

Minutes
The 210th Annual Session
of the
**Baptist Missionary Association
of Mississippi**
convening with
Southeastern Baptist College
Laurel, Mississippi
October 18-19, 2016

2016-2017 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

Ted Quimby Hattiesburg

Director of Public Information

Don Brown Soso

2017 Session will be held at
Southeastern Baptist College
Laurel, Mississippi
October 17-18, 2017

Sermon Ed Steele

Alternate Dennis Knight

Midyear Meeting

May 23, 2017

Midway First Baptist Church
Sumrall, Mississippi

Sermon Willie Oldinquist

Alternate Larry Trammell

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
LAUREL, MISSISSIPPI
OCTOBER 2016



Baptist
 Missionary
 Association
 of Mississippi
2016 Minutes

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President's Message



Matt Hudson
1530 Loden Rd., Fulton 38843

Our God is an awesome God He reigns from heaven above with wisdom, power, and love Our God is an awesome God.” The words from the song “Awesome God” by Michael W. Smith is a reminder to us that “Our God Reigns!” We have seen God do great things over the last few months. When God’s people gather together, pray, believe, and trust Him, great things He does. The election is proof that God hears from heaven, forgives our sin, and heals our land.

The churches of the Baptist Missionary Association of Mississippi must never forget that, if we are going to see greatness in the churches God has given us to pastor and minister to, we need to keep praying and believing that we serve an awesome God. He must reign not only in our hearts but in our lives, churches, families and ministry.

I am thankful that God shows up when His people realize that He reigns!

— *Matt Hudson*

Special Workers List

Nominating Committee

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
Justin Rhodes, 28 Big Creek Rd., Soso 39480	2018
Leon Carmical, 70 Jarrod Rd., Ellisville 39437	2018
Ray Lee, 23013 Rd 262, Picayune 39466.	2018

2016 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 — 2017

Josh Daniels, Kim Hamm, Dwight Lindsey

Final Statistical Report for 2016

Churches Represented by Messenger	56
Churches Represented by Letter	48
Messengers Present	121
Visitors Present	43
Minute Fund	\$5,373.47
Program Fund	\$755.00

Order of Reports for 2017

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

2016 Associational Fund Report

Balance Brought Forward 10-5-2015	\$5,751.85
(General Fund)	\$4,951.85
(Program Fund)	\$800.00
Received from Enrollment Committee (2015)	\$5,478.00
(General Fund)	\$4,883.00
(Program Fund)	\$865.00
Received from Churches after meeting	\$780.00
(General Fund)	\$780.00
(Program Fund)	\$0
Received from WMA	\$200.00
Received on interest from checking account	\$3.32

Total money to account for

\$12,783.17

Paid Out

Banner for 2015 Annual Meeting	\$90.00
Southeastern Baptist College	\$1,500.00
Speaker for Pastor's and Laymen's Conference	\$300.00
Speakers for Breakout Sessions	\$300.00
Clerk Hire	\$1,000.00
Minute Books (printing)	\$5,045.24
Minute Books (mailing)	\$480.39

Total Paid Out

\$8,715.63

Ending Balance	\$3,767.54
(General Fund)	\$2,902.54
(Program Fund)	\$800.00

Balance on Hand 10-1-2016

\$3,767.54

Salary Committee

The salary Committee met on October 18, 2016 at Southeastern Baptist College. Those present were Dennis Knight, Matt Hudson, Denny Patterson. The committee voted to keep the salary increase ceiling at 3%.

— *Denny Patterson, chairman*

Salary Packages for Department Heads

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 — \$1,500 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 — \$20,000.00 Retirement (6%) — \$3,073.50 House with Utilities Provided Insurance Provided 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 — \$54,105.98 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 unless that member is currently serving on a board of trustees or standing committee and is eligible for another term.

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 18-19, 2016
Southeastern Baptist College
Laurel, Mississippi**

Tuesday Afternoon

The 210th Annual Session of the Baptist Missionary Association of Mississippi met on October 18-19, 2016 at Southeastern Baptist College. The meeting was opened by President, Matt Hudson. Bro. Justin Cameron presented special music, "Through It All." Bro. Hudson presented the President's message and the theme of this year's meeting. He read from I Corinthians 15:24-26 with the theme "Our God Reigns."

First Vice President, Justin Rhodes led in Scripture reading and prayer.

A welcome was given on behalf of Southeastern Baptist College by President, Danny Pitts. A response was given by Bro Wexford Parmer.

President, Matt Hudson declared the session open and ready to conduct business. The Rules of Order were read from the chair by Bro. Hudson. Bro. Leon Carmical was appointed as parliamentarian for this year's meeting.

The initial Enrollment Committee report was given by Bro. Ken Riley. A motion and second was given to approve this report. Motion carried.

New Pastors and ministers were recognized at this time.

A motion was made to seat our visitors with right to speak but not to vote. Motion carried.

A motion was made that officers retain their position for another excluding the position of assistant clerk. Motion carried

Bro. Ted Quimby was elected to fill the position of Assistant Clerk.

Election of Officers:

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

Motion and second for the 2017 meeting to be held at Southeastern Baptist College in Laurel, Mississippi. Motion carried.

Annual Message Bro. Ed Steele
Alternate Speaker Bro. Dennis Knight
Midyear Site Midway First Baptist Church, Sumrall, MS
Midyear Speaker Bro. Willie Oldenquist
Midyear Alternate Speaker Bro Larry Trammell

The nominating committee report was chaired by Bro James Sprayberry. The committee clerk, Bro. Justin Rhodes read the nominations presented by the committee. Bro Josh Daniels was nominated from the floor to the Youth Department trustees. A motion and second was given to approve these nominations. Motion carried.

Bro. Leon Carmical, Bro. Ray Lee, Bro. Justin Rhodes were elected to the Nominating Committee.

A motion and second was given to accept the following constitutional change. This motion will lay over to a subsequent session before voting.

Replace the current Article VII, Section 1, letter D with the following:

Article VII

Section 1: Nominating Committee

D. A member of this committee will not be presented as a nominee unless that member is currently serving on a board of trustees or standing committee and is eligible for another term.

A motion and second was given to accept the following constitutional change concerning Southeastern Baptist College. This motion will lay over to a subsequent session before voting.

Article II — Purpose Mission Statement

Mission:

The purpose of Southeastern Baptist College is to glorify God by providing quality post-secondary education from a biblical worldview in a Christian atmosphere.

Goals:

Training is provided on campus, online, and through extensions to help prepare students for professional Christian ministry and/or business administration.

Southeastern Baptist College seeks to train students who wish to receive the foundational courses of a college curriculum in a spiritual academic setting. All courses are taught in a manner as to integrate faith and learning, thus giving due recognition to the God of all truth.

Also, 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.

Bro Donny Parish gave a report on behalf of the BMA of America Departments Lifeword, Missions, and Discipleguide.

Missionary, Anders Lee gave a report on the mission work at Central in Desoto County.

The Publications report was called for. Bro Cliff Jenkins chaired this report. Bro Ken Riley read the minutes of the trustees. A motion and second was made to approve these minutes. Motion carried.

Bro. Don Brown gave his personal report. A motion and second was given to approve his report. Motion carried. Bro. Dewitt Bain led in prayer on behalf of the Publications Department.

Missionary Coordinator, Edward Duvall gave a report on African American missions in Mississippi.

First Vice President, Justin Rhodes began moderating at this time.

Bro. Sidney Davis chaired the report on the Foundation of the BMA of Mississippi. Bro. Don Brown read the minutes of the Foundation. A motion and second was given to approve this report. Motion carried.

Missionary, Danny Bartlett gave a report on Grace Baptist Mission in Clinton.

The Commission on Senior Adults was recognized for their report. Bro. Jerry Overstreet chaired this report. Dr. Medrick Savell read the minutes of the trustees.

Bro. Kenneth Flynt gave his personal report. A motion and second was given to approve these minutes and this report. Motion carried. Bro. Denny Patterson led in prayer on behalf of the Commission on Senior Adults.

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

The Moral Action Commission report was called for. Bro Richie Hester read the minutes of the trustees. A motion and second was given to approve these minutes. Motion carried.

Director, Dr. John Adams gave his personal report. A motion and second was given to approve this report. Motion carried. Bro. Kenneth Stinnett led in prayer on behalf of the Moral Action Commission.

Missionary, Kenneth Pollock gave a report on Midway Baptist Mission in Batesville.

Bro. Ron Chesser gave a report on the Minister's Resource Services.

The Commission on History and Archives was recognized for their report. Bro. Ed Steele gave his report. A motion and second was given to approve this report. Motion carried. Bro Frank Panzirino led in prayer on behalf of the Commission on History and Archives.

Missionary, Wesley Martin gave a report on the work at Redemption in Diamondhead.

Missionary to Peru, Carl Sookraj gave a report.

Bro. John Lewis led in prayer to close the afternoon session.

Wednesday Morning

The morning session was opened by President, Matt Hudson. Bro. Jeremy Wilkerson led the congregation in singing "Come Thou Fount." Bro. Johnny Williams brought a devotional from I Thessalonians 1:3-10 and led in prayer.

Constitutional change concerning the Nominating committee was voted on at this time. The motion carried.

Constitutional change concerning Southeastern Baptist College was voted on at this time. The motion carried.

Bro. Don Brown, Bro. Dennis Knight, and Bro. Ted Quimby gave a report on behalf of Dr. Charley Holmes and the BMA Seminary.

The Children's Home report was called for. This report was chaired Bro. Willie Oldenquist. Bro. Glenn Holifield read the minutes of the trustees. Bro. Sidney gave his personal report. A motion and second was given to approve these minutes and this report. Motion carried. Bro. Wexford Parmer led in prayer on behalf of the Mississippi Baptist Children's Home.

Missionary, Bobby Elliot gave a report on Freedom Baptist Mission in Burnsville.

Bro Donald Brown gave a report on behalf of Prison Bible Crusade.

The Baptist Music Fellowship report was given by Bro. Jeremy Wilkerson.

