## **Brooklyn**

- \***Cypress Creek:** 2731 Hwy 29 Janice Community-120, 1879, 33, Ten Mile  
**Pastor:** Kenneth Shelton, 2729 Hwy 29 Brooklyn 39425  
**Church** (601-598-2297) **Home** (601-598-2297) **Cell** (601-928-8953)  
**Clerk:** Oscar Mixon, 2447 Hwy 29, Brooklyn, 39425  
**Home** (601-598-2621)

## **Burnsville**

- \***Rowland Mills:** 203 Hwy 365 S-47, 1930, Judson  
**Pastor:** Franky Smith, 210 CR 169, Burnsville 38833  
**Home** (662-423-5601)  
**Clerk:** Linda Roberts 57 CR 206, Burnsville 38833  
**Home** (662-427-9059)  
\***Temple:** 146 CR 217 Hwy 635 S-2/19/1961, Harmony (no letter)  
**Pastor:** Tony Lambert, 17 CR 90, Denis 38873  
**Home** (662-423-7625)  
**Clerk:** Gerald W. Glidewell, 146 CR 217, Burnsville 38833  
**Home** (662-427-9804)

## **Carriere**

- \***First of Henleyfield:** 5715 Hwy 43 N.-1874, 38, Hobolochitto  
**Pastor:** Vernon Watts, 60 Joseph Burkes Rd, Carriere 39426  
**Cell** (601-916-2869) **Email** (fbchenleyfield@yahoo.com)  
**Clerk:** Jack Burks, 5283 Hwy 43 N., Carriere 39426  
**Cell** (601-590-0690)  
\***Mt Carmel:** 326 Mt Carmel Rd-171, 6/5/1944, 29, Hobolochitto  
**Pastor:** Cedric Lumpkin, 22411 Mitchell Rd, Picayune 39466  
**Home** (601-798-1215)  
**Clerk:** Brenda Johnson, 93 Fred Johnson Rd, Carriere 39426  
**Home** (601-798-7908) **Email** (kpitsmpl@bellsouth.net)  
\***Sycamore:** 39 Sycamore Rd.-1912, (no letter)  
**Pastor:**  
**Clerk:** Jan Burks, 117 Pine Burr Rd., Carriere 39426  
**Home** (601-798-2194)

## **Cleveland**

- \***Homestretch:** 4370 Hwy. 8 E – 50, 2009, 12, Great Rivers  
P.O. Box 233  
**Pastor:** Edward Duvall, 8 Rose Lane, Cleveland 38732  
**Home** (662-843-9979) **Cell** (662-402-8222) **Church** (662-402-8222)  
**Email** (Duvalledward3@gmail.com)  
**Assistant Pastor:** Earnis Collier, 723 L.F. Packer Dr., Ruleville 38771  
**Home** (662-756-4601) **Cell** (662-719-5631)  
**Clerk:** Juanita W. Green, 39 Happy St, Apt. #7 Cleveland 38732  
**Phone** (662-579-2170) **Cell** (662-579-7707) **Email** (jwggreen1949@cableone.net)



## Collinsville

**\*New Hope:** 11642 Hwy 494, (no letter)  
**Pastor:** Lyn Chesney

## Columbia

**\*Good Hope:** 208 Good Hope Rd-310, 7/12/1896, 78, Oak Grove  
**Pastor:** Denny Patterson, 208 Good Hope Rd, Columbia 39429  
**Home** (601-736-7252) **Cell** (601-466-3749) **Church** (601-736-6187)  
**Clerk:** Rechele Watts, 246 Riley Rd., Columbia 39429  
**Phone** (601-441-1478) **Email** (chelewatts67@gmail.com)  
**\*Mt Gilead:** 137 Mt Gilead Rd-164, 7/1936, 50, Oak Grove  
**Pastor:** Dewitt Bain  
**Home** (601-5002) **Cell** (601-797-9161) **Church** (601-736-5002)  
**Clerk:** Jesse Ramshur, 12 Lott Lane, Columbia 39429  
**Home** (601-736-6232) **Cell** (601-731-0809)  
**\*Temple:** 811 Rogers Ave-1958, 6, Oak Grove  
**Pastor:**  
**Clerk:** Martha Ellis, 402 Chinaberry Ave, Columbia  
**Home** (601-736-0697) **Cell** (601-441-3833) **Email** (marthaellis1@hotmail.com)

## Columbus

**\*Maple Street:** 219 Maple St, Tombigbee (no letter)  
**Pastor:** Joseph Oyeleye 219 Maple St, Columbus 39702  
**Cell** (662-889-8831) **Email** (josephoyeleye@hotmail.com)

## Corinth

**\*Central:** 241 CR 218-76, 5/1972, 43, Harmony  
**Pastor:** Frank Wilson, 152 CR 218, Corinth, 38834  
**Home** (662-462-7200) **Cell** (662-293-0106)  
**Clerk:** Linda Sellers, 113A CR 306, Corinth 38834  
**Home** (662-462-5803)  
**\*Farmington:** 84 CR 106A Farmington Church Rd - 759, 1803, 95, Harmony  
**Pastor:** Jarrod Cox, 66 CR 257, Glen 38846  
**Cell** (662-603-4723) **Church** (662-286-8855)  
**Church Email** (mail@farmingtonbaptistchurch.com)  
**Clerk:** Tina Moss, 13 CR 118, Corinth 38834  
**Cell** (662-212-3363) **Email** (tmoss613@yahoo.com)

## Ellisville

**\*Central:** 622 Blank St -31, 1955, 10, Big Creek (no letter)  
**Pastor:** Joey Harris, 77 Neil Rd, Ellisville 39437  
**Home** (601-477-1191) **Cell** (601-498-8418) **Email** (houdini59@att.net)  
**Clerk:** Linda Smith, 702 Blank St., Ellisville 39437  
**\*Mt. Moriah:** 1164 Old Hwy 15 South-1854, Big Creek (no letter)  
**Pastor:** Ray Matthews, 1164 Old Hwy 15 South  
**Home** (601-428-8004) **Church** (601-428-8004)  
**Clerk:** Sherry Shows, 122 Jeans Dr, Ovett 39464 **Home** (601-344-5888)  
**\*New Bethany:** 2798 Hwy 588 East-40, 1929, 20, Big Creek  
**Pastor:** Ricky Owens, 385 Old Hwy 49, Seminary, 39479  
**Church** (601-763-7300) **Cell** (601-297-1748)  
**Clerk:** Joan Fredrick, 245 Lowery Creek Rd, Ellisville, 39437  
**Phone** (601-752-2431)

- \***Riverside:** 383 Riverside Church Rd-102, 1932, 19, Big Creek  
**Pastor:** Medrick Savell, 31 Meador Rd, Laurel 39443  
**Home** (601-426-6453) **Email** (msavell@southeasternbaptist.edu)  
**Clerk:** Shellie Galjour, 566 River Rd, Ellisville 39437  
**Home** (601-752-5651)
- \***White Oak:** 793 Ira G. Odom Rd-42, 1985, Big Creek (no letter)  
**Pastor:** none  
**Clerk:** James Lawrence, 793 Ira G. Odom Rd, Ellisville 39437  
**Home** (601-425-3772)

### **Florence**

- \***Trinity:** 128 Hwy 469 North-7/1979, Capitol  
**Pastor:** James Brown, 21 Carriage Court, Brandon 39042  
**Home** (601-825-3250) **Cell** (601-209-1502) **Email** (jameswbrown50@gmail.com)  
**Church** (601-845-2328) **Church Email** (http/trinitybcflorence.org)  
**Clerk:** Debbie Willoughby, 2262 Woodland Place, Florence 39073  
**Home** (601-421-0324) **Email** (mwillo2262@yahoo.com)

### **Forest**

- \***Magnolia Heights:** 19229 Hwy 80 East-127, 1977, 25, Mid-Central  
**Pastor:** Christopher Sledge, 19229 Hwy. 80 East, Forest 39074  
**Home** (601-416-3441)  
**Clerk:** Jeremy Ezell, 6903 Old Hillsboro Rd, Forest, 39074  
**Cell** (601-900-5700) **Email** (jeremylezell@aol.com)

### **Fulton**

- \***Bethel:** 445 Bethel Church Rd Dorsey Community – 919, 1875, 225, Harmony  
**Pastor:** Kevin Clayton, 475 Bethel Church Rd, Fulton 38843  
**Cell** (662-687-3002) **Church** (662-862-7375)  
**Email** (bethelbc@intop.net) **Email** (kclaytonbethelbc@yahoo.com)  
**Assistant Pastor:** Tracy McMillen, P.O. Box 363, Mantachie 38855  
**Cell** (662-401-7956) **Email** (youthdudebbc@yahoo.com)  
**Clerk:** David Loague, 445 Bethel Church Rd., Fulton 38843
- \***Big Oak:** 6784 Van Buren Rd-151, 1940, 29, Harmony  
**Pastor:** Doug Bridges, 1565 River Rd., Mantachie 38855  
**Cell** (205-712-4738)  
**Clerk:** Robert Wilburn, 42 Wilburn Cr., Fulton 38843  
**Home** (662-862-3640)
- \***East Fulton:** 1200 E. Main – 324, 1886, 70, Tombigbee  
**Pastor:** **Church** (662-862-3963)  
**Clerk:** Beverly Beane, 10348 Hwy 25 S, Fulton 38843  
**Home** (662-862-9277) **Cell** (662-255-1021)  
**Email** (bkbeane@itawamba.k12.ms.us)
- \***Greenwood:** 1416 Greenwood Church Rd., 285, 11/1930, 65, Tombigbee  
**Pastor:** Kelby Johnson, 1416 Greenwood Church Rd., Fulton 38843  
**Home** (662-862-9074) **Cell** (662-316-6233) **Church** (662-862-2361)  
**Email** (kelbyjohnson@yahoo.com)  
**Clerk:** Amy Conwill, 47 Hope Dr., Mantachie, 38855  
**Home** (662-255-1066) **Email** (amy\_conwill85@hotmail.com)

- \***Hopewell:** 1975 Hopewell-Keys Rd. – 213, 4/1843, 45, Tombigbee  
**Pastor:** Matt Hudson, 1530 Loden Rd., Fulton 38843  
**Home** (662-862-2510) **Cell** (662-260-0244) **Email** (mlhudson85@yahoo.com)  
**Clerk:** James McMillen, 1132 Hopewell-Keys Rd., Fulton 38843  
**Home** (662-862-9819) **Cell** (662-791-1998)
- \***Mt. Pisgah:** 1455 SE Mt. Pisgah Rd., Tombigbee (no letter)  
**Pastor:** Scott Bryant, P.O.Box 484, Fulton 38843  
**Home** (662-862-6388) **Church** (662-652-3977)  
**Clerk:** Gwyndola Umfress, 3598 Nita Lake Rd., Fulton 38843  
**Home** (662-652-3533)
- \***Mt. Pleasant:** 2729 N. Mt. Pleasant Rd. – 579, 1847, 148, Tombigbee  
**Pastor:** Jackie L. Gray, 500 Loden Rd., Fulton 38843  
**Home** (662-862-7895) **Church** (662-585-4283)  
**Assistant Pastor:** Tim Holsonback, 2260 Mantachie Creek Rd, Mantachie 38855  
**Home** (662-282-4886)  
**Clerk:** Vicki Hamm, 101 Drake Dr., Fulton 38843  
**Home** (662-862-5540) **Cell** (662-678-3553) **Email** (vwhamm1@gmail.com)
- \***Walnut Grove:** 1906 S. Adams St, Hwy 25 S. – 91, 2007, 45, Tombigbee  
**Pastor:**  
**Clerk:** Angie Palmer, 6275 Cotton Gin Rd., Golden, 38847  
**Home** (662-652-3064) **Cell** (662-213-1255) **Email** (angiepalmer60@yahoo.com)

#### **Gautier**

- \***North Gautier:** 2405 Callie Rd. – 60, 1966, 20, Gulf  
**Pastor:** Johnny Williams, 4007 Crestwood Ct, Gautier 39553  
**Cell** (228-234-3121) **Email** (brojohnnywilliams@att.net)  
**Church** (228-497-2373) **Web** (www.northgautierbaptist.com)  
**Clerk:** Bud Bloom, 1216 St. Ann, Gautier 39553  
**Home** (228-497-2610)

#### **Greenville**

- Harmony:** 2602 Hwy. 1 S.-Delta (no letter)  
\***Pastor:** Stephen Ramsey, 2602 Hwy.1 S., Greenville 38701  
**Home** (662-332-5606) **Church** (662-335-7425)  
**Clerk:** Sarah Harris, 221 Lakeview Dr., Leland 38756  
**Home** (662-822-5978)

#### **Gulfport**

- \***Campground:** 20577 Hwy.53 Lizana Community-702, 9/20/91,245, Ten Mile  
**Pastor:** Bryan Atwood, 22407 Clark Lane, Gulfport 39503  
**Cell** (228-861-8020) **Church** (228-832-9016)  
**Email** (campgroundbapt@bellsouth.net)  
**Assistant Pastor:** Holden Stegall **Home** (228-669-72)  
**Clerk:** Donna Tapp, 15160 Christy Ln., Gulfport, 39503  
**Cell** (228-697-1440) **Email** (campgroundbapt@gmail.com)
- \***First, Orange Grove:** 15486 Orange Grove Rd. -53, 11/19/59, 21, Ten Mile  
**Pastor:** Christopher Flynn, 11440 Magnolia Estates Ln, Gulfport 39503  
**Cell** (228-297-3562) **Church** (228-832-2991)  
**Clerk:** Linda Foster, 12343 Dedeaux Rd., Gulfport 39503  
**Phone** (228-832-8175) **Email** (ISFCWF@ATT.NET)

**\*O'Neal Road:** 14049 O'Neal Rd. -25, 9/23/1973, 13, Ten Mile  
**Pastor:** Marion Greene, P.O. Box 12, New Augusta, 39462  
**Church** (228-832-4246)  
**Clerk:** Diane Reed, 21184 28<sup>th</sup> St., Long Beach 39560  
**Home** (228-669-5640)

### **Guntown**

**\*Grace:** 1169 Hwy 45-48, 1/2002, 40 Harmony (no letter)  
**Pastor:** Neil Murphy, 126 Sleepy Hollow Drive, Baldwyn 38824  
**Home** (662-231-1827) **Church** (662-231-1827)  
**Email** (pastorneilmurphy@gmail.com)  
**Clerk:** Andrea Parker, 2327 Hwy 370, Baldwyn 38824  
**\*Unity:** 925 County Rd. 1303-277, 1840, 60, Harmony  
**Pastor:** Eddie Boutwell, 363 Oak Grove Rd., Mantachie 38855  
**Home** (662-282-4966) **Cell** (662-891-5510)  
**Email** (eddieb@nexband.com) **Church** (662-869-5258)  
**Clerk:** David Long, 250 CR 2256, Baldwyn 38824  
**Home** (662-869-5662) **Cell** (662-397-9410)