Missionary, Sidney Farmer gave a report on the work at South Forrest Baptist Mission in Forrest County.

Second Vice President, Greg Medenwald began moderating the meeting.

The Brotherhood report was given by Bro. Mark Jones. A motion and second was given to approve this report. Motion carried.

Bro. Leo Sketo gave a report on behalf of the Master's Builders.

The W.M.A. report was given by Sis. Beth Caldwell. A motion and second was given to approve this report. Motion carried.

Missionary, Bob Burch gave a report on the work in Caledonia.

The Southeastern Baptist College report was called for at this time. Bro. Matt Hudson chaired this report. The minutes of the trustees were read by Sis. Carolyn Hagler. President, Danny Pitts gave his personal report. A motion and second was given to approve these minutes and this report. Motion carried. Dr. Kevin Clayton led in prayer on behalf of Southeastern Baptist College.

Missionary Coordinator, Estuardo Marroquin gave a report on Hispanic Missions in South Mississippi.

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

The Youth Department report was called for. Bro. Josh Daniels chaired this report. Bro. Holden Stegall read the minutes of the trustees. A motion and second was given to approve these minutes. Bro. Kelby Johnson gave his personal report. A motion and second was given to approve this report. Motion carried. Bro. Denny Patterson led in prayer on behalf of the Youth Department.

The Missions and Revolving Loan Fund reports were called for. Bro. Kenneth Lott chaired the Revolving Loan Fund report. Bro. Vernon Newman read the minutes of the trustees. Bro. Newman then gave his personal report as Manager of the Revolving Loan Fund. A motion and second to approve these minutes and this report. Motion carried.

Bro. Dennis Knight chaired the Missions report. Bro. Blake McCain read the minutes of the trustees. A motion and second was given to approve these minutes. Motion carried. Bro. Larry Geraldson gave his personal report. A motion and second was given to accept this report. Motion carried. Bro. Dwight Lindsey led in pray on behalf of the Missions and Revolving Loan Fund.

Bro. Denny Patterson gave the Salary Committee report. A motion and second was given to approve this report. Motion carried.

Bro. Ken Riley gave the Final Enrollment Committee report. A motion and second was given to approve this report. Motion carried.

Bro. Justin Cameron gave the clerks report. A motion and second was given to approve this report. Motion carried.

Bro. Josh Daniels, Bro. Kim Hamm, Bro. Dwight Lindsey were appointed to the Enrollment.

A motion and second was given to set clerk hire at \$1,000 and to print 800 minute books. Motion carried.

A motion and second was given to give \$1500.00 to Southeastern Baptist College. Motion carried.

President, Matt Hudson declared the annual session closed.

Closing prayer was led by Bro. Jeff Dixon.

— *President, Matt Hudson; First Vice President, Justin Rhodes; Second Vice President, Greg Medenwald; Clerk, Justin Cameron*

BMA of Mississippi Mid-Year Meeting

May 17, 2016

East Amory Baptist Church, Amory, Mississippi

Morning Session

The morning session began with pre-associational music led by Shiloh Trio. Bro. Ray Warren, accompanied by Sis. Anita Akers, led the congregation in singing “I’m Standing On The Solid Rock.” Scripture reading and prayer was led by Bro. Josh Awtrey.

A special in song was presented by Shiloh Trio.

A welcome from the host church was given by Pastor, Roger Akers.

Moderator, Matt Hudson reminded the association of this year’s theme, “Stand Firm.” The meeting was called to order by President, Matt Hudson. The Rules of Order were read from the chair.

Petitionary letter were called for. There were none.

The initial enrollment committee report was given by Bro. Brycen Haden. Motion and second to accept this report. Motion carried.

New Pastors were recognized.

The Missions Department report was called for. Bro. Dennis Knight chaired this report. The minutes of the Missionary Trustees was read by Bro. Blake McCain. A motion and second that these minutes be adopted. Motion carried.

Bro. Larry Geraldson, Missions and Revolving Loan Fund Director, gave his personal report. A motion and second was given to approve this report. Motion carried.

The Revolving Loan Fund report was called for. This report was chaired by Bro. Kenneth Lott. Bro. Vernon Newman read the minutes of the Revolving Loan Fund Trustees. A motion and second to approve these minutes.

The Publications Department report was called for. This report was given by Bro. Justin Rhodes in the Director's absence due to sickness. A motion and second was given to approve this report. Motion passed.

Bro. ...Missionary to Peru gave a report on his work

The Foundation was recognized for their report. No report was given.

The Commission on Senior Adults was called on for their report. No report was given.

The Moral Action Commission was recognized for their report. Dr. John Adams gave his personal report. A motion and second was given to approve this report. Motion carried.

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

Preparations were then made for the time of worship. Bro Frank Panzarino led in prayer. A message in song was presented by Bro Ray Warren.

The morning message was brought by Bro. Ed Steele from II Kings 2:19-25 on the subject "Two Sins of Jericho."

A time of invitation was given.

The hand of appreciation was given to Bro Steele by Dr John Adams for the message.

Closing prayer and thanks for the noon meal was led by Bro. B.J. Hudson.

Afternoon Session

The afternoon session began with Bro. Ray Warren leading the congregation singing "When I've Gone The Last Mile Of The Way."

The Commission on History and Archives was recognized for their report. Bro Ed Steele gave his personal report. A motion and second was received to approve this report. Motion carried.

Nominations were open for nominating committee to replace Bro. Vernon Newman. Bro Justin Rhodes was nominated and elected.

The Mississippi Baptist Children's Home was recognized to give their report. The minutes of the Children's Home Trustees were read by Bro Denny Patterson. A motion and second was given to approve these minutes. Motion carried.

Bro Sidney Davis, Director of the Children's Home, gave his personal report. A motion and second was given to approve this report. Motion carried.

The Baptist Music Fellowship was called on for their report. No report was given.

The Brotherhood report was read by Bro Vernon Newman.

1st Vice President, Bro Justin Rhodes began moderating at this time.

A motion and second was given to approve this report. Motion carried.

The WMA report was given by Sis Ruby Bynum. A motion and second was given to approve this report. The motion carried.

Southeastern Baptist College was recognized for their report. Bro. Matt Hudson read the minutes of the Southeastern Baptist College Trustees. A motion to approve these minutes were given. Motion carried.

Bro Danny Pitts, President of Southeastern Baptist College, gave his personal report. A motion and second was given to adopt this report. Motion carried.

The Youth Department was recognized for their report. Bro. Kelby Johnson gave his personal report. A motion and second was given to approve this report. Motion carried.

The final enrollment committee report was given by Bro Brycen Haden. A motion and second to approve this report. Motion carried.

President, Matt Hudson began moderating at this time.

Bro. Rayburn Freeman was recognized give a report on behalf of Missionary Sam Freeman in the Philippines.

A motion and second was given to give a rising vote of appreciation to East Amory Baptist Church for hosting meeting and to Bro Ed Steele for the message. Motion carried.

The meeting was adjourned.

Closing prayer was led by Bro. Elvis Garcia.

— *Bro. Matt Hudson, President; Bro. Justin Rhodes, First Vice President; Bro. Justin Cameron, Clerk*

Program Planning Committee

August 25, 2016

BMA of Mississippi Missions Office

The Baptist Missionary Association of Mississippi Program Committee met at the BMA of Mississippi Missions Office on August 25, 2016 at 10:00am. Present at the meeting were Bro Matt Hudson, Bro. Kenneth Flynt, Bro. Justin Rhodes, Bro Larry Geraldson, Sis Ruby Bynum, Bro Sidney Davis, Bro Mark Jones, Dr. John Adams, Bro Jeremy Wilkerson, Bro Danny Pitts, Bro Greg Medenwald, and Bro Justin Cameron. The meeting was called to order by President, Matt Hudson. Bro Matt brought a devotion from Psalm 1. Opening prayer was led by Bro Greg Medenwald.

Bro Matt presented a proposed schedule and theme for the 2016 Annual Session: “Our God Reigns,” taken from I Corinthians 15:24-26. Discussion was had concerning the proposed schedule and to replace the Pastor’s and Laymen’s Conference with a Patriotic Solemn Assembly to be coordinated by 1st Vice Chairman, Justin Rhodes and Chaplain, Dr. Scott Carson. The remainder of the schedule was discussed and approved.

Dr. Adams presented the plans for the God and Country Rally for the Tuesday night service.

The meeting was adjourned. Prayer was led by Bro. Mark Jones.

— *Matt Hudson, President; Justin Cameron, Clerk*

Christian Publication's Department



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

Trustees	Term Expires
Ricky Johnson, 548 Hwy 365, Booneville 38829	2017
Leon Charmichael, 70 Jarrod Rd Ellisville 39437	2017
Ken Riley, 454 Lebanon Rd, Laurel 39440	2018
Jean Jeffcoat, 79 Jessies Lane, Laurel 39433	2018
Robert Conrad, 130 Hoxie Rd, Vicksburg 39180	2019
Clell Allen, 13062 Turtle Creek Parkway, Gulfport 39503	2019

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

Another Year

It is a blessing to be able to come before you for my 39th annual report. Time really does fly when you are involved and having fun! In keeping with the theme of this meeting - OUR GOD REIGNS - we affirm that the focus of every life and every department and commission IS Jesus Reigns!

Jesus and His kingdom work is the focus of your Mississippi Baptist. The content of your paper highlights the ministry of our churches in reaching the world for Christ.

Content

Each department, commission, auxiliary, and church of our Association has the platform of the Mississippi Baptist to report on their respective work. If you will regularly look at the full content of the paper, you will be able to get an overall view of the ministry of the BMA of Mississippi. We are open to all of our national departments and ministries and regularly carry information and news about the worldwide ministry of the BMA.

I hope you will pay attention to each report and article concerning the Lord's work. There are so many needs and opportunities for God's people to be involved with and to support. You can not help financially, physically, or prayerfully if you are not aware of the needs and goals. The paper is a great source of the efforts and needs of each department and area of ministry in Mississippi and around the world.

Our trip to the Philippines in March of this year helped us to see the need first hand. I have been able to make mission trips to Mexico, Haiti, and now the Philippines. Each of these times I was exposed to the real 'on the ground' needs of our missionaries and the opportunities for each individual to become personally involved. Reading about the needs and opportunities can spark an ember in your heart and spirit to do all you can in the Lord's work. I urge our readers to look for that opportunity on every page of the paper.

Contributors

I would like to thank some very special people who use their talents to make your paper a success. The offerings of Barbara White, Chuck Lee, Anders Lee, Tony Cleaver, Becky Ulmer and others are profitable and we deeply appreciate each of them for their dedication and their willingness to give of themselves.

Mrs. White has a way of taking us to places that many remember from their past. There is much wisdom and nostalgia in "Sofilthy's Attic".

Chuck Lee impresses me as a calm, humble, insightful, spiritual, and dedicated individual. But when he writes, he seems at times to change personalities and come close to actually 'losing his mind'! (That is suppose to be a compliment). You never know what you are going to get from Bro. Lee, but you can always count on him having a message along with a sharp wit.

Bro. Anders Lee, pastor of Central Church in Southaven, is writing a column addressing Youth ministry in our churches. I approached him about this need and after some time in prayer, he agreed to take on this project. He has a number of years both in the pastorate and in Youth Ministry. I really enjoy his advise and encourage anyone working with young people to read his work and consider his direction and advice.

I have been a senior citizen for quite a number of years and realize that I am becoming more 'senior' by the day. After losing both of my parents over the past few years and reflecting on their needs and that experience, I have come to realize that the 'senior citizen' is a very special individual and have needs and challenges that others to not have and of which many may not be aware.

In seeing the needs of the elderly and wanting to provide beneficial information to both the Senior Citizen, their family, and care givers, I sought out someone who could address some of these special needs and areas. I was encouraged by a friend to talk to Mrs. Becky Ulmer. She is a member of First Baptist Church, Bay Springs, and is Nursing Home Administrator at Jasper County Nursing Home in Bay Springs. She is a qualified professional with experience and insight and is addressing topics of need and interest through the column "Senior Sources".

We have had a number of contributing writers covering various topics of interest and needs over the years. These individuals make our job easier and they certainly enhance the quality of our paper. You would do well if you would tell them personally that you enjoy and appreciate their work.

Church Additions Needed

The Publications Department needs to continue to grow and the one way to produce that growth is through the addition of churches to the "church family plan". We have added some churches this past year, but have also lost some. There are a number of our churches who are not on the "Church Family Plan". There are also churches who are on the family plan, but who choose to only send the paper to those who "voluntarily" sign up for it. Sometimes people don't know that they want or need something until it is placed before them. When I was a child I did not eat mayonnaise or turnip greens. I did not realize what I was missing. Some of the members of your church may not 'know what they are missing'. If you will provide the paper to all the members of your church you may find that they will not only like it, but that they will appreciate it. Do you remember the "punch line" from a commercial a number of years ago? - "TRY IT, YOU'LL LIKE IT". We encourage all churches to join us and help their people be more informed about the work that their BMA of Mississippi is doing.

Mission Churches - We currently send the paper to each of our mission points. A couple of those missions are paying for the paper, three of the missions are having the paper provided to them by one of our other subscribing churches. It costs money to provide this service. I urge other churches or individuals to step forward to help us with this ministry. The members and prospects of our mission efforts will be well served by having access to the Mississippi Baptist Paper. When I mentioned this need at a local association, a pastor approached me later and said his church would pay the subscription cost of two mission projects in his area. We will continue this policy, but ask your help.

Addresses And Changes Important

Address updates and corrections are essential for us to be able to deliver the paper in a timely manner. We ask that the clerks and/or church secretaries keep the list as current as possible. Your help in this area is appreciated. When the post office notifies us that an address is not valid or that there has been a change, it costs us 57 cents for each return. This cost adds up. By keeping your list up to date you will help us reduce our costs, plus your members will not miss an issue.

We will be mailing church lists to all of our churches in the near future for them to use to update their lists. If at anytime you have a question about your list, please give us a call. We will be glad to take any information by phone or to send you an updated list.

Remember that one of the first things you should do when you have a new family to join your church is to add them to your mailing list. Think of the encouragement that will be to that new family when they receive their first copy of the Mississippi Baptist and realize that it came from their new church home. They will truly feel accepted and a part of the fellowship of their new church home.

Finances

Our income this past year showed an increase over 2015. The actual reason for this increase was a record Special Emphasis offering this past January. In 2015 our Special Emphasis offering was over \$6,900, but our 2016 total was \$13,470.02! Some individuals who graciously gave special offerings helped this be a record year. We are humbled by the response of our churches, local associations and individuals who supported this effort.

Donations for this past year totaled \$12,604. This totals 16% of our income. Special Emphasis donations and monthly contributions make up 32 1/2% of our income. Your regular gifts and special emphasis offerings are vital to our operation and they are greatly appreciated.

Services

We are still delivering the Mississippi Baptist to our foreign missionaries by E-mail at no charge to them. We also deliver it to each of our pastors at no charge via Email. An Email subscription costs \$15.00 per year.

Trustees

I thank the Trustees of this department for their work and support. While their responsibilities are not as burdensome as other departments, they are a valued asset to the ministry of publications and are appreciated.

Thanks

Thanks also to our great Association of Churches for allowing me to serve in this capacity. It is truly a labor of love. You afford me the opportunity to serve the Lord and our churches. May God bless us all as we labor in His fields.

In Ephesians 1:3 the Apostle Paul expressed it well when he wrote, "Blessed be the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly places in Christ."

Our God Reigns!

— *Don Brown, Editor*

Mississippi Baptist Trustee Minutes

October 18, 2016

The Trustees of the Ms Baptist Paper met at the college on Tuesday, October 18, 2016 at 12:00 p.m. Trustees (Clerk) Ken Riley, (Chairman) Cliff Jenkins, Leon Carmichael and Ed Duvall were present with Baptist Paper Director Don Brown.

Chairman Cliff Jenkins called the meeting to order, and Trustee Ken Riley led in prayer.

Chairman Cliff Jenkins recognized the director Don Brown to give his report. Bro. Don shared that the department would end in the black and had set a new record in the special emphasis giving.

A motion was made and seconded to approve the financial report. The motion passed.

The Director requested that we give a \$100.00 Christmas gift card to a few folks that contribute to the paper by writing a column often. A motion was made and seconded to approve the giving of the gift cards. The motion passed.

A motion was made and seconded to give the director a \$500.00 Christmas bonus. The motion passed.

A motion was made and seconded to re-elect Don Brown as the Director of the Mississippi Baptist Paper. The motion passed.

The meeting was adjourned in prayer by Trustee Ed Duvall.

— *Cliff Jenkins, Chairman; Ken Riley, Clerk*

2015-16 Report - 2016

9/1/2015 through 8/31/2016

Category	9/1/2015- 8/31/2016
INFLOWS	
Uncategorized	0.00
Advertising	200.00
Church Subs	52,709.06
Donations	12,604.91
Individual Subs	705.00
MEMORIAL GIFTS	75.00
Special Emphasis	13,470.02
Special Projects	350.00
TOTAL INFLOWS	80,113.99
OUTFLOWS	
Bank Charge	249.33
Editor Housing	12,000.00
Editor Salary	18,000.00
Equipment	689.27
Health Insurance	7,317.76
Misc	672.45
Part Time Salaries	100.00
Postage	
2nd Class Postage	13,600.00
Office Postage	818.00
TOTAL Postage	14,418.00
Printing	13,913.38
Retirement	1,500.00
Software	148.89
Supplies, Bus	408.20
Tax	
Soc Sec	2,493.60
TOTAL Tax	2,493.60
Telephone	1,062.92
Travel, Bus	1,147.70
Web Access	631.00
Website	739.70
TOTAL OUTFLOWS	75,492.20
OVERALL TOTAL	4,621.79

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 25, 2016

The BMA of Mississippi Foundation Trustees met August 25, 2016 for their annual meeting.

Present were John Adams, Don Brown, Kelby Johnson, Sidney Davis, Kenneth Flynt, Larry Geraldson, and Danny Pitts.

Minutes of the previous meeting were read and approved.

Financial report was given and approved.

General topics concerning audits, reporting, and compliance with federal law were discussed. It was agreed to seek professional input and advise concerning these matters.

The following resolution was presented and passed by the trustees:

Let it be resolved that the BMA of Mississippi Foundation continue to operate with trustees representing the head of each department and commission and to continue to operate with no full-time or parttime paid employees.

After a motion to adjourn passed Bro. Kenneth Flynt led in prayer.

— *Sidney Davis, President Don Brown, Clerk/Treasurer*

Current Financial Status

September 30, 2016 Checking Account Balance	\$65.77
Deposited with RLF of Mississippi	\$21,732.31
Total Cash On Hand	\$21,798.08

Mississippi Baptist Commission on Senior Adults



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

Trustees	Term Expires
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
John Riles, 1500 Hwy 29 North, Ellisville 39437	2019
Jackie Gray, 500 Loden Rd, Fulton 38843	2019

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 year for our senior saints. During the past year over 600 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 2017 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.

2017 will be a great time for the Senior Jubilee as we will be gathering March 21st at Big Creek Baptist Church, Soso, and May 9th at Greenwood Baptist Church, Fulton. We are living in a dangerous 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 directions 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 the 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

August 22, 2016

The trustees met at the Mission Office at 9:00 a.m.. Those present were Director Kenneth Flynt and trustees: Noel Hillman, Jerry Overstreet, John Riles and Medrick Savell.

The opening prayer was given by Bro. Jerry Overstreet.

Bro. Kenneth Flynt handed out an agenda for the meeting and brought a devotion based on Romans 12:1-2.

The minutes were read by Medrick Savell. A motion to accept them passed. Bro. Flynt made general comments on the ministry of the Commission. A discussion followed concerning the Senior Adult Conferences for 2017. The fee for each conference will remain at \$15.00 per person.