### **Hattiesburg**

**\*Bethel:** 332 Barkley Rd., Hattiesburg-16, 10, Oak Grove  
**Pastor:** Virgil Ainsworth, 477 Hwy 533 Laurel 39443  
**Home** (601-729-8059)  
**\*Clerk:** Brandi Houston 204 Mahned Rd., New Augusta 39462  
**Home** (601-964-8306) **Cell** (601-466-9865)  
**\*Cornerstone:** 3202 W.7<sup>th</sup> St., -1960, Oak Grove (no letter)  
**Pastor:** Glen M. Pace, 3202 West 7<sup>th</sup> St., Hattiesburg 39401  
**Home** (601-264-6646) **Church** (601-264-6646)  
**Clerk:** Theresa Pace, 3202 West 7<sup>th</sup> St. Hattiesburg 39402  
**Home** (601-264-6646)  
**\*First, Oak Grove:** 4931 Old Hwy 11, Oak Grove Community-  
223, 10-11-1902, 58, 45 Oak Grove  
**Pastor:** Bro. Greg Bennett, 4931 Old Hwy 11, Hattiesburg 39402  
**Home** (601-264-9279) **Cell** (601-543-4248) **Church** (601-264-9279)  
**Clerk:** Wanda Stringer, 70 Warren Lott Rd, Sumrall, 39482  
**\*Magnolia:** 148 King Rd., 488, 10-20-50, 131, Oak Grove  
P.O. Box 15907  
**Pastor:** Greg Medenwald, 310 Quail Hollow Pl., Hattiesburg 39402  
**Home** (601-264-8987) **Cell** (601-520-3135)  
**Email** (medenwaldg@yahoo.com) **Church** (601-264-8087)  
**Clerk:** Ellen Reece, 11 Monarch Blvd. Hattiesburg 39402  
**Home** (601-271-2606)  
**\*Westover:** 4903 W. 4<sup>th</sup> St. – 200, 11-9-74, 35, 25, Oak Grove  
**Pastor:** Sam Oglesby, 5002 W. 4<sup>th</sup> St., Hattiesburg 39402  
**Cell** (601-550-8513) **Church** (601-264-4843)  
**Email** (pastor\_1@comcast.net) **Church** (pastor@westoverbaptist.net)  
**Clerk:** Carolyn Hagler, 219 Springhill Dr., Hattiesburg 39402  
**Home** (601-264-8240) **Cell** (601-606-5442) **Email** (cmhagler@bellsouth.net)

## **Hernando**

**\*Lifepoint:** 50 Getwell Rd. S. – 40, 1/09

**Pastor:** Kevin Marr, 8899 Turkey Creek Dr., Olive Branch, 38654

**Cell** (901-830-6351) **Email** (lifepointepastor@gmail.com )

**Church** (901-830-6351) **Web** (www.lifepointe.us)

**Clerk:** Laura Walker, 1584 Hillshire N., Hernando, 38632

**Phone** (901-493-4796) **Email** (lythandie@gmail.com)

## **Hurley**

**\*Inspire:** 20504 Hwy.613 S.,-11/4/2001, Washington (no letter)

**Pastor:** Wade Ivy, P.O.Box 188, Hurley 39555)

**Clerk:** David Knight, 22520 Jones Lane, Moss Point 39562

## **Indianola**

**\*All Nations:** 103 French Road, 52, 2014, 65

**Pastor:** Donnie Loggins, 100 Terrace Drive, Indianola, 38751

**Home** (662-887-3283) **Cell** (662-303-7209) **Email** (donnielogins@gmail.com)

**Clerk:** Tammy Simmons, 105 Stone Wall, Indianola, 38751

**Home** (662-887-4728) **Cell** (662-635-5075) **Email** (Tammysimmon@gmail.com)

## **Isola**

**\*Liberty:** 6551 Isola Rd – 20, 3/12/1944, 7, Delta

**Pastor:** Jimmy Cresswell, 5999 Scotland Rd., Bentonia 39049

**Home** (662-673-9168)

**Clerk:** Connie Paxton, 211 Waco Rd., Inverness 38753

**Home** (662-265-5950)

## **Iuka**

**\*Mt. Glory:** CR 992 – 67, 1924, no letter, Judson

**Pastor:** Neil Edmondson, 275 CR 992, Iuka 38852

**Phone** (662-438-6371)

**Clerk:** Monica Moss, 303 CR144, Tishomingo 38873

**Cell** (662-424-3117)

**\*Mt Joy:** Judson

**Pastor:** Sammy Barnett **Cell** (662-279-3152)

**\*Sardis:** 206 CR169., -30, 1877, 15, Judson

**Pastor:** Tony Lambert 70 CR 90, Dennis, 38838

**Home** (662-660-4862)

**Clerk:** Kathleen Kiddy, 18 CR 435, Iuka 38852

**Home** (662-427-9254)

## **Jackson**

**\*Westhaven:** 1613 Westhaven Blvd.-Capitol (no letter)

**Pastor:** Jr. Strickland, 1456 Westhaven Blvd., Jackson 39209

**Home** (601-922-8987) **Church** (601-922-2171)

**Clerk:** Nettie Welsh, 206 Adams St., Richland 39218 **Home** (601-420-3548)

## **\*Kiln**

**Wolf Creek:** 26041 Wolf Creek Rd., Standard Community – 1907, Hobolochitto

**Pastor:**

**Clerk:** E.J. Martin, 29280 Deschamp Rd., Pass Christian 39571

**Cell** (228-493-9437)

## **Kosciusko**

- \*Shiloh:** 710 Hwy. 12 W. – 48, 1/25/75, Capitol  
**Pastor:** Dewitt Bain (Interim), P.O Box 512, Mt Olive, 39119  
**Cell** (601-797-9161)  
**Clerk:** Beth Burkes, 7136 Attala Rd 2247, Ethel 39067  
**Home** (662-289-7634) **Cell** (662-582-6667) **Email** (bburkes.burkes@gmail.com)

## **Laurel**

- \*El Camino Hispanic:** 4113 Hwy 15 N 69, 2/12/2011, 70, 110, Big Creek (no letter)  
**Pastor:** Estuardo Marroquin, 1811 Wansley Rd., Laurel 39443  
**Cell** (601-433-0085) **Email** (estuardo@comcast.net) **Church** (601-425-5980)
- \*Fairview:** 563 Poole Creek Rd., Rustin Community-Big Creek (no letter)  
**Pastor:** Andy Miller, P.O.Box 152, Ellisville 39437  
**Home** (601-670-6082)  
**Clerk:** Eleanor Burge, **Email** (ejburge59@gmail.com)
- \*Fifth Avenue:** 2917 N. 5<sup>th</sup> Ave.-25, 1950, 10, 10, Big Creek (no letter)  
**Pastor:** Xavier C. Joshua, 2917 N. 5<sup>th</sup> Ave., Laurel 39440  
**Cell** (601-470-1251)  
**Church Email** (drjoshua@fifthavenuebaptistchurch.net)
- \*First of Calhoun:** 14 Calhoun Cemetery Rd, 183, 11/2/1947, Big Creek  
**Pastor:** Leon Carmical, 70 Jarrod Rd., Ellisville 39437  
**Home** (601-268-9406) **Cell** (601-466-2782) **Email** (carmical@hotmail.com)  
**Church** (601-426-9721) **Email** (www.firstbaptistofcalhoun.@gmail.com)  
**Pastor Emeritus:** Harold Holifield, 89 Floyd Walters Rd, Laurel, 39443  
**Home** (601-729-2666)  
**Clerk:** Cherrie Dearman, 178 Dogwood Hills Rd., Laurel 39443  
**Home** (601-498-4292) **Email** (cherrie.dearman@1hcgrou.com)
- \*First, Shady Grove:** 4514 Hwy. 15 N-262, 1888, Big Creek  
**Pastor:**  
**Church** (601-426-6098) **Email** (fbcsshadygrove@yahoo.com)  
**Clerk:** David Parker, 316 Watermill Rd., Laurel, 39443  
**Home** (601-426-3976)
- \*Hopewell:** 95 Jasper Hwy. 533 – 100 ,1934,18, Big Creek  
**Pastor:** Kenneth Flynt-Interim, 807 Soso Big Creek Rd. Soso 39480  
**Home** (601-729-2613) **Church** (601-729-2548)  
**Clerk:** Judy Welch, 128 Pleasant Home Rd., Laurel 39443  
**Home** (601-729-3637)
- \*Lebanon:** 460 Lebanon Rd...320, 1905, 75, 65, Big Creek  
**Pastor:** Ken Riley, 454 Lebanon Rd., Laurel 39443  
**Home** (601-729-2123) **Cell** (601-528-4153) **Church** (601-729-2436)  
**Clerk:** Janice Bryant, 99 Iris Lane, Laurel 39443  
**Home** (601-729-2530) **Cell** (601-580-9227) **Email** (jbryant@bayspringstel.net)
- \*Parkview:** 930 N. 10<sup>th</sup> Ave.-236, 1875, 26, Big Creek  
**Pastor:** Shane Singelton, 920 North 10<sup>th</sup> Ave., Laurel 39440  
**Cell** (601-319-0344) **Church** (601-428-7354) **Email** (pastor@pbclaurel.com)  
**Clerk:** Judy Eavenson, 920 North 10<sup>th</sup> Ave., Laurel 39440  
**Home** (601-428-101)
- \*Pine Ridge:** 220 Service Rd., 2/14/60, Big Creek  
**Pastor:** Brandon Wilson, 3130 Old Amy Rd., Laurel 39443  
**Email** (bcawilson@gmail.com)  
**Clerk:** Michelle Blackwell, 15 Stephanie Dr., Laurel 39443  
**Home** (601-498-6316)

- \***Sharon:** 4346 Sharon Rd.-185, 1889, 21, 14, Big Creek  
**Pastor:** Joe Watson, 4346 Sharon Rd., Laurel 39443  
**Cell** (601-649-5488)  
**Clerk:** Nancy Dearman, 61 Melvin Welborn Rd., Laurel 39443  
**Home** (601-649-0377)
- \***Springhill:** 558 Spring Hill Rd.-227, 1886, 45, Big Creek  
**Pastor:** Andy Miller, 558 Springhill Rd., Laurel 39443  
**Home** (601-729-8019) **Church** (601-729-8019)  
**Clerk:** Cindy McLauchlin, 27 RL Musgrove Dr., Soso 39480  
**Cell** (601-498-1157) **Email** (cindymc1961@yahoo.com)
- \***Temple:** 12 Hillcrest Dr. -265, 5/20/58, Big Creek  
**Pastor:** Cliff Jenkins, 18 Hillcrest Dr., Laurel 39440  
**Cell** (601-498-2748) **Church** (601-425-2812)  
**Clerk:** Patsy Ruffin, 421 Fairway Place, 39440  
**Cell** (601-344-8229)

### Leakesville

- \***Calvary:** Hwy. 63 N.-101, 4/10/98, 65, 65, East Central (no letter)  
P.O. Box 727 (mailing address)  
**Pastor:** Gregory N. Hillman, 126 Cow Lot Rd., Leakesville 39451  
**Cell** (601-525-3677) **Email** (gmh3264@gmail.com) **Church** (601-394-4516)  
**Clerk:** Stacy Pipkens, 3502 Jenkins Rd, Neelyu 39461  
**Home** (601-525-6482)
- \***Leakesville Missionary:** 1701 Lackey St.-65, 9/30/1983, 65, Washington  
**Pastor:** Gerald Givens (Interim), 17 DeCalb O'Neal Rd., Perkinston, 39573  
**Home** (601-928-3796) **Cell** (601-528-2517)  
**Clerk:** Gail Hamilton, P.O. Box 1122, Leakesville 39451  
**Home** (601-394-2851) **Cell** (601-394-9910)
- \***Pilgrim's Rest:** Pilgrim's Rest Rd., 96, 3/06/1938, 22, Washington  
**Pastor:** Darnell Minyard, 131 Gay Pierce Rd., Lucedale 39452  
**Home** (601-947-2304) **Church** (601-947-2304)  
**Clerk:** Vickie Everett, 125 Pilgrim's Rest Rd., Leakesville 39451  
**Home** (601-394-5653) **Email** (veverett@greene.k12.ms.us)

### Long Beach

- \***Divine Grace:** 5570 Red Creek Rd., 120, 3/19/2009, 48, Ten Mile  
P.O. Box 1392 (no letter)  
**Pastor:** Wallace Williams, 12421 Oakview Ct., Gulfport 39503  
**Cell** (228-669-8969) **Church Email** (wdwlaw4849@cableone.net)  
**Clerk:** Debbie Mauffray, 10137 Lake Breeze Lane, Pass Christian 39571  
**Home** (228-861-0741)

### Louin

- \***First:** Hwy. 15 N.-1855, Big Creek  
P.O. Box 188  
**Pastor:** Tim Shelby, 211 SCR 16F, Taylorsville 39168  
**Cell** (601-452-0129)  
**Clerk:** John White, P.O.Box 316, Louin 39338 **Home** (601-739-3591)
- \***Palestine:** 167 Downs Rd., Bay Springs – Big Creek, (no letter)  
**Pastor: Church** (601-649-8656)  
**Clerk:** Anna R. Roberts, 5367 Hwy. 15, Louin 39338  
**Home** (601-739-3407)

## Louise

- \***Bethel** – 2975 Seven Mile Rd., -1940, Delta  
**Pastor:** Jim Ingram, 33 Strause Lane, Mt. Olive 39119  
**Home** (601-797-9933) **Cell** (601-382-7542) **Church** (662-836-6450)  
**Email** (kreamerj@bellsouth.net) **Church Email** (rmpruden63@yahoo.com)  
**Clerk:** Renee Pruden, 929 Pruden Rd., Louise 39097  
**Home** (662-836-5791) **Cell** (662-836-6450)

## Lucedale

- \***Calvary:** 292 Old Hwy 26 – Washington (no letter)  
**Pastor:**  
**Clerk:** Darlene Hearndon, 146A Stafford Hill Dr, Lucedale  
**Cell** (601-508-3705)
- \***Canaan:** 16127 Hwy.26 W. – 201, 9/15/65, 32, Washington (no letter)  
**Pastor:** Hoyt Moore, 138 Estelle Dr., Lucedale 39452  
**Home** (601-947-8858) **Church** (601-947-8858)  
**Clerk:** Jeff Scott, 242 Henry Howell Loop, Lucedale 39452
- \***Corinth:** 231 Fig Farm Rd. 10/14/19, Washington (no letter)  
**Pastor:** Jeff Bass, 231 Fig Farm Rd., Lucedale 39452  
**Home** (601-947-7595) **Church** (601-947-7595)  
**Clerk:** Jackie Pierce, 139 Gay Pierce Rd., Lucedale 39452  
**Home** (601-947-2589)
- \***Movella:** 175 Movella Church Rd. – 220, 1933, 70, Washington (no letter)  
**Pastor:** Donald Brown, 175 Movella Church Rd., Lucedale 39452  
**Home** (601-947-2396) **Cell** (601-530-8073)  
**Church** (601-947-2396) **Email** (donaldandlynn5557@gmail.com)  
**Clerk:** Robin Cochran, 3206 Dean Nursery Rd., Lucedale 39452  
**Home** (601-947-7485) **Email** (robinco4@bellsouth.net)
- \***Oak Grove:** 14170 Hwy.98 E. – 7/47, Washington (no letter)  
**Pastor:** John Grimes, 14170 Hwy. 98 E. Lucedale 39452  
**Cell** (601-717-3743) **Email** (pastorjohngrimes@bellsouth.net)  
**Church** (601-947-2803) **Email** (oakgrovemissionarybaptist.org)  
**Clerk:** Joanie Evans, 175 Davis Wade Rd., Lucedale 39452  
**Home** (601-947-8636)
- \***Pineview:** 120 Bennie Wall Rd., 137, 3/57, 55, 30, Washington (no letter)  
**Pastor:** John Mills, 120 Bennie Wall Rd., Lucedale 39452  
**Home** (601-766-1428) **Cell** (601-408-0537)  
**Church** (601-766-1428) **Church Email** (brojohn@att.net)  
**Clerk:** Ann Eubanks, 220 Tom Jones Rd., Lucedale 39452  
**Home** (601-508-9909)
- \***Red Creek:** 200 Red Creek Church Rd. – Washington (no letter)  
**Pastor:** Charles McClure, 2230 Hwy 612, Lucedale 39452  
**Home** (601-947-2200) **Church** (601-947-7737)  
**Clerk:** Amy McClure, 117 McMahan Dr., Lucedale 39452  
**Home** (601-947-9914)
- \***Rhymes:** 1056 Lamar St. –190, 1950, 25, Washington  
**Pastor:** Colon Havard 169 Sherwood Dr, Lucedale, 39452  
**Cell** (601-530-3221)  
**Assistant Pastor:** Roy Dale Dean 612 Lamar St, Lucedale 39452  
**Cell** (601-508-3780)  
**Clerk:** Ruthie Havard, 202 Kohlers Dr, Lucedale, 39452  
**Cell** (601-508-8246)