The South conference will be Tuesday, March 21, 2017, at Big Creek Baptist Church, Soso. The noon meal catered by Mac's on the River.

The North conference will be Tuesday, May 9, 2017, at Greenwood Baptist Church, Fulton. The noon meal will be catered by Dorsey Fire Department.

The financial report was given and discussed.

A motion carried that we keep the same Director and Bookkeeper another year at the same salary.

Two trustees will be going off the Commission this year: Bro. Jackie Gray and Bro. John Riles. We appreciate their faithful service to senior adults in their two terms.

— *Medrick Savell, Clerk*

Financial Report October 1, 2015 — September 30, 2016

Beginning Balance	\$79,182.71
Income	
Contributions	\$10,732.83
South Conference	\$5,986.83
North Conference	\$1,906.00
Total Income	\$18,625.66
Expenses	
Director (Kenneth Flynt)	
Salary	\$4,800.00
Mileage Expense	\$673.31
Phone Charges	\$.00
Christmas Bonus	\$500.00
	\$5,973.31
Secretary (Kimberly Parker)	
Salary	\$1,200.00
Christmas Bonus	\$100.00
	\$1,300.00
AT&T	\$454.85
Office Expense	\$112.29
South Conference	\$5,624.36
North Conference	\$2,010.00
Trustee Mileage	\$102.60
RLF Investment	\$40,000.00
Total Expenses	\$55,577.41
Ending Balance	\$42,230.96

Moral Action of Mississippi



Dr John M. Adams
P. O. Box 88
Mantachie, MS 38855
(662) 231-3863
www.moralactionofms.net

Trustees

Term Expires

Shane Singleton, 920 North 10 th 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
Roger Akers, 600 11 th Ave North, Amory 38821	2019
Dr Donald Townsend	2019
Tony Graham, Dry Branch Rd Columbia, 39429	2019

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

Moral Action continues to stand with all our churches, pastors, and leaders through up-to-date articles in our Mississippi Baptist and State Associational papers. We place articles in 10 publications and papers and we distribute free literature on current moral issues.

Literature that we distribute as we visit churches and associational meetings are: American Family Association (AFA) Journal, Israel My Glory, The Judicial Watch-Verdict, One Voice United in Prayer, Family Research publications and the Focus on the Family magazines.

We continue to provide access to our Moral Action websites (www.macbma.net) and www.moralactionofms.net. These sites provide our churches with tools for study and information related to the contact of elected officials. You will find Bible Gateway, Got Questions.org., What Can One Person Do?, Reconstructing American History, and the Director's reports, articles, and archives.

Moral Action continues to champion the moral and spiritual causes that are so much a part of Associational Baptist. These are: (1) the battle to keep the words "In God We Trust" on our coins and paper monies and (2) to keep "under God" in our National Pledge. There are many who seek to have these words removed.

We continue to travel to Washington D.C. and Jackson, MS for activism in the long-term fight against abortion, gay/lesbian and homosexual rights and against the advancement of casinos in MS. Since my election in 2005, I have spoken to and interviewed these elected officials and pastors in your behalf: Governor Phil Bryant, MS; Speaker of the MS House, Phillip Gunn; Dr. Jack Graham of Dallas/Plano, TX; Dr. Bert Harper of American Family Radio; U.S. House Chaplain Pat Conroy; the late U.S. Congressman Alan Nunnelee of MS, 1st District; U. S. Congressman Dr. Tom Rice of 7th District South Carolina; U. S. Congressman Mark Meadows of 11th District North Carolina; Historian David Barton; U.S. Congressman 4th District, Robert Aderhold of Alabama; U.S. Congressman Joe Barton 6th District, Texas; U.S. Senator James Lankford of Oklahoma; U.S. Senators Roger Wicker and Thad Cochran of MS; U.S. Congressman Jack Hensarling of 5th District TX; U. S. Congressman Greg Harper of 3rd District, MS (who gave MS Adams and myself a tour of the Congress Prayer Chapel); Presidential candidate and U.S. Senator Ted Cruz, TX (who we interviewed twice); U.S. Speaker of the House 8th District, Ohio, John Boehner, as I had the privilege to lead in prayer before the Congress.

Past U.S. Congresswoman, Michelle Bachmann, 6th District, Minnesota; U.S. Congressman and now Senator Tom Cotton, 4th District AR; past U.S. Senator Blanche Lincoln of AR; past MS Governor Haley Barbour; past Arkansas Governor and recent Presidential candidate Mike Huckabee; and MS Secretary of State Delbert Hosemann. With these personal contacts, Moral Action, has also mailed, text, and telephoned many other political, religious, and influential leaders such as Donald Trump, Dr. Ben Carson, former President George W. Bush, U. S. Senator Bernie Sanders and Candidate Hillary Clinton.

You may ask what we discuss. Always with courtesy and respect, most topics center around (1) the need of a Godly, Christian nation, (2) the need for the recognition of God on our coins and in our national pledge, (3) the concern over Islam, and Muslim Sharia

Law and its influence rising in America, and (4) the desire to protect and support God's people "Israel." My joy is to speak the name of Jesus before these political leaders. I always inform them that our churches and people are praying for them on a daily basis.

Out of the Closet

Homosexuality is out of the closet completely today and liberals of America continue the steady push for abortion. These two current practices are ongoing and will continue progression. Our Holy Father detests these two "great abominations." Proverbs 6:16-17 gives Biblical voice regarding God's instructions regarding the "shedding of innocent blood." Leviticus 18:22, states plainly, "Thou shalt not lie with mankind as with womankind: It is abomination."

Main Battle

We continue our main battle for our children and students. It is true that whoever controls the children and teens, control the future of our nation. Our BMA New Testament churches have unlimited opportunity to engage our children, teens, and college students in teaching, training, and discipleship. There are many avenue to do this such as, Sunday School, VBS, Galileans, GMA, Awana, church camps, mission trips, SOAR, enlivened church youth and college groups and Godly worship services.

Our curriculum must include Biblical teachings of morality. We must stand against sin and stand for Godly living. We can do it! We must not give up!

Special Invitation

United States Congressman Trent Kelly of 1st District, MS has invited MS Adams and I to be his guest at the February, 2017 National Prayer Breakfast, Washington Hilton, Washington, D.C. We are honored to accept.

The Support

Our Moral Action recognized the support of our churches, pastors, and individual groups throughout the Association. We thank each one who has supported this ministry on either a monthly or annual basis. The July 4th Freedom Offering is always a success. This is evidence of your understanding of moral needs our nation continues to face.

MS Adams and I count it an honor to serve you. Your voice is being shared and heard. We thank First Baptist Church of Mantachie, MS for allowing us to travel and serve this agency.

Would you pray for us in this special ministry? Make your voice and concerns known to your elected officials and pray, pray, pray for them. Pray for a revival in America! Pray for God's will in the November election. God bless the BMA of MS churches, members, pastors, deacons, auxiliaries, and our teens and children.

— *Dr John Adams, Director*

Board of Trustees Minutes

The Moral Action of Mississippi Trustees met at Southeastern Baptist College on October 18, 2016 at 8:00 A.M.

A selection of Brian Atwood of Gulfport as Chairman and Richey Hester of Mantachie as Clerk.

There was a motion and second to give the director and Financial Secretary a 5% increase in salary each.

There was a motion and second that Moral Action continues to support political conservative group such as The Family Research Council, Wall Builders, Focus on the Family, The judicial Watch and AFA.

Dr Adams reported that he has been to Jackson and the State Capital five times during the associational year. He has met the Governor of Mississippi , Secretary of State, and Speaker of the House. He has shared with them the moral and conservative views of the BMA of Mississippi.

Dr Adams asked the trustees to go back to their churches and associations and ask if they are supporting Moral Action. If no please consider it.

Financial Statement September, 2015 – September, 2016

Balance brought forward 9/30/2015	\$11,403.75
Contributions	38,015.54
Total To Account For	\$49,419.29
Expenses	\$35,722.63
Balance in Checking 9/30/2016	\$13,696.66

Department Expenses

Director's Salary	\$14,706.60
½ Social Security	860.29
Secretarial	10,015.80
Office Supplies	531.92
Postage	476.40
Printing	397.48
Promotion	2,479.29
Publications	275.99
Telephone	144.00
Travel Expenses	
Meals	504.20
Hotels	2,467.55
Gas/Van	2,104.11
Webpage	759.00
Total Expenses	\$35,722.63

Contributions

B

Berean, Soso	364.15
Bethel, Fulton	995.00
Big Creek, Soso	649.89
Big Creek Association	1,080.00
Big Creek District Brotherhood	2,201.00
Big Oak, Fulton	100.00
Brister, Mr. and Mrs. Billy, Columbia	50.00
BMA Brotherhood of MS	253.80
Buffalo, McLain	480.00

C

Centerville, Mantachie	77.00
Central, Corinth	250.00
Corinth, Petal	177.00

E

East Amory, Amory	150.00
East Central Association	1,200.00
East Fulton, Fulton	589.00
East Main, Lumberton	228.50
El Camino, Laurel	133.70

F

Fairhope, Beaumont	430.90
Farmington, Corinth	300.00
First, Calhoun	955.00
First, Mantachie	1,327.00
First, Oak Grove, Hattiesburg	944.09
First, Shady Grove, Laurel	478.00
First, Windsor Park, Ocean Springs	600.00
Forked Oak, Booneville	597.00

G

Good Hope, Columbia	600.00
Good Hope, Overt	420.00

H

Harmony Baptist Association	1,244.65
Hillcrest, Yazoo city	1,414.18
Hopewell, Fulton	442.00
Hopewell, Laurel	100.00

J

Judson Association	1,200.00
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L

Lebanon, Laurel	1,300.04
Lee's Chapel #2, Picayune	105.50
Little Creek, Perkinson	55.00
Midway, First, Sumrall	540.00
Magnolia, Hattiesburg	500.00
Mid Central Association	29.92
Mineral Springs, Taylorsville	285.50
MS State WMA	5,462.19
Mulberry, Richton	400.00
Mulberry WMA, Richton	240.00

N

New Bethany, Seminary	29.00
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O

Oakland, Vicksburg	1,679.12
O'Neal Road, Gulfport	161.27

P

Paramount, Wiggins	500.00
Parkview, Laurel	925.00
Pine Grove, Purvis.	357.37
Pine Ridge, Laurel.	1,100.00
Plainview, Poplarville.	100.00
Pleasant Hill, Tupelo	16.13

R

Ramsey Creek, Saucier.	120.00
Riverside, Ellisville.	100.00
Rocky Branch, Sumrall	106.00

S

Scotland, Bentonia	650.00
Shady Grove, Iuka.	110.00
Skyway Hills, Pearl	900.00
South Green, Tupelo	157.19
Springhill, Laurel	240.00
Spring Hill, Ocean Springs	72.60

T

Tombigbee Association	156.36
Trace City, Natchez	531.66

U

Unity, Guntown	275.00
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W

Washington Association	440.00
Washington, Neely	316.83
Westview, Oxford.	22.00

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 History and Archive Commission was created to be a source of record keeping for our churches and the local Associations in the State of Mississippi. While some material from outside the state of Mississippi is also available, the primary purpose is to have a history of what has occurred in the BMA of Mississippi. Our files will only be complete if our churches and Associations are faithful in providing the information that needs to be kept for historical purposes.

We have files on each church who has sent us bulletins or programs from any special service such as a Revivals, Homecoming, Church Anniversary, Pastor Appreciation, etc., in the past. Any new information you send will be added to your file. If there is not a file on your church, one will be opened when you provide any information you would like to be kept for posterity.

Some clerks of the local Associations are very faithful to send yearly copies of their Minutes as soon as they are printed. I would like to encourage someone from each church to check with your clerk to ensure that your Minutes are being mailed to us. If this is not currently being done, we would appreciate the clerk being encouraged to do so.

A copy of any book or pamphlet written by any Pastor or member needs to be placed in the History & Archive Library for others to read. This includes Bible studies or articles on current issues and moral problems that will be helpful to any who use the Library.

I would like to thank Southeastern Baptist College for providing space in the Library to store all of our files. Thanks is also extended to SBC Librarian Mrs. Amy Hinton who oversees the archive of all our material and to Mrs. Sandy Tidwell for keeping our financial records in addition to her duties as bookkeeper for SBC.

Thanks to all the churches that have been faithful in supporting the Commission financially. Any item or offering should be mailed to History & Archive Commission at Southeastern Baptist College, 4229 Highway 15N, Laurel, MS 39440.

— Director Ed Steele

Financial Report October 1, 2015 through September 30, 2016

Balance Brought Forward (10-1-15)	\$19,858.62
Total Received (2015-16)	\$2,128.98
Total Amount to Account For	\$21,987.60
Total Paid Out	\$517.50
Balance in Checking Account	\$21,470.10
Balance in Revolving Loan Fund	\$13,669.48
Grand Total	\$33,139.58
Received	
Regular Offerings	\$1,895.50
Special Emphasis	\$233.48
Total	\$2,128.98

Paid Out

SBC (Utilities).....	\$112.50
SBC (Work by library staff).....	\$405.00
Total	\$517.50

Contributions During 2015-2016 year

Regular Offerings

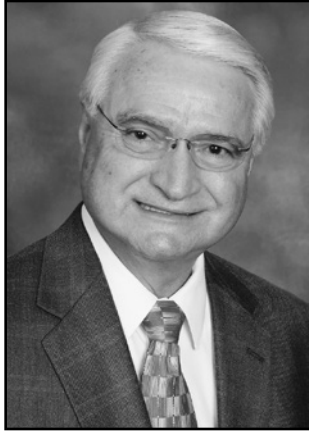
First Baptist, Mantachie	\$50.00
First of Calhoun, Laurel	\$225.00
Hopewell, Laurel	\$10.00
Lee's Chapel #2, Picayune	\$27.50
Magnolia, Hattiesburg	\$200.00
Paramount, Perkinston.....	\$300.00
Riverside, Ellisville	\$206.00
Skyway Hills, Pearl.....	\$360.00
Spencer Memorial, Pascagoula	\$337.00
Washington, Neely.....	\$180.00
Total	\$1,895.50

Special Emphasis

Berean, Soso	\$36.03
New Bethany, Seminary.....	\$31.00
Springhill, Laurel	\$74.50
Washington, Neely.....	\$91.95
Total	\$233.48

Grand Total.....	\$2,128.98
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Mississippi Baptist Children's Home



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

Trustees	Term Expires
David Kinnebrew, 2276 Napoleon Ave, Pearl 392082017
Denny Patterson, 208 Good Hope Rd., Columbia 394292017
Ricky Mitchell, 1388 Seminary- Moselle Rd., Seminary 394792017
Duane Ledlow 17401 Indian Lane, Vancleave 39562018
David Lawrence, 1621 Hildreth Rd, Columbus 397022018
Darnell Minyard, 131 Gay Pierce Rd, Lucedale 394522018
Glenn Holifield 667 Joe Perrett Rd, Laurel 394432019
Kenneth Stinnett, 214 Sunflower Rd, Perkinston 395732019
Ed Williams 138 CR 237, Laurel 394432019

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

Our God Reigns

This year's theme of the BMA of Mississippi's 2016 annual session is "Our God Reigns." I Corinthians 15:24-26 are the verses that are the focus of our attention for this theme. "For He must reign until He has put all His enemies under His feet" (verse 26). There is no doubt there has never been a time in our nation's history when Jesus Christ needs to reign in the hearts and lives of men, women, boys, and girls. So, in light of the fact that "Our God Reigns" may we as God's children look to the God of the Word so that we can point Him to others who have not yet submitted themselves to the Lordship of Jesus Christ. Praise the Lord, "Our God Reigns!"

Financial Report

The financial review during the past year reveals that because of your generosity and good response we are able to report to you that we did not have a deficit in the budget this past fiscal year. We would like to convey to you our supporters our sincere thanks for your support of the Home. There is still a need for an increase of regular giving from the churches. Will you consider placing the Home in your budget or make an increase in giving if the Home is already in your budget?

Special Emphasis-Months of October and November

Will you help us reach our goal of \$25,000.00 again this year? Last year you helped us reach our goal for this Special Emphasis period. We are asking you to respond in the same way for this year's Special Emphasis. We would like to suggest to you to consider designated November 13th as "Children's Home Emphasis Sunday." We would like for

you to have special prayer for the ministry of the Home on that day. Also, we would like for you to prayerfully consider receiving an Emphasis offering.

God's Blessing

We are grateful to the Lord that He has allowed us to be an extension of His love and care in giving boys and girls a knowledge and understanding of their great need of Him. Because of God's goodness and grace it is a joy to report that two of the girls at the Home came to know Christ as their personal Savior recently. Praise the Lord!

Rallies for Home

We are grateful for the associations that continue to host food and miscellaneous rallies for the Home. It is a big help in the operation of the Home and our thanks go out to you for your giving.

Christmas Sharing

As you know, Christmas will be here soon. 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 sincere appreciation to those who have helped brighten the lives of the children in past Christmas holiday seasons.

Staff and Trustees

I would like to express my heartfelt thanks and gratitude to the dedicated staff of the Home for serving the Lord and you as they fulfill God's calling in their lives through this ministry.

I also extend my appreciation to the Board of Trustees for their faithful service to this important ministry of the Lord's work.

Also, I would like to acknowledge Bro I.L. Stinson for serving out his two full terms as a trustee. I would like to acknowledge Bro. Sam Brown and Bro. Steve Krase for their faithful service as trustees from the Mt. Pisgah Association.

Remember in Prayer

It is our prayer that the ministry of the Home will continue to influence the lives of the girls and boys the Lord has placed under our care. Continue to pray for the ministry of the Mississippi Baptist Children's Home that we will provide children with the loving warmth of Christian upbringing in an atmosphere that brings honor and glory to the Lord that will last a lifetime and all eternity.

Our God Reigns. I Corinthians 15:24-26

— *Sidney D. Davis, Director*

Trustee Minutes

May 3, 2016

The trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Tuesday May 3, 2016 at 10:00 A.M.

Trustees present were: Deryl Jones, Steve Krase, David D. Lawrence, Kenneth Stinnett, David Kinnebrew, William Oldenquist, I. L. Stinson, Duane Ledlow, Darnell Minyard, Glenn Holifield, Sam Brown, and Denny Patterson.

The meeting was called to order by Chairman Darnell Minyard.

Opening prayer was led by Bro Darnell Minyard. Scripture reading and devotional was then given by Bro. Minyard from Proverbs 22.

Newly elected board members were recognized. Election of officers were as follows:

Chairman	Denny Patterson
Assistant Chairman	William Oldenquist
Clerk	Glenn Holifield
Assistant Clerk	David Kinnebrew

Bro Davis gave financial report. Motion to accept financial report. Approved.

Bro Davis gave a report on the children.

Motion that \$24,000.00 of Director's salary be designated as housing allowance. Approved.

Bro. Davis spoke on the need for our churches to place the Home in their budget, and churches that have the Home in their budget to consider a small increase.

Motion to help the graduating senior boy at the Home secure a vehicle for college and potential use for job travel. The student would be responsible in helping pay for the vehicle, insurance, fuel, etc. Approved.

Prayer requests were shared and Bro Glenn Holifield led in closing prayer and the blessing on the food.

— *Darnell Minyard, Chairman; Glenn Holifield, Clerk*

October 4, 2016

The trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Tuesday October 4, 2016 at 10:00 A.M.

Trustees present were: Kenneth Stinnett, William Oldenquist, Jason French, David Lawrence, I.L. Stinson, Keith McMahan, David Kinnebrew, and Glenn Holifield.

The meeting was called to order by Vice-Chairman William Oldenquist in the absence of the Chairman. Bro Oldenquist gave a devotional from Psalm 36:5-7. Bro Kenneth Stinnett led in prayer.