**\*Sandhill:** 4195 Hwy. 63 N. Rocky Creek Community – Washington (no letter)

**Pastor:** Bryan Williamson, 4181 Hwy. 63 N. Lucedale 39452

**Home** (601-528-0642) **Church** (601-947-2422)

**Email** (sandhillchurch@bellsouth.net)

**Clerk:** Mary Mallette, 2164 Cooks Corner Rd., Lucedale 39452

**Home** (601-508-2828)

**\*Temple:** 88 Summer St., 1958, Washington

**Pastor:** B.J. Hudson, 50 Summer St., CB 13, Lucedale 39452

**Cell** (601-770-4555) **Church** (www.templebc-lucedale.org)

**Clerk:** Louise Helton, 2119 Hopper Rd., Lot 27, Lucedale 39452

## Ludlow

**\*River Bend:** 364 Sand Hill Rd – (no letter)

(mailing address) 3151 Bridge Port Rd Madison 39110

**Pastor:** AJ Stewart

## Lumberton

**\*East Main:** 307 E. Main Ave., Hwy 13 E., 50, 2/17/67, 26, Oak Grove

**Pastor:**

**Clerk:** Priscilla McGill, 146 Dubose Rd., Lumberton 39455

**Home** (601-794-7885) **Email** (macnanny218@yahoo.com)

**\*Hickory Grove:** 39 Hickory Grove Rd. – Hobolochitto (no letter)

P.O. Box 261

**Pastor:** Tommy Jones, **Home** (601-796-3599)

**Clerk:** Patricia Nall, 16 Jerry Nall Rd., Lumberton 39455

**Home** (601-723-0519)

## Mantachie

**\*Centerville:** 25 Centerville Church Rd. – 124, 1928, 35, Judson

**Pastor:** Greg Jones, 8751 Hwy.363, Mantachie 38855

**Home** (662-282-4921) **Church** (662-282-4921)

**Clerk:** Linda Curtiss, 970 Centerville Rd., Mantachie 38855

**Home** (662-282-4486)

**\*First:** 6080 Hwy.363 – 815, 1843, 174, Harmony

P.O. Box 159

**Pastor:** Dr. John Adams, 1507 Maple Spring Rd., Mantachie 38855

**Home** (662-282-4923) **Cell** (662-231-3863) **Email** (FBCDJMAJ@yahoo.com)

**Church** (662-282-7425) **Email** (FBCDJMAJ@yahoo.com)

**Assistant Pastor:** Brian Prochaska 375 Park St, Mantachie 38855

**Home** (662-282-4275) **Cell** (662-401-5531)

**Clerk:** Wanda Grimes, 405 Bud Isaiah Rd., Mantachie 38855

**Phone** (662-282-4308) **Cell** (662-871-6355)

**\*New Hope:** 591 New Hope Church Rd., -64, 1945, 30, Harmony (no letter)

**Pastor:** Chris McCord **Church** (662-282-4418)

**Clerk:** Casey J. Clayton, 2570 River Rd., Mantachie 38855

**Home** (662-397-7010)

**\*Oak Grove:** 751 Oak Grove Rd. – 151, 1875, 25, Judson

**Pastor:** Josh Awtrey, 797 Oak Grove Rd., Mantachie 38855

**Cell** (662-601-5908) **Email** (jlawtrey@gmail.com)

**Clerk:** Juanita Farrar, 350 Centerville Rd., Mantachie 38855

**Home** (662-282-4364)

**\*Tombigbee:** 335 Tombigbee Church Rd., -134, 1903, Judson  
**Pastor:** Mike Reeves, 335 Tombigbee Church Rd., Mantachie 38855  
**Home** (662-282-5176) **Email** (mrgsreeves@nexband.com)  
**Clerk:** James Jones, 6900 Hwy. 363 Mantachie 38855  
**Home** (662-282-4608) **Email** (redjones@nexband.com)

#### **McHenry**

**\*Unity:** 236 Hwy.49, McHenry – 262, 3/14/91, Ten Mile  
**Pastor:** Neil Tapp, 24252 Orchard Park Dr., Gulfport 39503  
**Phone** (228-861-4536) **Email** (broneiltapp@aol.com) **Church** (228-861-4536)  
**Clerk:** Debra Dedeaux, 21094 28<sup>th</sup> Street, Long Beach, 39560  
**Cell** (228-669-1116) **Email** (gddeedoe2@gmail.com)

#### **McLain**

**\*Buffalo:** 1594 Buffalo Rd., -148, 1936, Washington  
**Pastor:** Chris Freeman, 4005 Freeman Town Rd., Richton 39476  
**Home** (601-989-2078) **Cell** (601-319-5199) **Email** (ohfearless1@yahoo.com)  
**Clerk:** Regina Breland, 2219 Old Hwy. 24, McLain 39456  
**Phone** (601-525-7366) **Email** (breland85@gmail.com)  
**\*Midway:** 62 Midway Church Rd.-90, 7/12/42, 70, Washington  
**Pastor:** Justin Cameron, 98 Midway Church Rd, Leakesville 39451  
**Cell** (601-325-3047) **Email** (justincameron@bellsouth.net)  
**Clerk:** Dianne Helton, 30 Shorty O'Neal Rd., Leakesville 39451  
**Home** (601-947-4412) **Cell** (601-508-5786)

#### **Meridian**

**\*Broadmoor:** 5426 Hwy.39 N.-142, 5/16/75, 26, Mid Central  
**Pastor:** Chris Floyd, 5312 Hwy.39 N., Meridian 39305  
**Home** (601-483-4149) **Cell** (601-323-4400)  
**Church** (601-482-2229) **Email** (chfsoso@yahoo.com)  
**Clerk:** Stephanie Holifield, 9034 Ross Dr., Collinsville 39325  
**Home** (601-626-0068)

#### **Moss Point**

**\*Faith Missionary:** 6212 Grierson St., 75, 15, Gulf  
**Pastor:** Randall Knight, 6212 Grierson St., Moss Point 39563  
**Cell** (601-310-4549) **Church** (228-990-7129)  
**Church Email** (sherrimccrory@yahoo.com)  
**Clerk:** Debby Green, 2621 Canty St., Pascagoula 39567  
**Cell** (228-217-3853) **Email** (mimigreen50@hotmail.com)

#### **Mt. Olive**

**\*Shiloh:** 795 Hwy.532 E.,-181, 10/1860, 50, 40, Big Creek  
**Pastor:** Bryson Haden, 795 Hwy 532, Mt. Olive 39119  
**Home** (601-797-4597) **Church** (601-797-4597)  
**Clerk:** Wanda Clark, 175 Keys-Clark Rd., Mt. Olive 39119  
**Home** (601-797-4384)

#### **Natchez**

**\*Trace City:** 29 Fatherland Rd 39121 (no letter)  
**Pastor:** Ray Holland  
**Church** (601-446-8152) **Email** (pastorholland@hotmail.com)

## Neely

- \*Washington:** 6236 Old Hwy. 24.-108, 1845, 20, Washington  
**Pastor:** Frank Panzrino, 89 Sand Ridge Rd., Neely 39461  
**Home** (601-525-3769) **Cell** (601-394-3487)  
**Email** (Panz@tds.net) **Church** (601-525-3769)  
**Clerk:** Joy Hillman, 585 Old Denco Rd., Neely 39461  
**Home** (601-525-3729)

## Ocean Springs

- \*First of Windsor Park:** 6108 N. Washington Ave.-8/1961, 55, Gulf  
P.O. Box 823 (no letter)  
**Pastor:** Eddie Lambert, 6108 N. Washington Ave., Ocean Springs 39564  
**Cell** (228-382-2658) **Church** (228-875-6870)  
**Clerk:** Betty Jean Hilton, 6628 Columbus Circle, Ocean Springs 39564  
**Home** (228-875-6062)  
**\*Spring Hill:** 4500 Gibson Rd., -78, 3/19/79, 15, Gulf  
**Pastor:** Duane Ledlow, 17401 Indian Lane, Vancleave 39565  
**Cell** (228-217-7607) **Email** (Ledlows@bellsouth.net)  
**Clerk:** Kelly Hutcherson, 17403 Indian Ln, Vancleave 39565  
**Home** (228-217-0355)

## Olive Branch

- \*New Beginnings:** 6125 Pleasant Hill Rd., – 85, 3/24/06 BMA of Memphis  
**Pastor:** Allan Lunyou, 4845 Cherry Tree Rd., Olive Branch 38654  
**Cell** (901-336-5293) **Church** (662-895-0822)  
**Email** (newbeginningsbc@yahoo.com)  
**Clerk:** Wanda Tuck, 794 Autumn Woods Cove, Southaven 38671  
**Cell** (901-233-6393)

## Ovett

- \*Bible:** 569 Will Young Rd. – 31, 4/27/1981, East Central  
**Pastor:** Edward Williams, 138 CR 237, Laurel 39443  
**Home** (601-649-7659)  
**Clerk:** Bonnie J. Wilson, 725 Will Young Rd., Ovett 39464  
**Home** (601-344-7120)  
**\*Good Hope:** 2304 Hwy 15S. Landrum Community-39464, 194, 12/3/1904, Big Creek  
**Pastor:** Ricky Mitchell, 1388 Seminary-Moselle Rd., Seminary 39479  
**Home** (601-310-6750)  
**Clerk:** Raymond Landrum, 2133 Hwy 15 S. Ovett 39464  
**Home** (601-319-6544)  
**\*Tiger Creek:** 694 Tiger Creek Rd., Ovett – 305, 1903, 45, East Central  
**Pastor:** Wilkie Parker, 694 Tiger Creek Rd., Richton 39476  
**Home** (601-344-3535) **Cell** (601-508-4033) **Church** (601-344-7331)  
**Email** (Wilkieandkathy@gmail.com)  
**Clerk:** Earlene Scarbrough, 87 Stroud Rd., Laurel 39443  
**Home** (601-649-2934) **Cell** (601-577-2771) **Email** (obries@gmail.com)

## Oxford

- \*Westview:** 435 Hwy. 6 W.-41, 1983, 12, Harmony  
**Pastor:** Don Thornburg, 328 CR 1017 Abbeville 38601  
**Cell** (662-832-2558) **Church** (662-236-1971)  
**Assistant Pastor:** Tommy Shroads, 435 Hwy 6 W, Oxford 38655  
**Cell** (662-934-2375) **Email** (tshroads2@gmail.com)  
**Clerk:** Dorothy Shroads, 2691 Eureka Rd. Batesville 38606  
**Home** (662-563-4810)

## Pascagoula

- \*Spencer Memorial:** 3607 Lanier Ave., -52, 1939, 15, Gulf (no letter)  
**Pastor:** Ray Lee, 23013 Rd 262, Picayune 39466  
**Cell** (601-916-4415) **Email** (broraylee@yahoo.com)  
**Clerk:** Lynne Jones, 142 August Lane, Lucedale 39452  
**Home** (601-508-6714)  
**\*Woodlawn:** 2919 Old Mobile Hwy. – 107, 1958, Gulf (no letter)  
**Pastor:** Danny Creswell, P.O.Box 1908, Fairhope, AL 36533  
**Cell** (251-533-3102) **Church** (228-762-8536)  
**Email** (dannykreswell@hotmail.com)  
**Clerk:** Wanda Davis, 2308 11<sup>th</sup> St. Pascagoula 39567  
**Home** (228-218-4029)

## Pearl

- \*Skyway Hills:** 3790 Hwy. 80 E. – 300, 9/6/63, 85, 52, Capitol  
**Pastor:** Steven Clark, 420 Walnut Grove Dr., Pearl 39208  
**Cell** (601-498-1827) **Church** (601-939-5373)  
**Email** (benniestevenclark@gmail.com)  
**Clerk:** Glenda Vickers, 4137 Herrington Blvd, Pearl, 39208  
**Home** (601-939-0360) **Cell** (601-906-9890) **Email** (glendavickers92@yahoo.com)

## Perkinston

- \*Biloxi Creek:** 906 Perkinston-Silver Run Rd. – Ten Mile (no letter)  
PO Box 377 Perkinston  
**Pastor:** Greg Wells, 42 Bubba Phillips Rd Wiggins 39577  
**Cell** (601-528-4734)  
**Clerk:** James Lizana, 27639 Hwy. 53, Saucier 39574  
**Home** (228-831-2567)  
**\*Little Creek:** Hwy 15 and E. Wire Rd.-119, 10/10/1909, 15, Ten Mile  
**Pastor:** Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573  
**Home** (601-928-2271)  
**Clerk:** Johnetta Bond, 320 Cable Bridge Rd, Perkinston, 39573  
**Home** (601-928-9859)  
**\*Paramount:** 63 Paramount Church Rd., Big Level Community –  
367, 1880, 67, 44, Ten Mile  
**Pastor:** Dennis Knight, 2978 Hwy. 15, Wiggins 39577  
**Home** (601-928-3764) **Cell** (601-528-3764) **Church** (601-928-7170)  
**Clerk:** Charles Williams Jr. 2980 Hwy.15, Wiggins 39577  
**Home** (601-928-2918) **Cell** (601-528-0541)  
**\*Shiloh:** 28391 Shiloh Church Rd., -264, 1945, 40, Hobolochitto  
**Pastor:** Josh Daniels, 29145 Hwy 603, Perkinston 39573  
**Clerk:** Carol Ladner, 4307 Rd 386, Kiln 39556  
**Home** (228-255-1134)

**\*Ten Mile:** 65 Ten Mile Church Rd. –1870, Ten Mile  
**Pastor:** Stan Bennett, 65 Ten Mile Church Rd., Perkinston 39573  
**Home** (601-928-2230) **Church** (601-928-2230)  
**Clerk:** Louise Breland, 366 JB Brown Rd, Perkinston, 39573

### **Petal**

**\*Corinth:** 276 Corinth Church Rd., Hwy 42 E. 8 miles east of Petal, Runnelstown  
57, 1926, Oak Grove  
**Pastor:** John Miller, 429 Leeville Rd., Petal 39465  
**Home** (601-545-7179) **Cell** (601-520-4736)  
**Clerk:** Ruth Wigley, 27 Woodview Dr. Petal, 39465  
**\*Parkway:** 1522 Hwy.42 E. – 96, 1960, 25, 35, East Central  
**Pastor:** Tray Lamkin, 1524 Hwy. 42 E., Petal 39465  
**Cell** (601-433-6499)  
**Clerk:** Becky Holcomb, 207 Albert St., Petal 39465  
**Home** (601-596-4971)