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

The financial report was given by Bro Davis. Motion to approve financial report with second. Motion approved.

Bro Davis gave his personal report.

Motion and second to give employees a 4% pay increase. Motion approved.

Motion and second to allow Bro Davis' salary to be set at the cap allowed by the association. Motion approved.

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

Before adjourning the board of trustees expressed their thanks to Bro. I.L. Stinson for his faithful service as a trustee. Special prayer requests were mentioned. Closing prayer with the blessing on the food was led by Bro Jason French.

— *William Oldinquist, Vice-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 financial statements of Mississippi Baptist Children's Home (a nonprofit organization), which comprise the statements of financial position as of August 31, 2016 and 2015, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of 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'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.

Accountant's Responsibility

Our responsibility is to conduct the review engagements in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

Accountant's Conclusion

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 accordance with accounting principles generally accepted in the United States of America.

Holt & Associates, PLLC

Laurel, MS

September 13, 2016

2815 HIGHWAY 15 NORTH | LAUREL, MISSISSIPPI 39440
10 BELLEGRASS BLVD. | HATTESBURG, MISSISSIPPI 39402
PHONE 601-649-3000 | FAX 601-649-3050
WWW.HOLTACCOUNTING.COM

STATEMENTS OF FINANCIAL POSITION
AUGUST 31, 2016 AND 2015

	2016	2015
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 66,797	\$ 55,540
Property, Plant, and Equipment :		
Property, plant, and equipment	1,064,005	1,064,983
Less: Accumulated depreciation	(897,795)	(882,477)
Net property, plant and equipment	166,210	182,506

	<u>2016</u>	<u>2015</u>
Restricted cash and cash equivalents	49,953	48,652
Restricted investments	-	17,146
Total other assets	<u>49,953</u>	<u>65,798</u>
TOTAL ASSETS	\$ 282,960	\$ 303,844
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 1,410	\$ 1,466
Payroll liabilities	<u>1,919</u>	<u>2,536</u>
Total current liabilities	<u>3,329</u>	<u>4,002</u>
Net Assets		
Temporarily restricted net assets	49,953	65,798
Unrestricted net assets	<u>229,678</u>	<u>234,044</u>
Total net assets	<u>279,631</u>	<u>299,842</u>
TOTAL LIABILITIES AND NET ASSETS	\$ 282,960	\$ 303,844

See accompanying notes and independent accountants' review report.

**STATEMENT OF ACTIVITIES
YEAR ENDED AUGUST 31, 2016**

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
REVENUE AND SUPPORT			
Contributions - general	\$ 233,645	\$ -	\$ 233,645
Contributions - specific children	6,889	-	6,889
Interest income	998	1,314	2,312
Total revenue and support	<u>241,532</u>	<u>1,314</u>	<u>242,846</u>
EXPENSES			
Automobile expense	4,803	-	4,803
Children's spending money	945	-	945
Gifts from Contributors	8,329	-	8,329
Clothing	65	-	65
Depreciation	17,207	-	17,207
Feed, seed, and fertilizer	173	-	173
Food	8,188	-	8,188
Garbage pickup	1,416	-	1,416
Haircuts	197	-	197
Insurance	31,149	-	31,149
Legal and accounting	2,579	-	2,579
Medical expense	197	-	197
Miscellaneous	3,209	-	3,209
Office and postage	5,726	-	5,726
Payroll taxes	8,100	-	8,100
Pest control	404	-	404
Repairs and maintenance	6,734	-	6,734
Retirement contributions	4,902	-	4,902
Salaries and wages	117,881	-	117,881
School supplies and fees	5,834	-	5,834
Taxes and licenses	158	-	158
Telephone	2,992	-	2,992
Travel	17,205	-	17,205
Utilities	14,664	-	14,664
Total expenses	<u>263,057</u>	<u>-</u>	<u>263,057</u>
CHANGE IN NET ASSETS	(21,525)	1,314	(20,211)
NET ASSETS RELEASED FROM RESTRICTIONS:			
Restrictions satisfied by payments	<u>17,159</u>	<u>(17,159)</u>	<u>-</u>
NET ASSETS, SEPTEMBER 1	<u>234,044</u>	<u>65,798</u>	<u>299,842</u>
NET ASSETS, AUGUST 31	\$ 229,678	\$ 49,953	\$ 279,631

See accompanying notes and independent accountants' review report.

STATEMENT OF ACTIVITIES
YEAR ENDED AUGUST 31, 2015

	Unrestricted	Temporarily Restricted	Total
REVENUE AND SUPPORT			
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>
EXPENSES			
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>
CHANGE IN NET ASSETS	(49,771)	933	(48,838)
NET ASSETS, SEPTEMBER 1	<u>283,815</u>	<u>64,865</u>	<u>348,680</u>
NET ASSETS, AUGUST 31	<u>\$ 234,044</u>	<u>\$ 65,798</u>	<u>\$ 299,842</u>

See accompanying notes and independent accountants' review report.

STATEMENTS OF CASH FLOWS
YEARS ENDED AUGUST 31, 2016 AND 2015

	2016	2015
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (20,211)	\$ (48,838)
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:		
Depreciation	17,207	18,660
Increase (decrease) in operating liabilities		
Accounts payable	(57)	133
Payroll liabilities	(617)	(14)
Net cash flows from operating activities	<u>(3,678)</u>	<u>(30,059)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of fixed assets	(910)	-
Purchase of investments	(13)	(17)

	<u>2016</u>	<u>2015</u>
Redemption of investments	17,159	-
Net cash flows from investing activities	<u>16,236</u>	<u>(17)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	12,558	(30,076)
CASH AND CASH EQUIVALENTS, SEPTEMBER 1	104,192	134,268
RESTRICTED CASH AND CASH EQUIVALENTS	<u>(49,953)</u>	<u>(48,652)</u>
CASH AND CASH EQUIVALENTS, AUGUST 31	<u>\$ 66,797</u>	<u>\$ 55,540</u>

See accompanying notes and independent accountants' review report.

NOTES TO THE FINANCIAL STATEMENTS YEARS ENDED AUGUST 31, 2016 AND 2015

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, 2016 and 2015, 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, 2016 and 2015:

	<u>2016</u>	<u>2015</u>
Main operating accounting - Trustmark National Bank	\$ 25,800	\$ 15,541
Baptist Missionary Association revolving loan fund - General	40,497	39,489
Petty cash	<u>500</u>	<u>500</u>
Total cash and cash equivalents	<u>\$ 66,797</u>	<u>\$ 55,540</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 \$0- and \$17,146 in certificates of deposit at August 31, 2016 and 2015, 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 \$13 and \$17, for the years ended August 31, 2016 and 2015.

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, 2016 and 2015, 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, 2016 and 2015 respectively:

	2016	2015
Land	\$ 123,000	\$ 123,000
Buildings and improvements	772,380	772,380
Furniture and fixtures	27,365	29,253
Equipment	103,135	102,225
Vehicles	38,125	38,125
	<u>1,064,005</u>	<u>1,064,983</u>
Less: accumulated depreciation	<u>(897,795)</u>	<u>(882,477)</u>
Net property, plant, and equipment	<u>\$ 166,210</u>	<u>\$ 182,506</u>

Depreciation expense was \$17,207 and \$18,660 for the years ended August 31, 2016 and 2015, 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 \$49,953 at August 31, 2016 and \$65,798 at August 31, 2015. 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, 2016 and 2015 consists of the following:

	2016	2015
Jesse M. Hamilton Memorial Fund - savings (interest of .10%)	\$ 5,964	\$ 5,963
Jesse M. Hamilton Memorial Fund - BMA Revolving Loan Fund (interest of 2.70%)	43,989	42,689
Total restricted cash and cash equivalents	<u>\$ 49,953</u>	<u>\$ 48,652</u>
Jesse M. Hamilton certificate of deposit (interest rate of 0.89%)	\$ -	\$ 17,146
Total restricted investments	<u>\$ -</u>	<u>\$ 17,146</u>

Note 8 – Retirement Plan

For the years ended August 31, 2016 and 2015, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$4,902 in 2016 and \$5,602 in 2015. 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 13, 2016, which is the date the financial statements were available to be issued.

CONTRIBUTIONS BY STATE

September 2015 thru August 2016

BMA of Mississippi	\$ 144,718.40
BMA of Louisiana	\$ 4,943.01
BMA of Alabama	\$16,739.04
Mt. Pisgah Association	\$16,524.29
BMA of MO, OK, IL, FL, AR, TN	\$6,327.00
Outside Giving	\$52,280.26
TOTAL	\$241,532.00

MISSISSIPPI BAPTIST CHILDREN'S HOME

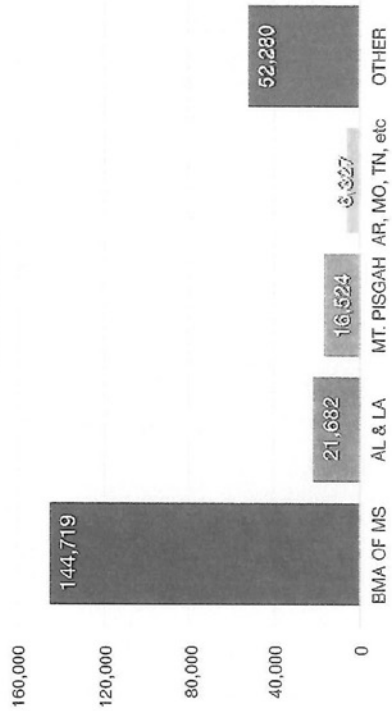
TOTAL GIVING

\$ 241,532

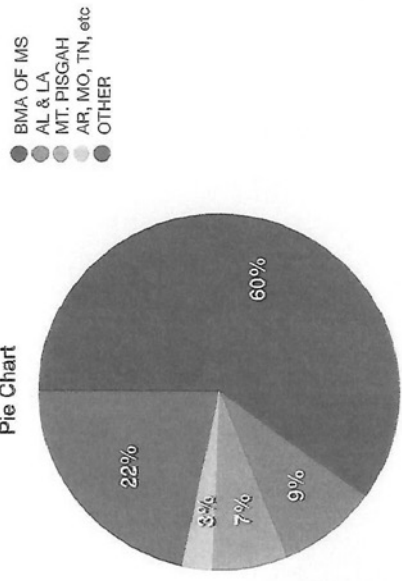
CONTRIBUTION BY STATE

SUPPORTING CHURCHES	AMOUNT GIVEN
BMA OF MS	144,719
AL & LA	21,682
MT. PISGAH	16,524
AR, MO, TN, etc	6,327
OTHER	52,280

Column Chart



Pie Chart



Baptist Music Fellowship of Mississippi



Jeremy Wilkerson, Director
20403 Secretariat Dr., Gulfport, MS 39503
(228) 669-0250

Trustees	Term Expire
Josh Awtrey, P.O. Box 515, Fulton 38843	2017
Charles McLemore	2017
Trey Miller	2018
Brian Smith	2018
Wesley Martin	2019
Danny Holifield	2019

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 Richey Hester
- 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
- 2016-2017 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 18, 2016 • 9:00 AM

Welcome was given by Mark Jones, President
 Opening prayer was given by Dr. John Adams
 Jeremy Wilkerson led the music throughout
 Opening Song: "The Love of God"

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 presented to the Moral Action of Mississippi. Also, \$1,000.00 was given for Louisiana Flooding Relief from the Disaster Relief Fund.