### **Picayune**

**\*Antioch:** 2000 E. Canal – (no letter)  
**Pastor:**  
**Church** (601-798-4014)  
**Clerk:** Clara Howard, 102 Teague St., Picayune 39466  
**Home** (601-798-3365)  
**\*Benville:** 12011 Lott McCurdy Rd. – 60, 1944, 25, Hobolochitto (no letter)  
**Pastor:** Willie Tebo, 12471 Old Kiln Rd., Picayune, 39466  
**Home** (601-916-3574) **Email** (watebo@bellsouth.net)  
**Clerk:** Michelle Tebo, 12471 Old Kiln Rd., Picayune 39466  
**Phone** (601-916-3467) **Email** (metebo@bellsouth.net)  
**\*Catahoula:** 22140 Hwy. 43 S. – Hobolochitto (no letter)  
**Pastor:** Donnie Smith **Church** (228-469-0352)  
**Clerk:** Gala Necaïse, 24084 Rd. 357, Picayune 39466  
**Home** (228-255-1784)  
**\*Lee's Chapel #2:** 27015 Leetown Rd.-Hobolochitto 100,1928,50, Hobolochitto  
**Pastor:** Jarrad Lee, 16 RT Lee Rd., Carriere, 39426  
**Cell** (228-547-6159) **Email** (LCB2pastor@att.net)  
**Clerk:** Ann Hester,158 Hester Loop, Perkinston, 39573  
**\*Mill Creek:** 11 Old Kiln Rd. – 325,11/23/1909,75, Hobolochitto  
**Pastor:** Arthur H. Lee, 5 Old Kiln Rd., Picayune 39466  
**Home** (601-337-4501) **Church** (601-337-4501)  
**Clerk:** Marsel Contrer, 11 Old Kiln Rd., Picayune 39466  
**\*Mt. Calvary:** 310 Mitchell St. – 514, 1935, Hobolochitto  
**Pastor:** Beau Comeaux, 504 Joseph Ave. Picayune, 39466  
**Church** (601-798-4897)  
**Clerk:** Judy Henderson, 158 Grover Barrett Rd., Picayune 39466  
**Home** (601-798-1126)  
**\*Westlawn:** 2703 Jackson Landing Rd., 258, 1964, 49 Hobolochitto  
**Pastor:** James Reeves 11192 Willie Lee Road, Picayune, 39466  
**Cell** (601-916-9124) **Email** (sfcreeves2003@yahoo.com)  
**Church** (601-798-2320) **Email** (westlawn2320@bellsouth.net)  
**Clerk:** Jean Dunn, 225 Grover Barrett Road, Picayune, 39466  
**Home** (601-798-8537)

## Poplarville

- \*College Heights:** Hwy. 11 N.-Hobolochitto (no letter)  
P.O. Box 389  
**Pastor:** Brandon Burge  
**Home** (601-795-0261) **Church** (601-795-8766)  
**Clerk:** Larry Lumpkin, Rt. 3 Box 45, Poplarville 39470  
**Home** (601-795-2932)
- \*Community:** 886 Barth Rd., 17 miles south Poplarville, Hwy 53- 164, 1949, 31  
Hobolochitto  
**Pastor:** Bill Cameron, 4 Guy Smith Rd., Poplarville 39470  
**Cell** (601-928-8426) **Email** (Ride4Him@gmail.com)  
**Clerk:** Gail Ladner, 550 Connie Haniel Rd., Perkinston 39573  
**Cell** (228-697-4381)
- \*Derby Place:** 9675 Hwy. 11 S. – 63, 9/74, 20, Hobolochitto  
**Pastor:** Nick Freeman, 13 Jerry Lott Rd, Sumrall, 39482  
**Cell** (601-394-7202)  
**Clerk:** Barbara A. Smith, 103 Homestead Ln., Poplarville 39470  
**Home** (601-795-8885)
- \*New Bethel:** Osborne Moody Rd.-Hobolochitto (no letter)  
**Pastor:** Sylvester Stewart, P.O.Box 534 McNeill 39457  
**Home** (601-798-8067)  
**Clerk:** 404 Frank Smith Rd., Poplarville 39470  
**Home** (601-795-6510)
- \*Plainview:** 2506 Silver Run Community –7/1970, 40, Ten Mile  
**Pastor:** Tom Foster, 2498 Silver Run Rd., Poplarville 39470  
**Clerk:** Wendall Smith, 204 Jess Williams Rd., Poplarville 39470  
**Cell** (601-528-2426)
- \*Silver Run:** 2865 Silver Run Rd., (no letter)  
**Pastor:**  
**Clerk:** Karen Dedeaux, 711 Ridge Rd., Perkinston 39573  
**Home** (601-928-9584)

## Purvis

- \*Calvary:** 23 Hwy. 589 E.-250, 12/7/74, Oak Grove (no letter)  
P.O. Box 393 (mailing address)  
**Pastor:** David Parker, 46 Pennington Loop, Purvis 39475  
**Home** (601-810-3783) **Cell** (601-794-9399)  
**Email** (parkerspest1@gmail.com) **Church Email** (davidparker0617@att.net)  
**Clerk:** Wayne Carr **Home** (601-794-7417)
- \*Canaan:** 34 Elliot Circle – 71, 11/05/2003, Oak Grove  
P.O. Box 874  
**Pastor:** Mickey Steele, 581 Lookout Tower Rd., Purvis 39475  
**Cell** (601-436-0664) **Email** (mickeysteele68@yahoo.com)  
**Clerk:** Gloria Steele, 20 Lookout Tower Rd., Purvis 39475  
**Home** (601-794-6060) **Cell** (601-550-5385) **Email** (gssteele4@gmail.com)
- \*Pine Grove:** 860 Purvis-Oloh Rd., -180, 1890, 20, Oak Grove  
**Pastor:** Charles (Chuck) Lee, 77 Morrow Rd., Purvis 39475  
**Home** (601-794-8035) **Cell** (601-596-3416) **Church** (601-270-3261)  
**Email** (leecharles47@yahoo.com) **Church Email** (mjoh6@att.net)  
**Clerk:** Mayme Johnson, 40 Johnson Lane, Purvis 39475  
**Home** (601-270-3261) **Email** (mjoh6@att.net)

## **Richton**

- \*Canaan:** 36020 Hwy. 63N., Avera Community – 207, 1/18/1970, 90, East Central  
**Pastor:** Jason Howard, 13623 Brushy Creek Rd, Lucedale, 39452  
**Cell** (601-394-8723)  
**Clerk:** Vanessa Freeman, 672 Lovewell Rd., Richton 39476  
**Home** (601-525-6174) **Email** (mgfvhf@tds.net)
- \*Central:** 1374 Hwy. 15N.-7/7/1967, East Central (no letter)  
P.O. Box 791  
**Pastor:** I.L. Stinson, 91529 Hwy. 42 39476 **Cell** (601-788-4643)  
**Clerk:** Evelyn Stinson, 91529 Hwy. 42, Richton 39476  
**Cell** (601-788-7114) **Email** (evelyn\_stinson@yahoo.com)
- \*Dykes Chapel:** 162 Dykes Chapel Rd.-74, 1944, 30, East Central (no letter)  
PO Box 631  
**Pastor:** J.R. Hartfield, 507 Max White Rd. Purvis 39475  
**Home** (601-794-7031) **Email** (jadrack@live.com)  
**Clerk:** Linda Dykes, P.O. Box 215, Richton 39476 (601-788-4055)  
**Email** (lindadykes57@yahoo.com)
- \*Mulberry:** 1774 Camp 8 Rd., 114, 1904, 35, East Central  
**Pastor:** Phillip Reynolds, 4 Hollis Rd., Richton, 39476  
**Cell** (601-716-4300) **Church** (601-735-6489)  
**Clerk:** Jamie Stevison, 40 Willie Mae Pitts Rd., Richton 39476  
**Home** (601-671-8790)
- \*Zion's Rest:** Zion Rest Rd., 150, 1913, 75, East Central  
**Pastor:** Rayburn Freeman, 135 Tube Dr., Richton, 39476  
**Home** (601-989-2261) **Church** (601-394-8079)  
**Clerk:** Jimmie Freeman, 1596 Freeman Town Rd, Richton 39476  
**Cell** (601-394-8079)

## **Ripley**

- \*Way, Truth, and Life:** 144 Bails Rd. – 65, 11/2010, 110, 106, Harmony (no letter)  
**Pastor:** Elvis Garcia, P.O.Box 847, Ripley 38663  
**Home** (662-587-2148) **Church** (662-587-2148) **Email** (elvis\_g@hotmail.com)  
**Assistant Pastor:** Byron Morales  
**Clerk:** Gustavo Cartagena, Ripley Phone(662-882-9176)

## **Saltillo**

- \*Fellowship:** 700 CR 885, Fellowship Rd.-(no letter) Judson  
P.O.Box 449  
**Pastor:** Eric Dobbs, 463 Hodges Dr., Mantachie 38855  
**Home** (662-282-4316) **Email** (brodobbs@yahoo.com)  
**Clerk:** David DeVaughn, 1100 Pine Lake Dr., Corinth 38834  
**Phone** (662-665-0300) **Email** (dtd8123@gmail.com)

## **Saucier**

- \*Grace:** 196 Hester Loop, -81, 3/15/1992, 22, Ten Mile (no letter)  
**Pastor:** Keith Owen, 6389 Beatline Rd., Long Beach 39560 **Home** (228-864-8555)  
**Clerk:** Margie Hester, 196 Hester Loop, Perkinston 39573 **Home** (601-928-7422)
- \*Pleasant Hill:** 23146 Hwy 49 – 1978, 43, Ten Mile  
**Pastor:** Gerald Anderson, 371 Wire Rd. East Perkinston, Perkinston, 39573  
**Cell** (601-928-8993) **Church** (228-832-0108)  
**Clerk:** Geraldine Necaise, 13254 Cleveland Ladner Rd, Pass Christian 39571  
**Cell** (228-223-1166)

**\*Ramsey Creek:** 4547 Bethel Rd.-125, 10/72, 60, Ten Mile  
**Pastor:** Kirk Ladner, 191 Cable Bridge Rd, Perkinson, 39573  
**Home** (601-528-9586)  
**Clerk:** Dot Williamson, 14373 T-Bird Rd., Biloxi 39532  
**Home** (228-392-3868)

### Seminary

**\*Bethel:** 322 Zelton Ingram Rd.-210, 1881, 24, Big Creek  
**Pastor:** Kevin Sanford, 951 Old Hwy 24, Sumrall 39482  
**Cell** (601-408-1519) **Church** (601-722-4833) **Email** (KevinSan@yahoo.com)  
**Clerk:** Lisa Sanford, 334 Shirley Sanford Rd., Seminary 39479  
**\*Evergreen:** 65 Evergreen Church Rd.-334, 1933, Big Creek  
**Pastor:** Chad Cummins, 77 Evergreen Church Rd., Seminary 39479  
**Home** (601-722-3796) **Cell** (601-580-7037) **Church** (601-722-3796)  
**Email** (chadcummins17@gmail.com)  
**Clerk:** Cherie Humphrey, 37 Ray Harvey Rd., Seminary 39479  
**Home** (601-641-4344)

### Soso

**\*Berean:** 3310 Hwy. 29 N. – 68, 12/28/47, 35, Big Creek  
P.O. Box 238 (mailing address)  
**Pastor:** Wayne Rice(Interim), 1306 Laurelwood Circle, Apt.13F, Laurel 39440  
**Cell** (601-916-9020) **Church** (601-729-4363)  
**Clerk:** Kristin Welborn, 17 Josh Hinton Rd., Soso, 39480  
**Cell** (601-319-9766) **Email** (kwelborn25@gmail.com)  
**\*Big Creek:** 28 Big Creek Rd. -450, 1862, 110, Big Creek  
**Pastor:** Justin Rhodes, 18 Big Creek Rd., Soso 39480  
**Cell** (601-498-6692) **Email** (pastorjustinrhodes@yahoo.com)  
**Church** (601-763-8100) **Church Email** (office@bigcreeksoso.com)  
**Clerk:** Ronald Faircloth, 103 Tressie Lane, Laurel 39443  
**Cell** (601-670-1501) **Email** (rfaircloth@pecofoods.com)  
**\*Old Antioch:** 1717 Hwy. 28 W. – 100, 1805, Big Creek  
**Pastor:** Robbie White, 127 CR 1515, Bay Springs 39422  
**Home** (601-764-2285) **Church** (601-764-2285)  
**Clerk:** Gary Ward, 348 McVey Rd., Soso 39480  
**Home** (601-729-4595)

### \*Steens

**\*Shiloh:** 1131 Woodlawn Rd., 37, 8/1/58, 7, 7, Tombigbee (no letter)  
**Pastor:**  
**Clerk:** David D. Lawrence, 1621 Hildreth Rd., Columbus 39702  
**Home** (662-328-4645) **Cell** (601-251-6949)

### Stringer

**\*Good Hope:** Intersection of CR 155 & CR 19 – 327, 1943, 70, Big Creek  
**Pastor:** Corbey Jones, 1067 CR 19, Stringer 39481  
**Home** (601-428-0921) **Cell** (601-678-1749)  
**Email** (corbeylovescindy@yahoo.com)  
**Clerk:** Barbara McCarty, 61 CR 155, Stringer, 39481  
**Home** (601-425-5384) **Cell** (601-422-5384)



## Sumrall

- \*Midway First:** 77 Midway Church Rd.-488, 1886, 108, Oak Grove  
**Pastor:** Blake McCain, 85 Midway Church Rd, Sumrall, 39482  
**Cell** (662-610-1039) **Email** (blake@midwayfirstbaptist.com)  
**Church** (601-264-6647) **Church Email** (midwayfirstbaptist@hotmail.com)  
**Assistant Pastor:** Jess Jackson, 15 Oscar Whiddon Rd, Purvis, 39475  
**Cell** (601-818-7793) **Email** (jess@midwayfirstbaptist.com)  
**Clerk:** Elizabeth Lott, 1360 Purvis-Oloh Rd, Purvis, 39475  
**Home** (601-794-6178) **Cell** (601-543-2658) **Email** (lizlott@att.net)
- \*Rocky Branch:** 2401 Rocky Branch Rd. – 246, 1882, 15, Oak Grove  
**Pastor:** Robert Arinder, 100 McNeese Rd, Columbia, 39429  
**Cell** (601-517-1551) **Email** (arindernancy@gmail.com)  
**Clerk:** Leah Moore, 312 Porter Hudson Rd, Sumrall 39482  
**Cell** (601-740-0619) **Email** (leah@parrisjewelers.com)

## Taylorville

- \*Calvary:** 840 Mayfield St., -58, 4/75, 11 Big Creek  
**Pastor:** John L. Riles, 1500 Hwy. 29 N., Ellisville 39437  
**Home** (601-763-7776) **Cell** (601-335-1663) **Email** (jiriles@yahoo.com)  
**Clerk:** Judy Eubanks, 3717 SCR 70, Taylorville 39168  
**Home** (601-785-4221) **Cell** (601-452-0709)
- \*Mineral Springs:** 1611 SCR 19, Mineral Springs Community, 259, 1918, 30, Big Creek  
**Pastor:** Adam Wade, 1611 SCR 19, Taylorville 39168  
**Home** (601-782-4966) **Church** (601-782-4966)  
**Clerk:** Catherine Ivey, 1231 SCR 19, Taylorville 39168  
**Home** (601-782-9437) **Email** (cathivey@bellsouth.net)

## Tishomingo

- \*Shady Grove:** 251 CR 141 – 75, 10/6/1940, 45, 45, Harmony  
**Pastor:** Mike Smith, 2311 Hwy 40, Phil Campbell, AL 35581  
**Cell** (256-460-9241)  
**Clerk:** Anna Sparks, 481 Hwy 365, Tishomingo 37873  
**Home** (662-660-3357) **Email** (aasparks\_1@yahoo.com)

## Tupelo

- \*Ballardsville:** 100 Ballardsville Church Rd. – 165, 1884, 35, Tombigbee  
**Pastor:** Jimmy Daugherty, 140 Ballardsville Church Rd., Tupelo 38804  
**Phone** (662-862-7486) **Church** (662-862-7486)  
**Clerk:** Sue Walton, 245 Walton Rd. SW, Tupelo 38804  
**Phone** (662-862-9482) **Email** (ks-clampet@yahoo.com)
- \*Emmanuel:** 955 Scott St. – 11/27/53, 25 Harmony  
**Pastor:** George Rogers, 1806 Briar Ridge Rd., Tupelo 38804  
**Cell** (601-688-0091) **Email** (gw.rogers@sbcglobal.net)  
**Clerk:** Angie Sheffield, 169A CR 711, Tupelo 38801  
**Home** (662-566-2275)
- \*Pleasant Hill:** 1169 State Park Rd. Mooreville  
End of Tombigbee State Park Rd. – 35, 8/29/48, 17, Tombigbee  
**Pastor:** Wexford Parmer, 467 Feemster Lake Rd., Tupelo 38804  
**Home** (662-840-9555) **Cell** (662-401-6208)  
**Clerk:** Bobby E. Norris, 316 CR 931, Saultillo, 38866  
**Home** (662-205-4881) **Cell** (662-419-4835) **Email** (bobenorris@att.net)

**\*South Green:** 3185 South Green St. – 57, 1971, 25, Tomigbee  
**Pastor:** Guyton Hinds, 205 Ratliff Rd., Mantachie 38801  
**Cell** (662-871-0627) **Email** (gwhindsministries@yahoo.com)  
**Church** (662-842-8447)  
**Clerk:** MarCelle C. Bethany, 2721 Lawndale Dr., Tupelo 38801  
**Home** (662-680-3160) **Cell** (662-409-4928)  
**Email** (marcellebethany@comcast.net)

#### Union

**\*Mt. Olive:** 10021 Rd 717 – 63, 1911, 20, Mid-Central  
**Pastor:** Bill Raines, 1935 Eshee Rd., Little Rock, MS 39337  
**Home** (601-562-5316) **Email** (raines4@bellsouth.net)  
**Clerk:** Sue Edwards, 12931 Road 298 Collinsville 39325  
**Cell** (601-678-3811)  
**\*Rock Creek:** 117 Hurley Rd.-104, 1842, 30, Mid-Central (no letter)  
**Pastor:** Wayne Stockstill, 10381 Road 204, Union 39365  
**Home** (601-416-7118) **Email** (dufus39365@gmail.com)  
**Clerk:** Hollie Smith, 523 Rock Creek Rd. Union 39365  
**Home** (601-663-6160)

#### Vicksburg

**\*Oakland:** 2959 Oak Ridge Road –129, 7/1934, 45, Capitol  
**Pastor:** Dwight Sibley, 4669 Redwood Rd, Vicksburg 39183  
**Cell** (601-218-5190) **Email** (dlkmsib@yahoo.com)  
**Church** (601-638-6724) **Email** (oaklandbaptist@bellsouth.net)  
**Clerk:** Melda McBroom, 4630 Smith Station Rd., Edwards 39066  
**Phone** (601-994-3137) **Email** (meldamcbroom@yahoo.com)  
**\*Wilderness:** 5415 C Gibson Road off Hwy 27 S off I-20, 82, 8/16/1982, 40, Capitol  
**Pastor:** Robert Conrad, 130 Hoxie Rd., Vicksburg 39180  
**Cell** (601-415-8124) **Email** (brobobconrad@gmail.com) **Church** (601-636-3525)  
**Clerk:** Nita Brown, 150 Timber Lane Dr, Vicksburg 39180  
**Home** (601-636-8348)

#### West Point

**\*Lone Oak:** 1261 Lone Oak Rd. 137, 6/7/74, 15, Tombigbee  
**Pastor:** Dwight Lindsey, 1261 Lone Oak Rd, West Point, 39773  
**Home** (662-494-1125) **Cell** (662-605-0996) **Email** (dwightlindsey@gmail.com)  
**Church** (662-494-1125) **Email** (loneoakbaptist@gmail.com)  
**Assistant Pastor** – Fulton Lindsey, 2920 Hopewell Keys Rd., Fulton 38843  
**Cell** (662-610-4952)  
**Clerk:** Melinda Buttrey, 9046 Town Creek Rd., West Point 39773  
**Cell** (662-458-8747)

#### Wiggins

**\*Bethel:** 3083 Hwy 26 E. – 287, 1925, 50, Ten Mile  
P.O. Box 1001  
**Pastor:** Freddie Wegner, 50 Carl O'Neal Rd., Perkinston 39573  
**Home** (601-928-9680) **Cell** (601-723-0238)  
**Church** (601-928-7280) **Email** (www.39577.com/Bethel)  
**Clerk:** Kathy Stringer, 68 Stringer Rd, Wiggins, 39577  
**Cell** (601-528-2962) **Email** (meanasasake67@yahoo.com)

**\*Vardaman Street:** 334 S. Vardaman St., 234, 1946, 120, Ten Mile  
P.O. Box 1  
**Pastor:** Dr. Eugene Anderson, 38 Anderson Rd., Perkinston 39573  
**Cell** (601-528-1779) **Email** (deandersondm@bellsouth.net)  
**Church** (601-928-3943) **Email** (vardamanstreetba@bellsouth.net)  
**Assistant Pastor:** Chris Clark, 300A West Border Ave, Wiggins, 39577  
**Home** (918-316-2919) **Email** (cjclark12@yahoo.com)  
**Clerk:** Louise Crawley, 32 Bobby Hunt Rd., Wiggins 39577  
**Home** (601-928-3820)

#### **Yazoo City**

**\*Good Hope:** 2400 Good Hope Rd. – Capitol (no letter)  
**Pastor:** Cary Burrough  
**Clerk:** Patricia Cranston, 4825 Lake City Rd., Yazoo City 39194  
**Home** (662-746-5364)  
**\*Hillcrest:** 353 Bus Station Rd., -118, 11/92, 49, Capitol  
**Pastor:** Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194  
**Cell** (662-998-0546) **Email** (jdixonhbc@gmail.com)  
**Church** (662-746-3030) **Email** (hillcrestchurch9204@att.net )  
**Clerk:** Barbara Grey, 4765 Judkins Rd, Yazoo City, 39194  
**Cell** (662-571-2035) **Email** (greyb7340@gmail.com)

#### **Out of State**

#### **Creola, Alabama**

**\*Fountain of Faith:** 1287-C Dead Lake Rd.-6/26/2005, Ten Mile (no letter)  
**Pastor:** Al Moore, 207 West Canal Dr., Gulf Shores, AL 36542  
**Home** (251-968-8254)  
**Clerk:** Donna Richardson, 1408 Holmes Rd., Creola AL 36525  
**Home** (251-675-9441)

#### **Mobile, Alabama**

**\*Westwood:** Airport Blvd. and Snow Road – 57, 1972, 10, 8, (no letter)  
**Pastor:** Winford Smith, 5873 Chunn Rd., Eight Mile, AL 36613  
**Home** (251-649-0029) **Cell** (251-402-0136)  
**Church** (251-633-6280) **Email** (winfran06@att.net)  
**Clerk:** Beverly White, 72625 Saybrook Dr., Mobile, AL 36619  
**Home** (251-406-9676)

#### **Grand Bay, AL**

**\*Philadelphia:** 10890 Lockwood Dr, Washington (no letter)  
**Pastor:** John Womack (251-689-0525)

#### **Semmes, AL**

**\*Harmony:** P.O.Box 607, Semmes, AL 36575 (no letter)  
**Pastor:**  
**Clerk:**

**Theodore, AL****\*Helton Road:** 7500 Helton Rd., 112, 1974, 24, 12, S.AL**Pastor:** William Oldenquist, 7500 Helton Rd., Theodore,AL 36582**Home** (251-653-1030) **Cell** (251-366-2282) **Church** (251-653-1030)**Clerk:** Sylvia Rankin, 5026 Gunn Rd., Mobile, AL 36619**Home** (251-666-5618) **Cell** (251-581-3900)**Bogalusa, Louisiana****\*Temple:** City Limits Rd. – 1968, Hobolochitto (no letter)**Pastor:** Tommy Pittman (interim)**Clerk:** Trish Spiers **Home** (985-516-3798)**Memphis, Tennessee****\*Temple of Christ:** 1581 Ball Rd. – 2001, BMA of Memphis (no letter)**Pastor:** Calvin E. Mason, Sr., 4818 Gadwall Dr. W., Memphis 38141**Home** (901-366-7190) **Church** (901-947-3131)**Clerk:** Mardie Moffitt, 5839 Grassy Valley Dr., Memphis 38141**Home** (901-565-7397)**Mission Projects (Sponsored by State Missions)****Caledonia:** 7840 Wolfe Rd, Columbus 39705**Sending Church:** East Fulton, Fulton**Missionary:** Bob Burch P.O. Box 301, Caledonia 39740**Phone** (601-323-2795) **Email** (boburch1@aol.com)**Grace:** 60 Cascade Cr W, Clinton 39056**Sending Church:** Wilderness, Vicksburg**Missionary:** Danny Bartlett, 903 Newitt Vick Dr, Vicksburg 38183**Phone** (601-218-0735) **Email** (crestonhills@bellsouth.net)**Day Star:** 652 N Slade Rd, Sumrall 39482**Sending Church:** First Baptist, Bay Springs**Missionary:** Phillip Burns, 652 N Slade Rd, Sumrall 39482**Phone** (601-670-6191) **Email** (pburns4488@gmail.com)**Freedom:** 491 CR 313, Burnsville 38833**Sending Church:** Forked Oak, Booneville**Missionary:** Bobby Elliot, 491 CR 313, Burnsville 38833**Phone** (662-423-8373) **Email** (preacherelliott@yahoo.com)**Redemption:** 4401 Park Ten Dr, Diamondhead 39525**Missionary:** Wesley Martin 20430 Secretariat Rd, Gulfport 39503**Phone** (228-380-0690) **Email** (leaderinworship@yahoo.com)**South Forrest:** 464 Churchwell Rd, Hattiesburg 39401**Sending Church:** Paramount, Perkinston**Missionary:** Sidney Farmer, 464 Churchwell Rd, Hattiesburg 39401**Phone** (601-596-1004) **Email** (Sidney@southforrest.org)

**El Camino Hispanic:** 4113 Hwy 15 N, Laurel 39443

**Pastor:** Estuardo Marroquin, 1811 Wansley Rd., Laurel 39443

**Cell** (601-433-0085) **Email** (estuardo@comcast.net)

**Church Phone** (601-425-5980)

**El Camino-Biloxi:** (Meets at Temple Baptist Church)

**Sending Church:** El Camino, Laurel

**Missionary:** Lorenzo Mendoza, 4113 Hwy 15 N, Laurel 39440

**Phone** (601-433-0085) **Email** (estuardo@comcast.net)

**El Camino-Hattiesburg:** (Meets at Westover Baptist Church)

**Sending Church:** El Camino, Laurel

**Missionary:** Inocencio Rivera, 4113 Hwy 15 N, Laurel 39440

**Missionary:** Marciano Montalova, 4113 Hwy 15 N, Laurel 39440

**Phone** (601-433-0085) **Email** (estuardo@comcast.net)

**Way, Truth, and Life:** 144 Bails Rd. Ripley 38663

**Pastor:** Elvis Garcia, P.O.Box 847, Ripley 38663

**Home** (662-587-2148) **Church** (662-587-2148)

**Email** (elvis\_g@hotmail.com)

**Assistant Pastor:** Byron Morales

**Way, Truth, & Life-Oxford:** (Meets at Westview Baptist Church)

**Sending Church:** Way, Truth, & Life, Ripley

**Missionary:** Erlin Pech, 144 Bails Rd, Ripley 38663

**Phone** (662-587-2148) **Email** (elvis\_g@hotmail.org)

**Way, Truth, & Life-Tupelo:** (Meets at South Green Baptist Church)

**Sending Church:** Way, Truth, & Life, Ripley

**Missionary:** Humberto Regalado, 144 Bails Rd, Ripley 38663

**Phone** (662-587-2148) **Email** (elvis\_g@hotmail.org)

**Homestretch:** 4370 Hwy. 8 E – P.O. Box 233

**Pastor:** Edward Duvall, P.O. Box 233, Cleveland 38732

**Home** (662-843-9979) **Cell** (662-402-8222) **Church** (662-402-8222)

**Email** (Duvalledward3@gmail.com)

**Assistant Pastor:** Earnis Collier, P.O. Box 242, Ruleville 38771

**Home** (662-756-4601) **Cell** (662-719-5631)

**Harvest-Olive Branch:**

**Sending Church:** Homestretch, Cleveland

**Missionary:** James Cook, P.O. Box 863, Olive Branch 38654

**Phone** (901-233-1851) **Email** (jamscookjr@yahoo.com)

## Ministers Not Listed With Churches (Licensed and Ordained)

|                    |  |              |
|--------------------|--|--------------|
| Anderson, Chris    | 52 Anderson Rd, Perkinston 39573         | 601-528-0462 |
| Anderson, Ryan     | 38 Anderson Rd, Perkinston 39573         | 601-528-1749 |
| Avera, Jimmy       | 13356 Willow Oak Circle, Gulfport, 39503 |              |
| Bailey, David      |  | 601-525-6760 |
| Basdon, Claude     | 234 CR 1124, Mooreville 38857            |              |
| Beloate, Frank     | 4840 Maple Hill Rd, Nesbit 38654         |              |
| Bennett, Joshua    | 65 Ten Mile Church Rd, Perkinston, 39573 | 601-928-2230 |
| Boutwell, Elbert   | 359 Oak Grove Rd, Mantachie 38855        | 662-282-7591 |
| Broom, Dale        | Bay Lane, Columbia 39429                 |              |
| Brown, Bradley     | 2370 Liberty Rd, Golden 38847            | 662-585-3802 |
| Brown, Don         | 8 Reagan Lake Rd, Laurel 39443           | 601-426-3923 |
| Brown, James       | Forest Holifield Rd, Soso 39480          | 601-729-4651 |
| Bryant, Bert       |  | 601-994-4903 |
| Buchanon, Blake    | 2651 Hwy 371, Mantachie 38855            | 662-282-4912 |
| Bullock, Robert    | 263 Mckenzie Dr, Ellisville 39437        | 601-763-7675 |
| Burch, Bob         | 6361 Wolfe Rd, Columbus 39705            |              |
| Burdick, Justin    | 532 Thelma Andrews Rd, Wiggins 39577     | 601-466-4175 |
| Burns, Phillip     | 352 Hwy 18, Bay Springs 39422            | 601-670-6191 |
| Byrd, J.T.         | 16242 Crestview Dr, Gulfport 39503       |              |
| Campbell, Richard  | 106 Marshall Place, Hattiesburg 39402    |              |
| Clark, Chris       | 300A W. Border Ave, Wiggins 39577        | 918-316-2919 |
| Clark, Randy       | 858 Springhill Rd, Laurel 39433          | 601-498-5808 |
| Clark, Robert      | 235 Lott Rd, Perkinston, 39573           |              |
| Coker, James       | 1036 Wilson St, Tupelo 38801             | 662-842-6567 |
| Davidson, Grady    | 4558 Hwy 371 N, Mantachie 38855          | 662-282-4421 |
| Davis, Charles     | 809 Magnolia Rd, Lumberton 39455         | 601-928-3858 |
| Davis, Sidney      | 118 Lowe Rd, Laurel 39443                | 601-426-3928 |
| Davis, Sidney      | 972 SCR 19 Taylorsville, 39168           | 601-782-9309 |
| Dickens, Dick      | 2141 Oak Grove Rd, Hattiesburg 39402     | 601-261-9972 |
| DiGuilio, Devin    | 1405 CR 1525, Bay Springs 39422          | 601-678-9196 |
| Downes, Scott      | 120 Joe Fleming Rd, Picayune, 39466      | 601-749-9951 |
| Dyess, Hubert      | 1160 Gates Rd, Columbia, 39429           | 601-736-6162 |
| Eggers, Tyler      | 19 Hinton Rd, Wiggins 39577              | 601-528-2374 |
| Elliot, Bobby      | 491 CR 313, Burnsville 38833             | 662-423-8373 |
| Farmer, Sidney     | 464 Churchwell Rd, Hattiesburg 39401     | 601-596-1004 |
| Ferrell, Billy     | 703 James Ave, Wiggins 39577             | 601-528-8669 |
| Floyd, Harold      | 19 Pat Holifield Rd, Laurel 39443        | 601-729-8171 |
| Flynt, Kenneth     | 807 Soso Big Creek Rd, Soso 39480        | 601-729-2613 |
| Franks, Roger      | 1926 CR 1451, Mooreville 38857           | 662-701-6111 |
| Fregoe, Terry      | 505 Noel St, Wiggins, 39577              | 601-528-4663 |
| Freeman, Rayburn   | Tube Drive, Richton 39476                |              |
| Gainey, Jerry      | 760 Sharon-Moss Rd, Laurel 39443         | 601-428-8500 |
| Geraldson, Larry   | 4226 Hwy 15 N., Laurel 39443             | 601-428-8616 |
| Gibbs, Billie Ray  | 12140 Rd 236, Union 39365                | 601-774-8236 |
| Graham, Terry Paul | 24939 Hwy 25 N, Fulton 38843             | 662-678-3784 |
| Harrison, Jimmy    | 10631 Rd 509, Union 39365                | 601-774-8236 |
| Hester, Richie     | P.O. Box 483, Mantachie 38855            | 662-231-2686 |
| Hill, Thelbert     |  |              |
| Hinds, Guyton      | 205 Ratliff Rd, Mantachie 38855          | 662-871-0627 |
| Holifield, Harold  | 89 Floyd Walters Rd, Laurel 39443        | 601-729-2666 |