The Executive Committee Report was presented and was approved by motion and second and approved. Accordingly, the following officers and actions were approved for the 2016-2017 year:

- President Mark Jones (Bethel, Fulton)
- 1 VP. Vernon Newman (Big Creek, Soso)
- 2 VP. Richey Hester (Pleasant Hill, Tupelo)
- Secretary/Treasurer Roy Caldwell (Temple, Lucedale)
- Galilean Director. Mark Jones (Bethel, Fulton)
- Assistant Galilean Director Larry Trammel (Bethel, Fulton)

Elected to the Disaster Relief Committee 2019 — Roger Jefcoat

Others currently serving: 2018 — Roger Akers; 2017 — Dennis Knight

Project: Carl Sookraj, Peru Orphanage mission (60%), Mississippi Galileans (40%).

The Sookraj mission is supported by the BMAA Missions Department as completely self-supporting.

Vernon Newman led in prayer for this work.

The Galilean report was given by Bro. Larry Trammel. He reported about the State Galilean Camp held in March 2016 at Camp Garaywa in Clinton with Camp Pastor Bro. Wesley Martin. The theme for the coming year is "Stand Out" from 12:1-2. Dalton McMillen will be the camp pastor. Mark Jones gave information on the National Galilean Camp to be held in Arkansas in June 2016. The theme for the coming year is "Agape" from 1 Corinthians 13 and the camp pastor will be Scott Cavin.

Prayer for the Galilean ministry was led by Bro Ray Freeman.

There was no unfinished or new business.

Offering: \$160.00 given for the offering.

Special Music: "Loves Me Like I Was His Only Child"- was sung by Jeremy Wilkerson.

Our speaker was Bro. Richey Hester, pastor of Pleasant Hill Baptist Church, Tupelo, who spoke on "What Every Kid Needs – A Role Model." His text was Ephesians 5:1-7.

Invitation: “There Is A Fountain Filled With Blood.”

Appreciation on behalf of the Brotherhood was given to Bro Hester by Dr. Scott Carson.

Closing prayer: Bro Justin Cameron

— *Mark Jones, President; Roy Caldwell, Secretary*

Women's Missionary Auxiliary



Linda Smith, President

2816 Old Bay Springs Rd.

Laurel, MS 39440

(601) 470-1398 • lsmith_55@yahoo.com

WMA Officers

resident	Beth Caldwell
First Vice President	Ruby Bynum
Second Vice President	Elaine Smith
Third Vice President	Jessica Haden
Corresponding Secretary	Shirlene Smith
Assistant Corresponding Secretary	Barbara White
Recording Secretary	Bonnie Brown
Assistant Recording Secretary	Jeanelle Burkes
Historian	Ginny Singleton
Editor	Rita Clark
Pianist	Pat Davis
Song Director	Dawn Burns
Director-Youth Auxiliaries	Becky Farmer
GMA/YLA Promoter	Lisa Christian
Sunbeam Promoter	Linda Dertinger
Project Promotors	Linda Smith and Marilyn Welborn
Advisory Council	Don Brown, Bryson Haden, B.J. Hudson
Retreat Committee Chairman	Jessica Haden
Co-Chairman	Beth Caldwell

Annual Meeting

October 18, 2016

First Baptist Church Shady Grove

The Mississippi State WMA met October 18, 2016 at 8:30 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. Sandra Carmical led in prayer. A general fund offering was taken (\$152.00). Dawn Burns sang a special in music, "What a Day That Will Be."

Our speaker for the morning was Mrs. Celia Broom, wife of Bro. Dale Broom, missionary to Ghana Africa. "Water for Christ" was the 2015-2016 project. Mrs. Broom spoke of the work of the great need for water in Africa. The opportunity for speaking for Christ is made so much easier due to this great need of the people for water.

Registration Committee Report	26 messengers
	16 visitors
	19 churches
	42 Total Present
2015-2016 Project Report	75% "Water for Christ" . . . \$13,048.67
	25% General Fund \$1,960.01
	Total \$15,008.68
Project for 2016-2017	25% General Fund & 75% "Water for Christ"

We voted to:

1. To give \$200.00 to the BMA State Minute Fund
2. To give \$100.00 to the First Baptist Church Shady Grove for meeting expenses
3. To give \$2,000.00 to the Haiti Relief Fund
4. Take \$1,951.33 from General Fund to make the total for "Water for Christ" \$15,000.00 (3 wells)
5. To give \$200.00 per month to the Brooms for their salary
6. To change the "Corresponding Secretary" position to "Treasurer"

The following officers were elected for the 2016-2017

President	Beth Caldwell
First Vice President	Ruby Bynum
Second Vice President	Elaine Smith
Third Vice President	Jessica Haden
Treasurer	Shirlene Smith
Assistant Treasurer	Barbara White
Recording Secretary	Bonnie Brown
Assistant Recording Secretary	Jeanelle Burkes
Historian	Ginny Singleton
Editor	Rita Clark
Pianist	Pat Davis
Song Director	Dawn Burns
Director – Youth Auxiliaries	Becky Farmer
GMA/YLA Promoter	Lisa Christian
Sunbeam Promoter	Linda Dertinger
Project Promoters	Linda Smith and Marilyn Welborn
Advisory Council	Don Brown, Bryson Haden, B.J. Hudson
Retreat Committee Chairman	Jessica Haden
Co-Chairman	Beth Caldwell

Resolutions

Be it resolved that

We as the WMA ladies of the State of Mississippi commit to study our Bible and spend time in prayer.

We commit to take a stand for the Word of God and will defend it when necessary.

We commit to teaching the Word of God to our children in our churches and in our families.

We commit to pray for our BMA work at every level and pray for those in leadership.

We commit to prayerfully see God's will in the election of our President – praying for God's mercy and divine will.

We commit to give a rising vote of appreciation to our State WMA officers and Shady Grove Baptist Church for hosting our meeting.

Installation of Officers: Jessica Haden, Second Vice President, Psalm 63:1.

— *Respectfully Submitted, Beth Caldwell, 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

Bro. Danny went home to be with the Lord on December 21, 2016

Southeastern Baptist College



Dr. Scott Carson, Interim President
1040 Euclid Ave., Laurel MS 39440
scarson@southeasternbaptist.edu
(601) 433-4736

Trustees	Term Expires
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 th St., Hattiesburg 39402	2018
Kenneth Pollack	2018
Matt Hudson, 1530 Loden Rd., Fulton 38843	2019
Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573	2019
Emma Hensarling	2019

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

Mission:

The purpose of Southeastern Baptist College is to glorify God by providing quality post-secondary education from a biblical worldview in a Christian atmosphere.

Goals:

Training is provided on campus, online, and through extensions to help prepare students for professional Christian ministry and/or business administration. Southeastern Baptist College seeks to train students who wish to receive the foundational courses of a college curriculum in a spiritual academic setting. All courses are taught in a manner as to integrate faith and learning, thus giving due recognition to the God of all truth.

Also, 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

“Moreover it is required in stewards, that a man be found faithful. But with me it is a very small thing that I should be judged of you, or of man’s judgment: yea, I judge not mine own self. For I know nothing by myself; yet am I not hereby justified: but he that judgeth me is the Lord” (I Corinthians 4:2-4). When we live obedient to the Lord, we often are accomplishing much which we do not recognize. Most ministers have had someone come to them and say, “God had used you” in some area of their life, and you had no idea. Some were saved. Some marriages were preserved. Some commitments faithfulness or service were made. When you are faithful and dependant on the Lord, only eternity will reveal will reveal what God has done. Paul says that we are not capable of judging our efforts or the efforts of others.

In the same way only the Almighty knows every way in which lives have been and are being touched by the Southeastern Baptist College. With some, the grace and increased maturity is evident. With others the impact of our ministries may not stand out as much until recognized later. Students of the past and present regularly express their appreciation for the difference that SBC makes.

Enrollment

The good news is that our total number of students after withdrawals was fifty. This was an increase of ten to twelve over our final totals during the past two semesters. The bad news is the total number of hours was about thirty less than the two previous semesters. We are not paid by the student, but by the hours taken. Hopefully the increase in students will result in more hours in the future.

For this semester nearly seventy percent of our hours are online. This figure accounts for some of the reduction in hours and income. Because of their secular schedules, most online students are taking less than a full time load. Several BMA ministers who were full time on campus three years ago are full time online now. We must adapt to this changing reality. James wrote, “If any of you lack wisdom, let him as of God that giveth to all men liberally, and upbraideth not, and it shall be given him.” (James 1:5). If we ask, the Lord promised much wisdom. He also will not fuss at us for not having wisdom. Pray for Him to share that wisdom to be given to us.