|                      |  |              |
|----------------------|--|--------------|
| Jackson, B.J.        | 56 The Pines St, Benton, 39039                 |              |
| James, Johnny        | 23491 Church Ave, Saucier, 39574               | 228-539-0170 |
| Kirkland, Scott      | 102 Mike Breland Rd, Perkinston 39573          | 601-928-2271 |
| Ladner, Jesse        | 26083 Wolf Creek Rd, Kiln 39556                |              |
| Ladner, Wilfred      | 478 Ervin Ladner Rd, Poplarville 39470         | 601-795-8754 |
| Laird, Grover        | 7030 Dorsey Evergreen Rd, Fulton 38843         | 662-862-2876 |
| Lee, Haden           | 3308 Hwy 29, Soso 39480                        | 601-596-3419 |
| Lee, Kaleb           | 1015 Telly Rd, Picayune 39466                  | 601-337-0365 |
| Lee, Lavell          | 10440 Possum Fork Rd, Picayune 39466           | 601-799-8549 |
| Lindsey, Dwight      | 4048 Ballardsville Rd., Tupelo 38801           | 662-397-6832 |
| Loden, Tim           | 1256 Winwood Cove, Tupelo 38801                | 662-690-3995 |
| Majors, Milford      | 238 Old Mobile Hwy, Lucedale, 39452            |              |
| McCombs, Horace      | 26 CR 3501, Booneville, 38829                  | 662-728-4342 |
| Miller, Jacob        | 67 Van Spence Rd, Carriere, 39426              | 601-337-1366 |
| Mills, Terry         | 3731 Hardens Chapel Rd, Fulton 38843           | 662-862-7342 |
| Morgan, Howard       | Ovett, 39464                                   |              |
| Myers, Chris         | 10 W Segrest Ave, Bay Springs 39422            | 601-764-9693 |
| Necaise, Elvert      | 13254 Cleveland Ladner Rd Pass Christian 39571 | 228-234-1644 |
| Nichols, Jerry       | Fulton 38843                                   |              |
| Nicolosi, Louis      | 742 Talawah Rd, Purvis 39475                   | 601-794-8888 |
| Oswalt, Danny        | 3161 Burnt Fields Rd, Fulton 38843             | 662-585-3655 |
| Parker, Adam         | P.O. Box 423, Soso 39480                       | 601-498-0546 |
| Patton, Clyde L      | 504 Euclatubba Rd, Guntown 38849               |              |
| Phifer, Mavous       | 491 Hwy 365, Tishomingo 38873                  |              |
| Phillips, Vernon     | 2534 Sunflower River Rd, Rolling Fork 39159    | 662-873-2482 |
| Pollock, Dr. Kenneth | 8155 Hwy 363, Mantachie 38855                  | 662-255-7148 |
| Presley, Walter      | 213 Strengthford-Bankston Rd, Laurel 39443     | 601-428-5751 |
| Purvis, Daniel       | 664 Epley Rd, Hattiesburg 39402                | 601-554-6369 |
| Ratcliffe, Nicodemus | 26211 Wolf Creek Rd, Kiln 39556                | 601-716-5833 |
| Reed, Jerry          | 21184 28 <sup>th</sup> Street, Long Beach,     | 228-697-6186 |
| Roberts, J.T.        | 1106 Bankhead Rd SW, Mantachie 38855           | 662-397-2679 |
| Rock, Davin          | 50026 Miller Rd, Amory, 38821                  | 662-640-2525 |
| Rutherford, Taran    | 1000 Ratliff Rd, Mantachie 38855               | 662-282-4291 |
| Schenk, Ray          | P.O. Box 1039, Gautier, 39553                  | 985-514-5886 |
| Sellers, Haskel      | 414 Flynt Creek Rd, Wiggins, 39577             | 601-928-3088 |
| Shields, Grant       | 6782 Hwy 363, Mantachie 38855                  | 662-282-7109 |
| Springer, Harey      | 74 Woodbridge Rd, Brandon 39042                | 601-591-2384 |
| Spurlin, Paul        | 1603 CR21, Bay Springs 39422                   | 601-764-2341 |
| Starlins, Bradley    | 148 CR 1531, Guntown 38849                     | 662-213-7136 |
| Steadman, Richard    | 4652 Lantern Cove, Pearl, 39208                | 601-571-4863 |
| Steele, Jake         | P.O. Box 971, Fulton 38843                     | 662-397-5483 |
| Stoneypher, J.B.     | 8771 Bryants Landing Rd, Stockton, AL          |              |
| Summerlin, Grady     | 134 Johnnie Howell Rd, Lucedale 39452          |              |
| Tapp, Lawrence       | 7500 Tapp Road, Ocean Springs                  |              |
| Taylor, Timothy      | 2606 Hwy 15 S, Ovett 39464                     | 601-428-7855 |
| Thompson, Randall    | 491 Mustang Dr, Mantachie 38855                | 662-574-2811 |
| Thornton, Ray        | 55 R.L. Musgrove Rd, Soso 39481                | 601-729-3194 |
| Tramel, Larry        | 5451 Hwy 178, Fulton 38843                     | 662-862-6779 |
| Wagner, Charlie      | 1501 College Avenue, Conway AR 72034           | 501-908-0181 |
| Watts, Johnny        | 288 Lonesome Pines Rd, Laurel 39443            | 601-729-8802 |
| Welborn, Thomas Jr   | 265 Reedy Creek Rd, Laurel 39443               | 601-425-4341 |
| Wright, Milton       |  |              |

## Music Directors

|                    |   |                   |
|--------------------|---|-------------------|
| Allen, Stanley     | 11528 Lobouy Rd, Pass Christian 39571             | 228-586-2607      |
| Anderson, Chris    | 52 Anderson Rd, Perkinston, 39573                 | 601-528-0462      |
| Anthony, William   | 1004 Conerly Rd, Columbia 39482                   | 601-441-3166      |
|                    | Email: whanthony87@yahoo.com                      |                   |
| Armstrong, Jim     | 77 Midway Church Rd, Sumrall 39482                | 662-352-4741      |
|                    | Email: jimarms@hotmail.com                        |                   |
| Bean, Andy         | 787 Moore Rd, Fulton 38843                        | 662-862-4476      |
| Beloate, Frank     | 4840 Maple Hill Dr, Nesbit 38651                  |                   |
| Bennett, Steve     | 445 Bethel Church Rd, Fulton, 38843               | 662-415-7283      |
| Bishop, Tim        | 266 Monkey Mizell Rd, Lucedale, 39452             | 601-508-9569      |
| Blakeney, Joe      | 3521 SCR 19, Taylorsville 39168                   | 601-782-4205      |
| Blankinchip, Eddie | 15970 Beverly Jeffries Rd, Citronelle, AL         | 251-866-2778      |
|                    | Email: ablankinchip@yahoo.com                     | Cell 251-610-6304 |
| Blassingame, Joe   | 968 CR 2578, Baldwyn 38824                        | 662-348-5381      |
| Bond, Bobby        | 11083 Robin Wood Dr, Picayune 39466               |                   |
| Bounds, Charles    | 104 Reynolds Rd, Picayune 39466                   | 601-798-1495      |
| Bowman, Jimmy      | 310 Cain Ridge Rd, Vicksburg 39180                |                   |
| Brannan, Ken       | 45 Mallard Dr, Petal 39465                        | 601-583-4386      |
|                    | Email: kenbrannan@aol.com                         | Cell 601-408-0657 |
| Brown, Earl        | 135 CR 1481, Guntown, 38849                       | 662-790-3234      |
| Brown, Randy       | 2895 Sand Ridge Rd, McLain 39456                  | 601-394-8434      |
| Buchanan, Blake    | 2651 Hwy 371, Mantachie 38855                     | 662-282-4912      |
| Burkes, Alan       | 7136 Attala Rd Ethel, 39067                       | 662-289-7634      |
| Burks, Jeff        | 144 Hobart Walker Rd, Carriere 39426              | 601-916-5655      |
| Byrd, Buster       | 263 Morriston Rd, Petal 39465                     | 601-325-4341      |
| Carlson, Alan      | 720 North Black Creek Rd, Sumrall, 39482          | 601-549-1063      |
| Clayton, Thomas    | 4979 Dorsey-Evergreen Rd, Fulton 38843            | 662-862-3789      |
| Cochran, Casey     | 2224 Dean Nursery Rd, Lucedale 39452              | 601-508-4460      |
|                    | Email: caseyleec84@yahoo.com                      | Cell 601-530-2604 |
| Cole, Bob          | Hattiesburg 39402                                 | 601-264-9374      |
| Cooper, Darryl     | 5888 Van Buren Carolina Rd, Fulton, 38843         | 662-401-5834      |
| Cooper, Mark       | Petal 39465                                       |                   |
| Corley, Randy      | P.O. Box 1022, Bay Springs, 39422                 | 601-670-5853      |
| Craven, Larry      | 3235 Hwy 29, Soso 39481                           | 601-729-3389      |
|                    |   | Cell 601-580-3008 |
| Cross, Kathy       | 6640 Barner Rd, Theodore AL 36582                 | 251-454-9928      |
| Curbow, Rusty      | 649 Hillsdale Dr, Tupelo 38804                    | 662-610-8639      |
| Davidson, Chad     | 6620 Timbercove Dr, Meridian 39305                | 601-485-4768      |
| Denson, Terry      | 10211 Rd 717, Union 39365                         | 601-656-5945      |
| Dixon, Rosalind    | 2030 E Sunset Dr, Yazoo City 39194                |                   |
| Dole, Wayne        | 32 CR 258, Corinth 38834                          | 662-287-1716      |
|                    |   | Cell 662-415-6161 |
| Dunlap, Travis     | 204 John Martin Dr, Brandon 39047                 | 601-829-2184      |
|                    | Email: tdunlapbrandon@gmail.com                   | 601-942-4890      |
| Duvall, Essence    | P.O. Box 233, Cleveland 38732                     | 662-347-3131      |
| Dyess, Sonny       | 1476 Bethel Church Rd, Bassfield 39421            | 601-736-1905      |
| Essary, Bryan      | 1401 Bunch St, Corinth 38834                      | 662-665-1244      |
| Everett, Morris    | 7972 Deer Park Burbank Rd, Vinegar Bend, AL 36584 |                   |
|                    |   | 601-394-4000      |
| Ezell, Jeremy      | 6903 Hillsboro Rd, Forest 39074                   | 601-697-6701      |



|                    |  |                                   |
|--------------------|--|-----------------------------------|
| Farris, Teresa     | P.O. Box 100, Mantachie 38855<br>Email: teresafarris@bksi.com              | 662-282-7962<br>662-791-1228      |
| Franks, C.G.       | 390 Hwy 178, Mantachie 38855   | 662-862-2962                      |
| Franks, David      | 131 Magnolia Springs Dr, Florence 39073                                    | 601-906-3181                      |
| Frey, E.J.         | 4500 Gibson Rd, Ocean Springs 39564  |                                   |
| Garrison, Timmy    | 123 Cable Bridge Rd, Perkinston 39573                                      | 601-928-3022                      |
| Ham, Kenneth       | 29 Meador Road, Laurel 39443   | 601-498-1042                      |
| Hariel, Chuck      | 47 Gilligan Rd, Poplarville 39470  |                                   |
| Harvey, Avereese   | 18 Sarah Lane, Mchenry 39561<br>Email: AAHarvey09@bellsouth.net            | 601-928-8542                      |
| Hicks, Christopher | 1313 West Sunflower Rd, Apt 110, Cleveland                                 | 662-402-0624                      |
| Hill, Randy        | P.O. Box 429, Benton 39039<br>Email: hill343526@bellsouth.net              | 662-571-1073                      |
| Hodges, Frank      | Leakesville 39451  |                                   |
| Holifield, Danny   | 2026 Old Bay Springs Rd, Laurel 39440<br>Email: dannyholifield@comcast.net | 601-470-8918                      |
| Holland, Scottie   | 258 Old Mobile Hwy, Lucedale 39452   |                                   |
| Ingram, Kelton     | 118 Atkinson Rd, Sumrall 39482   | 601-758-3336<br>Cell 601-942-0148 |
| James, Kenneth     | 20 Eastside Church Rd, Richton, 39476                                      | 601-689-0421                      |
| Jones, Stacy       | 3975 Seven Mile Rd, Louise 39097   | 662-836-7778                      |
| Ladner, Dion       | 4307 Rd 386, Kiln 39556  | 601-916-4097                      |
| Lawrence David     | 1621 Hildreth Rd, Columbus 39702<br>Cell 662-251-6949                      | 662-328-4645                      |
| Lawrence, James    | 793 Ira G Odom Rd, Ellisville, 39437                                       | 601-425-3772                      |
| Lee, Gene          | 844 Henleyfield-McNeil Rd, Carriere 39466                                  | 601-798-1959                      |
| Lott, Larry        | 23 Lott Ln, Columbia 39482   | 601-736-3269<br>Cell 601-441-2986 |
| Mallett, Allen     | 38 Bobby Hunt Rd, Wiggins 39577  | 601-528-3518                      |
| Martin, E.J.       | 29280 Deschamp Rd, Pass Christian 39571                                    | 228-255-9437<br>Cell 228-493-9437 |
| McCarty, Arthur    | 61 CR155, Stringer, 39481  | 601-422-5384                      |
| McCombs, Ronnie    | 12 CR 3501, Booneville 38829<br>Email: Ronnie_and_carolyn@yahoo.com        | 662-728-3674                      |
| McKnight, Michael  | 28 Big Creek Church Rd, Soso 39480   | 601-323-7070                      |
| McLemore, Charles  | 109 Maxey Rd, Laurel 39443<br>Email: Martha.mcLemore@msfb.org              | 601-580-3011                      |
| Montgomery, Tyler  | 5412 Doe Lane, Southhaven 38671<br>Email: tmont17@yahoo.com                | 901-848-5416                      |
| Moss, Jerry        | 504 CR 992 Iuka 38852  | 662-423-5774                      |
| Musgrove, Glen     | 11 R.L. Musgrove Dr, Soso 39480<br>Email: glemmusgrove@juno.com            | 601-606-9306                      |
| Necaise, Scott     | Poplarville, 39470   | 601-746-5085                      |
| Nichols, Calvin    | 2471 Hwy 363, Mantachie 38855  | 662-282-7341                      |
| Odie, Wayne        | 32 CR 258, Corinth, 38834  | 662-415-6161                      |
| Oswalt, Danny      | 3161 Burnt Fields Rd, Fulton 38843<br>Email: dgoswalt@gmail.com            | 662-585-3655<br>Cell 662-401-8682 |
| Paxton, Bobby      | 211 Waco Rd, Inverness   | 662-265-5950                      |
| Phillips, David    | 3371 Sunflower River Rd, Rolling Fork, 39159                               |                                   |
| Phifer, Doyle      | Tishomingo 38873   | 662-438-6910                      |
| Polk, Willie Rae   | P.O. Box 442, Taylorsville 39168   | 601-826-3045                      |
| Purvis, Daniel     | 664 Epley Rd, Hattiesburg, 39402   | 601-554-6306                      |

|                   |  |                   |
|-------------------|--|-------------------|
| Reed, Jerry       | 21184 28 <sup>th</sup> St, Long Beach 39560  | 228-697-6186      |
| Rhodes, Tim       | 8 CR 160, Burnsville 38833                   | 662-279-6143      |
| Rice, Doug        | Moss Point                                   | 228-327-3477      |
| Rigdon, Willie    | 101 Reid Rd, Laurel 39443                    | 601-425-9671      |
| Rile, Doug        | 3913 River Pine Dr, Moss Point, 39563        |                   |
| Robinson, Gary    | 1520 Walter Smith Rd, Gulfport, 39503        | 228-860-5844      |
| Ryan, Sherry      | 70 CR 5331, Baldwin 38824                    | 662-365-8078      |
|                   | Email: Sryanboonevilleinternal@hotmail.com   |                   |
| Shoemaker, Tony   | 20132 Scarborough Rd, Saucier 39574          | 228-388-3077      |
|                   | Email: Tonylorna@att.net                     | Cell 228-669-5606 |
| Shores, Howard    | 2901 Hwy 15 South, Ovett 39464               | 601-344-7735      |
|                   | Email: hshores88@gmail.com                   | Cell 601-498-0314 |
| Shroads, Tommy    | 435 Hwy 6 W, Oxford                          | 662-934-2375      |
|                   | Email: tshroads2@gmail.com                   |                   |
| Simpson, Billy    | 1366 Vo Tech Rd, Leakesville 39451           | 601-394-2562      |
| Sinner, Gatha     | 10521 Rd 509, Union 39365                    | 601-774-5295      |
| Smith, David      | Picayune 39466                               |                   |
| Smith, Earl       | 248 Lake David Dr, Picayune 39466            |                   |
| Smith, Jared      | 37 Peachtree Ln, Seminary 39479              | 601-517-8013      |
| Smith, Thomas     | 193 Shows Rd, Richton 39476                  | 601-735-9792      |
| Smith, Wendall    | 204 Jess Williams Rd, Poplarville 39470      | 601-528-2426      |
| Stanford, Steve   | 3253 NW Mt Pisgah Rd, Mantachie 38855        | 662-282-7234      |
| Taylor, Larry     | 127 Clear Creek Rd, Wiggins 39577            | 601-928-9563      |
|                   |  | Cell 601-528-4781 |
| Thames, Bob       | 45 Wallace Drive, Seminary, 39479            | 601-722-3354      |
| Trest, Dwayne     | 479 Funches Rd, Vicksburg 39180              | 601-634-1748      |
| Trull, Carolyn    | 2081 Lone Oak Rd, West Point 39773           | 662-494-4533      |
|                   | Email: carolyn.trull@yahoo.com               |                   |
| Walker, David Ray | P.O. Box 724, Wiggins, 39573                 | 601-928-7171      |
| Walley, Glen      | 114 Holmes St Lucedale 39452                 |                   |
| Walters, Joseph   | 52 Beverly Dr, Laurel 39440                  | 601-323-6975      |
| Warren, Ray       | 60078 Faulkner Rd, Amory 38821               | 662-256-7456      |
| Welborn, Larry    | 155 Arrowhead Trail, Brandon, 39208          |                   |
| Wesson, Jeanne    | 157 Kirksey Rd, Mantachie 38855              | 662-2824246       |
| White, Shane      | Richton 39476                                | 601-688-0207      |
| Wilkerson, Jeremy | 20577 Highway 53, Gulfport 39503             | 228-669-0250      |
|                   | Email: jmw72358@yahoo.com                    |                   |
| Williamson, Ray   | 14373 T-Bird Rd, Biloxi, 39540               | 228-392-3868      |
| Windham, Latrelle | 920 North 10 <sup>th</sup> Ave, Laurel 39440 | 601-428-7354      |
| Windham, Teresa   | P.O. Box 793, Magee 39111                    | 601-797-4768      |
|                   |  | Cell 601-672-0469 |
| Yant, Mitchell    | 528 CR 1009, Tupelo 38804                    | 662-401-4629      |
| Yawn, William     |  | 601-264-1049      |

## Minister's Memorial Table

|                             |                                      |
|-----------------------------|--------------------------------------|
| Bro. James Ozell Martin     | September 8, 1928 - October 27, 1998 |
| Bro. Glennis Bell           | March 14, 1932 - January 24, 2000    |
| Bro. Austin Rhodes          | March 3, 1979 - February 17, 2000    |
| Bro. Arnold Knight          | October 19, 1925 - April 21, 2000    |
| Bro. Jimmy Swindoll         | January 28, 1952 - April 21, 2000    |
| Bro. Dennis Mallett         | February 18, 1905 - December 2, 2000 |
| Bro. Len Gibson             | July 9, 2001                         |
| Bro. Luther Parrish         | February 13, 2001                    |
| Bro. Ralph Brand            | August 31, 1924 - February 17, 2001  |
| Bro. R. T. Lee              | March 12, 1923 - November 34, 2001   |
| Bro. Alfred M. Tanner       | August 1924 - December 2001          |
| Bro. Billy Joe Smith        | May 14, 1932 - September 27, 2002    |
| Bro. Roger N. Hobson        | June 25, 1914 - December 2, 2002     |
| Bro. Julian Burt            | April 12, 1917 - January 16, 2003    |
| Bro. Robert L. Mooney       | October 25, 1927 - June 14, 2003     |
| Bro. Edward Lowery          | August 2, 1933 - January 30, 2005    |
| Bro. James H. Pitts         | March, 9, 1930 - June 15, 2005       |
| Bro. Lane Kelly             | March 11, 1976 - March 5, 2006       |
| Dr. Jentry Bond             | October 12, 1954 - May 5, 2006       |
| Bro. Merle D. Bradley       | April 11, 1925 - July 9, 2006        |
| Bro. Carl Seal              | August 21, 1933 - July , 2006        |
| Bro. Donald Riley           | April 20, 1938 - December 20, 2008   |
| Bro. John Loden             |                                      |
| Bro. Thomas C. "Bud" Dixon  | June 11, 1937 - June 23, 2009        |
| Bro. Curtis Mizell          | October 17, 1926 - January 15, 2009  |
| Bro. Donald Fitzgibbon      | March 10, 1923 - June 29, 2009       |
| Bro. Dannon Cole            | July 9, 1954 - June 20, 2009         |
| Bro. Bruce Phillips         | December 2007                        |
| Bro. Roxie Sullivan         | October 14, 2009                     |
| Bro. Harry Burge            | February 5, 1940 - November 29, 2009 |
| Bro. Donald James Farnham   | May 24, 1951 - June 30, 2010         |
| Bro. Stanley Beaird         | September, 2010                      |
| Bro. Howard Rhoden          | 2010                                 |
| Bro. Charles Thompson       | December 25, 2010                    |
| Dr. Eugene Murphy           | February 4, 1927 - January 5, 2011   |
| Bro. Vern Holifield         | August 3, 1926 - October 26, 2011    |
| Bro. Arthur Smith           | November 4, 1937 - May 15, 2012      |
| Bro. Harrison Loftin        | August 8, 1921 - June 8, 2012        |
| Bro. Larry D. Smith         | December 16, 1946 - June 19, 2012    |
| Bro. Luther "Buddy" Cameron | 2012                                 |
| Bro. A.M. Wilson            | 2012                                 |
| Bro. Jack Leslie            | July 12, 1936-August 31, 2014        |
| Bro. Walter Presley         | 1924-November 27, 2014               |
| Bro. Winnie McMahan         | December 19, 2014                    |
| Bro. Harvey Springer        | July 9, 1937-June 6, 2015            |
| Bro. Gary Smith             | April 12, 1950-June 26, 2015         |
| Bro. James Wilson           | May 7, 1939-July 20, 2015            |

## Historical Table

| Date | Place Meeting                    | President                        | Recording Clerk   | Preacher             |
|------|----------------------------------|----------------------------------|-------------------|----------------------|
| 1806 | Salem church<br>(Jefferson Co.)  | (No other information available) |                   |                      |
| 1807 | Bethel<br>(Wilkinson Co.)        | Moses Hadley                     | Robert Tanmmner   | Moses Hadley         |
| 1808 | New Providence<br>(Amite Co.)    | David Cooper                     | David Snodgrass   | David Cooper         |
| 1809 | Salem<br>(Jefferson Co.)         | David Cooper                     | William Snodgrass | Moses Hadley         |
| 1810 | Ebenezer<br>(Amite Co.)          | David Cooper                     | Moses Hadley      | Thomas Mercer        |
| 1811 | New Hope<br>(Adams Co.)          | Thomas Mercer                    | David Cooper      | John Arkins          |
| 1812 | Zion Hill<br>(Amite Co.)         | Moses Hadley                     | Jos. J. Lawton    | Lawrence Scarborough |
| 1813 | Bayou Pierre<br>(Claiborne Co.)  | Moses Hadley                     | George King       | Ezra Courtney        |
| 1814 | Bayou Pierre<br>(Clairborne Co.) | Ezra Courtney                    | George King       | Ezra Courtney        |
| 1815 | Sarepta<br>(Jefferson Co.)       | Moses Hadley                     | William Snodgrass | William Cooper       |
| 1816 | Clear Creek<br>(Adams Co.)       | Nathan Morris                    | William Snodgrass | Nathan Morris        |
| 1817 | Bogue Chitto<br>(Pike Co.)       | David Cooper                     | Benjamine Davis   | David Cooper         |
| 1818 | New Providence<br>(Amite Co.)    | David Cooper                     | William Snodgrass | Josiah Flowers       |
| 1819 | Hepzibah<br>(Feliciana Par. La.) | David Cooper                     | William Snodgrass | George W. King       |
| 1820 | Zion Hill<br>(Amite Co.)         | David Cooper                     | Elliott Estes     | David Cooper         |
| 1821 | Bethel<br>(Wilkinson Co.)        | Samuel Marsh                     | Elliott Estes     | Elliott Estes        |
| 1822 | Ebenezar<br>(Amite Co.)          | David Cooper                     | William Balfour   | Samuel Marsh         |
| 1823 | Mars Hill<br>(Amite Co.)         | David Cooper                     | Elliott Etes      | Chas. Felder         |
| 1824 | New providence<br>(Amite Co.)    | David Cooper                     | Elliott Estes     | Elder Irion          |
| 1825 | Shiloh<br>(Wilkinson Co.)        | Ezra Courtney                    | Elisha Andrews    | Elliott Estes        |
| 1826 | Shiloh<br>(Feliciana Pr. La.)    | Ezra Courtney                    | J.A. Ranaldson    | William Balfour      |
| 1827 | Woodville                        | Chas. Felder                     | Chas. G. Hatch    | Chas. Felder         |
| 1828 | Zion Hill<br>(Amite Co.)         | Chas. Felder                     | .A. Ranaldson     | Ezra Courtney        |
| 1829 | Jerusalem<br>(Amite Co.)         | Ezra Courtney                    | J.A. Ranaldson    | Ezra Courtney        |
| 1830 | Elbenezer<br>(Amite Co.)         | Ezra Courtney                    | Maston Crainm     | Chas. Felder         |
| 1831 | New Providence<br>(Amite Co.)    | Ezra Courtney                    | David Lea         | Davis Collins        |
| 1832 | Mount Nebo (La.)                 | Chas Felder                      | David Lea         | Jesse Young          |
| 1833 | Hepzibah (La.)                   | Ezra Courtney                    | David Lea         | Chas. Felder         |
| 1834 | East Fork                        | Ezra Courtney                    | David Lea         | Ezra Courtney        |
| 1835 | Zion Hill<br>(Amite Co.)         | Chas Felder                      | H. D. F. Roberts  | Shadraach Coker      |
| 1836 | Galilee                          | Chas. Felder                     | H.F.D. Roberts    | H.F.D. Roberts       |

| <b>Date</b> | <b>Place Meeting</b>  | <b>President</b> | <b>Recording Clerk</b> | <b>Preacher</b>    |
|-------------|---|------------------|------------------------|--------------------|
| 1837        | Jerusalem<br>(Amite Co.)  | Chas. Felder     | H.F.D. Roberts         | J.B. Smith         |
| 1838        | Jackson (La.)<br>(Amite Co.)  | Chas. Felder     | H.F.D. Roberts         | Zachariah Reeves   |
| 1839        | New Providence<br>(Amite Co.)   | Chas. Felder     | C.E. Pickney           | Thomas M. Bond     |
| 1840        | Ebenezer<br>(Amite Co.)   | Chas. Felder     | J.B. Smith             | Chas. Felder       |
| 1841        | East Fork<br>(Amite Co.)  | Shadrack Cocker  | Hamilton McKnight      | Zachariah Reeves   |
| 1842        | Bluff Creek (La.)   | Chas. Felder     | Thomas M. Bond         | M. Barlow          |
| 1843        | Liberty   | Zachariah Reeves | H.F.D. Roberts         | Howell Wall        |
| 1844        | Galilee   | Shadrack Coker   | G.P. Claughton         | Shadrach Coker     |
| 1845        | Mount Pleasant<br>(Pike Co.)  | Zachariah Reeves | G.P. Claughton         | M.T. Conn          |
| 1846        | Mount Zion<br>(Wilkinson Co.)   | Zachariah Reeves | G.P. Claughton         | Zachariah Reeves   |
| 1847        | Pierce's Creek  | Zachariah Reeves | G.P. Claughton         | Zachariah Reeves   |
| 1848        | Hopewell<br>(Franklin Co.)  | Zachariah Reeves | G.P. Claughton         | J.D. McFarland     |
| 1849        | Bogue Chitto<br>(Pike Co.)  | Zachariah Reeves | G.P. Claughton         | Alexander McKenzie |
| 1850        | Zion Hill<br>(Amite Co.)  | Zachariah Reeves | G.P. Claughton         | Ham McKnight       |
| 1851        | Mars Hills  | Zachariah Reeves | G.P. Claughton         | Calvin Magee       |
| 1852        | Mt. Zion<br>(Copiah Co.)  | Zachariah Reeves | G.P. Claughton         | Alexander McKenzie |
| 1853        | New Providence<br>(Amite Co.)   | Zachariah Reeves | C.C. Cain              | Zachariah Reeves   |
| 1854        | Sarepta<br>(Franklin Co.)   | Zachariah Reeves | C.C. Cain              | F. Clark           |
| 1855        | (Nathan L. Clarke was moderator [president] from 1855 through 1858<br>(No other records available.) |                  |                        |                    |
| 1859        | Ebenezer<br>(Jasper Co.)  | Nathan L. Clarke | W.J. Morris            | R.H. Jones         |
| 1860        | Garlandsville<br>(Jasper Co.)   | Nathan L. Clarke | B. Thigpen             | W. Manning         |
| 1861        | (No information available)  |                  |                        |                    |
| 1862        | Garlandsville<br>(Jasper Co.)   | L.P. Murrell     | B. Thigpen             | W. Thigpen         |
| 1876        | Leaf River<br>(Covington Co.)   | N.L. Clarke      | B. Thigpen             | E. L. Carter       |
| 1877        | Sylvarena<br>(Smith Co.)  | N.L. Clarke      | B. Thigpen             | L.P. Murrell       |
| 1878        | Providence<br>(Perry Co.)   | J.P. Johnston    | N.L. Robertson         | J.P. Johnston      |
| 1879        | Fellowship<br>(Jasper Co.)  | N.L. Clarke      | B. Thigpen             | M.G. Turner        |
| 1880        | Oak Grove<br>(Lauderdale Co.)   | N.L. Clarke      | B. Thigpen             | W. Thigpen         |
| 1881        | Salem   | N.L. Clarke      | B. Thigpen             | J.E. Brunson       |
| 1882        | Bethel<br>(Newton Co.)  | N.L. Clarke      | B. Thigpen             | N.L. Clarke        |
| 1883        | Zion Hill<br>(Smith Co.)  | N.L. Clarke      | B. Thigpen             | W. Thigpen         |
| 1884        | Poplarville   | N.L. Clarke      | B. Thigpen             | Wilson West        |
| 1885        | Fellowship<br>(Jasper Co.)  | N.L. Clarke      | B. Thigpen             | J.P. Johnson       |
| 1886        | Decatur   | N.L. Clarke      | B. Thigpen             | J.M. Moore         |

| <b>Date</b> | <b>Place Meeting</b>                              | <b>President</b>       | <b>Recording Clerk</b> | <b>Preacher</b>       |
|-------------|---|------------------------|------------------------|-----------------------|
| 1887        | Enon<br>(Jasper Co.)                              | N.L. Clarke            | B. Thigpen             | T.I. Wells            |
| 1888        | Shady Grove<br>(Jasper Co.)                       | N.L. Clarke            | B. Thigpen             | N.L. Clarke           |
| 1889        | Oakland<br>(Newton Co.)                           | N.L. Clarke            | B. Thigpen             | A.J. Freeman          |
| 1890        | Mt. Nebo<br>(Jasper Co.)                          | N.L. Clarke            | B. Thigpen             | L.P. Murrell          |
| 1891        | Fellowship<br>(Jasper Co.)                        | N.L. Clarke            | B. Thigpen             | J.B. Flanagan         |
| 1892        | Hickory<br>(Newton Co.)                           | N.L. Clarke            | B. Thigpen             | J.P. Johnson          |
| 1893        | Mt. Olive<br>(Jones Co.)                          | N.L. Clarke            | B. Thigpen             | William Thigpen       |
| 1894        | Bethel<br>(Newton Co.)                            | N.L. Clarke            | R.F. Roper             | J.T. Simmons          |
| 1895        | Antioch<br>(Jasper Co.)                           | N.L. Clarke            | R.F. Roper             | G.W. Rainer           |
| 1896        | Mt. Pleasant<br>(Newton Co.)                      | N.L. Clarke            | R.F.                   | Roper William Thigpen |
| 1897        | Sylvarena<br>(Smith Co.)                          | N.L. Clarke            | R.F. Roper             | T.I. Wells            |
| 1898        | Spring Hill<br>(Jones Co.)                        | N.L. Clarke            | R.F. Roper             | G.W. Rianer           |
| 1899        | (No information available)                        |                        |                        |                       |
| 1900        | Goodwater<br>(Smith Co.)                          | N.L. Clarke            | R.F. Roper             | J.P. Johnson          |
| 1901        | Mt. Nebo<br>(Jasper Co.)                          | N.L. Clarke            | R.F. Roper             | J.F. Chapman          |
| 1902        | Union<br>(Newton Co.)                             | N.L. Clarke            | R.F. Roper             | L.J. Caughman         |
| 1903        | New Home<br>(Smith Co.)                           | N.L. Clarke            | W.B. Sansing           | G.W. Rainer           |
| 1904        | Bethel<br>(Newton Co.)                            | N.L. Clarke            | D.M. Russell           | D.W. Moulder          |
| 1905        | Philadelphia                                      | N.L. Clarke            | D.M. Russell           | Z.K. Gilmore          |
| 1906        | Fellowship<br>(Jasper co.)                        | G.W. Rainer            | D.M. Russell           | W.P. Chapman          |
| 1907        | Lake Como   | T.J. Miley             | J.W. Rooker            | D.W. Moulder          |
| 1908        | Bay Springs                                       | D.H. Valentin          |                        |                       |
|             | (No information available from 1909 through 1910) |                        |                        |                       |
| 1911        | Ten Mile  | Marion Walters         | E.B. Cox               | T.E. Pinegar          |
| 1912        | Hickory Grove<br>(Laurel)                         | Marion Walters         | E.B. Cox               | M.H. Broadus          |
| 1913        | (No information available)                        |                        |                        |                       |
| 1914        | Louin<br>(Mt. Vernon)                             | S.F. Thigpen           | E.B. Cox               | A.F. Burns            |
| 1915        | Paramount<br>(Stone Co.)                          | J.E. Glenn             | E.B. Cox               | M.H. Broadus          |
| 1916        | Bay Springs<br>(Mt. Nebo)                         | (No other information) |                        |                       |
|             | (No information available from 1917 through 1919) |                        |                        |                       |
| 1920        | Louin<br>(Mt. Vernon)                             | J.E. Glenn             | D.H. Valentine         | C.A. Gilbert          |
| 1921        | Mineral Springs                                   | S.A. Shoemake          | D.H. Valentine         | J.W. Tolar            |
| 1922        | Laurel<br>(Hickory Grove)                         | M. Walters             | D.H. Valentne          | W.S. Wade             |
| 1923        | Purvis<br>(Tabernacle)                            | M. Walters             | J. Alvan Rester        | T.C. King             |
| 1924        | Shiloh<br>(Covington Co.)                         | M. Walters             | J. Alvan Rester        | M.H. Broadus          |

| <b>Date</b> | <b>Place Meeting</b>             | <b>President</b> | <b>Recording Clerk</b> | <b>Preacher</b>    |
|-------------|----------------------------------|------------------|------------------------|--------------------|
| 1925        | Ten Mile<br>(Stone Co.)          | M. Walters       | J. Alvan Rester        | J.A. Scarborough   |
| 1926        | Mantachie                        | M. Walters       | J. Alvan Rester        | M. Walters         |
| 1927        | Laurel<br>(Hiclory Grove)        | M. Walters       | J. Alvan Rester        | J. M. Stuart       |
| 1928        | Bay springs<br>(Mt. Nebo Church) | M. Walters       | J. Alvan Rester        | G.S. Rayborn       |
| 1929        | Wiggins<br>(Bethel Church)       | M. Walters       | J. Alvan Rester        | G.S. Rayborn       |
| 1930        | Hopewell<br>(Itawamba Co.)       | W.G. Gray        | J. Alvan Rester        | M.W. Matthews      |
| 1931        | Louin<br>(Mt. Vernon)            | J.A. Davis       | D.H. Valentine         | S.A. Shoemake      |
| 1932        | Paramount<br>(Stone Co.)         | J.A. Davis       | D.H. Valentine         | J.A. Rester        |
| 1933        | Station Creek                    | E.C. Gillentine  | D.H. Valentine         | J.E. Roberson      |
| 1934        | Fulton<br>(Bethel Church)        | E.C. Gillentine  | D.H. Valentine         | M.W. Matthews      |
| 1935        | Enon                             | E.C. Gillentine  | D.H. Valentine         | L.T. Simmons       |
| 1936        | Bay Springs<br>(Mt. Nebo Church) | E.C. Gillentine  | D.H. Valentine         | G.W. Smith, Jr.    |
| 1937        | Ebenezer                         | E.C. Gillentine  | J. Alvan Rester        | G.S. Rayborn       |
| 1938        | Sanford                          | L.G. Varnado     | J. Alvan Rester        | J.A. Davis         |
| 1939        | Union                            | L.G. Varnado     | Ollie F. Parker        | Ollie F. Parker    |
| 1940        | Midway                           | C.D. Barton      | Ollie F. Parker        | M.E. Childers      |
| 1941        | Louin<br>(Mt. Vernon)            | L.T. Simmons     | Ollie F. Parker        | J.M. Stringer      |
| 1942        | Paramount                        | L.T. Simmons     | Ollie F. Parker        | Luther H. Parrish  |
| 1943        | Shady Grove                      | L.T. Simmons     | Ollie F. Parker        | M.E. Childers      |
| 1944        | Macedonia                        | L.T. Simmons     | Ollie F. Parker        | Ollie F. Parker    |
| 1945        | Ten Mile                         | L.T. Simmons     | Ollie F. Parker        | M.W. Matthews      |
| 1946        | Big Creek                        | L.T. Simmons     | Ollie F. Parker        | O'Neal Estes       |
| 1947        | Hopewell                         | L.T. Simmons     | Ollie F. Parker        | D.C. Breland       |
| 1948        | Henleyfield                      | L.T. Simmons     | Ollie F. Parker        | D.N. Jackson       |
| 1949        | Lebanon                          | L.T. Simmons     | Ollie F. Parker        | J.B. Coats         |
| 1950        | Louin                            | L.T. Simmons     | Ollie F. Parker        | H.L. Gardener      |
| 1951        | Paramount                        | L.T. Simmons     | Ollie F. Parker        | Richard L. Walters |
| 1952        | Big Creek                        | L.T. Simmons     | Preston M. Cochran     | Grover T. Laird    |
| 1953        | Laurel                           | H.L. Gardener    | P.M. Cochran           | B. Alfred Jones    |
| 1954        | Corinth                          | H.L. Gardener    | J.E. Moore, Sr.        | G.E. Rides         |
| 1955        | Dorsey<br>(Bethel Church)        | B.H. Stringer    | Ollie F. Parker        | Grover T. Laird    |
| 1956        | Laurel<br>(Shady Grove)          | B.H. Stringer    | Ollie F. Parker        | Eugene Digby       |
| 1957        | Jackson<br>(Creston Hills)       | P.M. Cochran     | Ollie F. Parker        | O.V. Swearengen    |
| 1958        | Laurel<br>(Parkview)             | P.M. Cochran     | Ollie F. Parker        | Grover T. Laird    |
| 1959        | Dorsey<br>(Bethel Church)        | O.F. Parker      | Milton E. Fisher       | S.N. Lanham        |
| 1960        | Hattiesburg<br>(Westside)        | O.F. Parker      | C.L. Faulkner          | Grover T. Laird    |
| 1961        | Laurel<br>(Parkview)             | James T. Gilmore | G.H. Gordon            | James T. Gilmore   |
| 1962        | Laurel<br>(Shady Grove)          | L.H. Parrish     | G.H. Gordon            | Eugene Digby       |
| 1963        | Ocean Springs                    | L.H. Parrish     | G.H. Gordon            | Ralph Brand        |
| 1964        | Farmington<br>(Corinth)          | Ralph Cottrell   | G.H. Gordon            | Grover T. Laird    |
| 1965        | Laurel*                          | Ralph Cottrell   | G.H. Gordon            | C.D. Parker        |
| 1966        | Laurel*                          | B.H. Stringer    | G.H. Gordon            | Arnold Knight      |

| <b>Date</b> | <b>Place Meeting</b> | <b>President</b>  | <b>Recording Clerk</b> | <b>Preacher</b>   |
|-------------|----------------------|-------------------|------------------------|-------------------|
| 1967        | Laurel*              | B.H. Stringer     | G.H. Gordon            | L.S. Walker       |
| 1968        | Laurel*              | Milton Wright     | G.H. Gordon            | Grover T. Laird   |
| 1969        | Laurel*              | Milton Wright     | G.H. Gordon            | R.G. Holland      |
| 1970        | Laurel*              | Ray Thornton      | G.H. Gordon            | Ollie F. Parker   |
| 1971        | Laurel*              | Ray Thornton      | Gary D. Divine         | Luther H. Parrish |
| 1972        | Laurel*              | L.S. Walker       | Gary D. Divine         | Grady Davidson    |
| 1973        | Laurel*              | L.S. Walker       | Medrick Savell         | W.R. Speer        |
| 1974        | Laurel*              | W.R. Speer        | Medrick Savell         | Grover T. Laird   |
| 1975        | Fulton               | W.R. Speer        | Medrick Savell         | Thelbert Hill     |
| 1976        | Laurel*              | Vern D. Holifield | Medrick Savell         | Lynn Stephens     |
| 1977        | Laurel*              | Vern D. Holifield | Medrick Savell         | Thomas Dixon      |
| 1978        | Laurel*              | Grady Davidson    | Medrick Savell         | Gary D. Divine    |
| 1979        | Laurel*              | Grady Davidson    | G.H. Gordon            | Grover T. Laird   |
| 1980        | Laurel*              | David E. Steele   | G.H. Gordon            | Eugene Digby      |
| 1981        | Laurel*              | David E. Steele   | G.H. Gordon            | Milton Wright     |
| 1982        | Laurel*              | David E. Steele   | G.H. Gordon            | Eugene Murphy     |
| 1983        | Laurel*              | A.W. Kirkland     | G.H. Gordon            | M.S. Arrington    |
| 1984        | Laurel*              | A.W. Kirkland     | Billy Huffmaster       | Gerald Kellar     |
| 1985        | Laurel*              | Vernon Lee        | Billy Huffmaster       | Dewitt Bain       |
| 1986        | Parkview, Laurel     | Vernon Lee        | Billy Huffmaster       | R.D. Cline        |
| 1987        | Parkview, Laurel     | Eugene Murphy     | Billy Huffmaster       | Steven Howell     |
| 1988        | Parkview, Laurel     | Eugene Murphy     | Billy Huffmaster       | Gerald Kellar     |
| 1989        | Parkview, Laurel     | Leon Carmical     | Billy Huffmaster       | Gerald Kellar     |
| 1990        | Parkview, Laurel     | Leon Carmical     | Billy Huffmaster       | E.J. Pitts        |
| 1991        | Parkview, Laurel     | Vern D. Holifield | Billy Huffmaster       | Marion Wilson     |
| 1992        | Parkview, Laurel     | Vern D. Holifield | Billy Huffmaster       | John Loden        |
| 1993        | Parkview, Laurel     | R.D. Cline        | Billy Huffmaster       | Stephen Howell    |
| 1994        | Parkview, Laurel     | R.D. Cline        | Billy Huffmaster       | Dennis Knight     |
| 1995        | Parkview, Laurel     | Dennis Knight     | Billy Huffmaster       | Harold Floyd      |
| 1996        | Parkview, Laurel     | Dennis Knight     | Billy Huffmaster       | Jentry Bond       |
| 1997        | Parkview, Laurel     | Kevin Clayton     | Billy Huffmaster       | Joseph Harris     |
| 1998        | Laurel*              | Kevin Clayton     | Billy Huffmaster       | Noel Mann         |
| 1999        | Laurel*              | Stephen Howell    | Billy Huffmaster       | Dewitt Bain       |
| 2000        | Laurel*              | Stephen Howell    | Billy Huffmaster       | Bo Bankston       |
| 2001        | Laurel*              | Arthur Smith      | Billy Huffmaster       | Gary Smith        |
| 2002        | Laurel*              | Arthur Smith      | Billy Huffmaster       | LaVay Crawley     |
| 2003        | Laurel*              | Terry Coleman     | Billy Huffmaster       | Rayburn Freeman   |
| 2004        | Laurel*              | Terry Coleman     | Billy Huffmaster       | John Adams        |
| 2005        | Laurel*              | Dennis Knight     | Billy Huffmaster       | Gary O'Neal       |
| 2006        | Laurel*              | Dennis Knight     | Billy Huffmaster       | Grover T. Laird   |
| 2007        | Laurel*              | Neil Murphy       | Billy Huffmaster       | John Adams        |
| 2008        | Laurel*              | Neil Murphy       | Billy Huffmaster       | Rayburn Freeman   |
| 2009        | Laurel*              | Leon Carmical     | Billy Huffmaster       | Ken Riley         |
| 2010        | Laurel*              | Leon Carmical     | Danny Pitts            | Gary Smith        |
| 2011        | Laurel*              | Shane Singleton   | Danny Pitts            | James Sprayberry  |
| 2012        | Laurel*              | Shane Singleton   | Danny Pitts            | Gary Smith        |
| 2013        | Laurel*              | Ken Riley         | Danny Pitts            | Dewitt Bain       |
| 2014        | Laurel*              | Ken Riley         | Justin Cameron         | Bryan Atwood      |
| 2015        | Laurel*              | Matt Hudson       | Justin Cameron         | Larry Geraldson   |

\* Southeastern Baptist College



# YEARBOOK



**2015 SESSION**  
**SOUTHEASTERN BAPTIST COLLEGE**  
**LAUREL, MISSISSIPPI**

**2015 Minutes    BMA of Mississippi    Laurel**

NOTE: (Spine of book copy)