Trustees

Even though little has been said about the Trustees of Southeastern Baptist College recently, they are greatly appreciated. To help the school, those who have served during the past to cycles (6 years) have paid all of their expenses to travel to the meetings. Some of our Mississippi trustees live four hours away from Laurel. Historically most departments including SBC, have given mileage reimbursement to those on the Board of Trustees. Financial conditions have mde this prohibitive for us in recent years.

The Baptist Missionary Association of Mississippi elects three trustees each year for three year terms and allows them to be re-elected for a second term. Also, the states of Florida, Alabama, and Louisiana elect a trustee for the board. This totals to twelve trustees who serve each year. According to our constitutions, annual meetings of the board are held on the first Tuesday of October and May. Other special meetings of the board may be called as needed. The telephone and email makes it possible for the board to approve some items without meeting physically. Some issues are delegated to the Executive Committee (Officers of the Board) for their counsel and approval. The President of the college tries to keep the chairman of the board informed of many other decisions at the school. The administration and staff has the responsibility for the day to day operations. The board also must insure the financial and academic integrity of the

institution. Obviously a great working relationship between the board and administration is the key to success.

Faithful Service

Caroline Hagler, a member of Westover Baptist Church in Hattiesburg, will be rotating off of the board this year. She has served faithfully during some difficult years. Because she was elected to fulfill two years of someone else's term first and then two of her own, she has been on the Board of Trustees for eight years. The board chose her as Recording Secretary, and she kept the appropriate notes, usually in shorthand. She has a doctorate and has been a professor at the University of Southern Mississippi. We appreciate her sacrificial service and love of our school. We extend a special thanks to her and all the Board of Trustees of Southeastern Baptist College.

Homegoing

We pray for grace to the families of some special friends who recently went to be with the Lord. "Priss" Williams ended some weeks of struggle in the hospital on October 10th. She had served with her husband Ricky Williams, on the mission field in Mexico for many years. We had met at the BMAA Seminary in the 1970's. During the 1980's we came to know her mother and other family as active workers in the local association in Port Arthur, Texas. May the Lord be with the family in their loss.

We will also miss Bro. Milton Wright. Not only did he pastor many of our churches during a long ministry, he also taught for Southeastern on many occasions. Dr Aaron Parker said that the first course he took from SBC was an extension class in North Mississippi which was taught by Brother Milton. Many of you know that he was the father of Sylvia Rankin, whose husband is on the Board of Trustees. Although the void from their departure is real, we rejoice in the confidence that their labors are over and that we shall go to be with them.

— *Danny Pitts, President*

Trustee Meetings Minutes

May 3, 2016

On May 3, 2016, 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, Carolyn Hagler, Matt Hudson, Scott Kirkland, Sam Oglesby, Kenneth Pollock, Dennis Rankin, and Dwight Sibley.

Kenneth Pollock presented a devotion on sharing the gospel of Christ as our most important role in life based on Romans 1:16. The meeting was then opened with prayer.

The October 6, 2015, minutes were read by the recording secretary. Motion carried to approve the minutes as read.

Officers elected for the 2016-17 year are: Chairman, Matt Hudson; Vice Chairman, Sam Oglesby; Recording Secretary, Carolyn Hagler; and Assistant Recording Secretary, Chris Floyd.

Dr. Aaron Parker gave the academic report. This spring 43 credit students were on campus with 4 audit student creating 409 hours. This summer 3 credit students are enrolled for 18 hours.

Dr. Parker emphasized the national honor bestowed upon Southeastern by being ranked first of the best online bible colleges in 2016, in a ranking of colleges such as Dallas Baptist University and Moody Bible Institute. This list was provided by BestColleges.com in partnership with HigherEducation.com to provide students with direct connections to schools and programs to meet their educational needs.

The Academic Dean presented to the Board a list of proposed 2016 graduates who have met the College's requirements for graduation. After reviewing the list, the Board unanimously approved all graduates.

Motion carried to approve the 2016-17 faculty.

Motion carried to approve the Academic Report. Appreciation was expressed to Dr. Parker for his years of service to Southeastern.

President Danny Pitts introduced Dr. Scott Carson as our new Academic Dean, who spoke briefly. The President then presented his report mentioning the prestige of being ranked No. 1 Best Online Bible College in the nation, and the addition of Dr. Carson with his strategic leadership abilities and skills in helping Southeastern move forward. The College has stabilized, but the need to attract more students continues. Motion carried to approve the report.

Motion carried to approve the affirmation statement of beliefs for accreditation.

Motion carried to adjourn at 11:30 a.m.

SBC Foundation

The meeting of the Foundation was then called to order by Chairman Matt Hudson. Those trustees present were: Arthur Broadhead, Carolyn Hagler, Matt Hudson, Scott Kirkland, Sam Oglesby, Kenneth Pollock, Dennis Rankin, and Dwight Sibley.

Officers elected for the 2015-16 year are: Chairman, Matt Hudson; Vice Chairman, Sam Oglesby; Recording Secretary, Carolyn Hagler; and Assistant Recording Secretary, Chris Floyd.

Motion carried to approve Larry Welborn's Foundation Report.

Motion carried to adjourn at 11:45 a.m. Meeting ended with prayer by Carolyn Hagler.

— *Matt Hudson, Chairman; Carolyn Hagler, Recording Secretary*

October 4, 2016

On October 4, 2016, the annual 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: Carolyn Hagler, Matt Hudson, Scott Kirkland, Kenneth Pollock, Sam Oglesby, Dennis Rankin, and Dwight Sibley.

Sam Oglesby gave a devotion on "Losing Your Song," based upon Psalm 137, and followed it with prayer.

The May 3, 2016, minutes were read by the recording secretary. Motion carried to approve the minutes as read.

The Tenets of Faith were signed by each trustee.

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 carried to adopt the audits of the College and the Foundation with appreciation for Mr. Barlow's service to the College.

Dr. Scott Carson, Academic Dean, gave the academic report, which listed 45 total students with 20 new students, resulting in 405 total hours. Thirteen students were enrolled in campus classes, 20 in online classes, and 12 in a combination of classroom and online. The Dean mentioned the need to get the College's name before the public. With limited finances for advertising, Southeastern is using Facebook and Instagram to reach people. Motion carried to approve the faculty for the 2016-17 school year. Motion to approve the academic report carried.

President Danny Pitts presented his report, which included a proposed new mission statement. Motion carried to accept the proposed revision and present it as a change of

Article II of the Constitution and By-Laws of Southeastern at the annual meeting of the BMA of Mississippi. A motion also carried to approve the budget for the 2016-17 year.

Motion to approve the President's Report carried.

Motion carried to adjourn at 12:35 p.m.

— *Matt Hudson, Chairman; 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
Hogan E. Allen, 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 Southeastern Baptist College, Inc., which comprise the statement of financial position as of June 30, 2016, 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 Southeastern Baptist College, Inc., as of June 30, 2016, 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.

September 27, 2016
Brandon, Mississippi

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2016

	Without Donor Restrictions	With Donor Restrictions	Total
ASSETS			
Current assets:			
Cash and cash equivalents	\$ 30,852	\$ 42,813	\$ 73,665
Accounts receivable, net	3,105	-	3,105
Due from SBC Foundation, Inc.	7,870	-	7,870
Prepaid expenses	2,675	-	2,675
Inventory - book store	26,808	-	26,808
Total current assets	71,310	42,813	114,123
Property, plant and equipment:			
Land	20,908	-	20,908
Buildings and furniture	812,004	-	812,004
Equipment	314,938	-	314,938
Vehicles	26,000	-	26,000
Library Books	80,607	-	80,607
	1,254,457	-	1,254,457
Less: accumulated depreciation	(1,100,706)	-	(1,100,706)
Property, plant and equipment, net of accumulated depreciation	153,751	-	153,751
Total assets	\$ 225,061	\$ 42,813	\$ 267,874

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2016

	Without Donor Restrictions	With Donor Restrictions	Total
LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable	\$ 10,502	\$ -	\$ 10,502
Payroll liabilities	656	-	656
Total current liabilities	11,158	-	11,158
Net assets	213,903	42,813	256,716
Total liabilities and net assets	\$ 225,061	\$ 42,813	\$ 267,874

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2016

	Without Donor Restrictions	With Donor Restrictions	Total
Revenues, gains and other support:			
Federal awards - Pell Grants	\$ -	\$ 121,736	\$ 121,736
Foundation donation	21,394	-	21,394
General (regular church support)	159,058	-	159,058
Special emphasis donations	-	22,628	22,628
Other donations	25,670	4,000	29,670
Interest	427	-	427
Student fees and tuition	54,476	-	54,476
Dormitory fees	14,402	-	14,402
Loss on disposal of assets	(84,408)	-	(84,408)
Other income	7,844	-	7,844
Total education and general	<u>198,863</u>	<u>148,364</u>	<u>347,227</u>
Auxiliary enterprises:			
Bookstore sales	13,099	-	13,099
Bookstore cost of sales	<u>(8,585)</u>	<u>-</u>	<u>(8,585)</u>
Gross profit	4,514	-	4,514
Library donations (in-kind books, \$91)	666	-	666
Total auxiliary enterprises	<u>5,180</u>	<u>-</u>	<u>5,180</u>
Net assets released from restriction	<u>154,880</u>	<u>(154,880)</u>	<u>-</u>
Total revenues, gains and other support	<u>358,923</u>	<u>(6,516)</u>	<u>352,407</u>

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2016

	Without Donor Restrictions	With Donor Restrictions	Total
Expenses:			
Educational and general:			
Advertising	1,709	-	1,709
Insurance - employee health	45,431	-	45,431
Insurance - other	28,422	-	28,422
Interest	2,109	-	2,109
Legal and accounting	7,875	-	7,875
ABHE expense	5,213	-	5,213
Office expense	19,400	-	19,400
Payroll taxes	22,352	-	22,352
Postage	1,123	-	1,123
Recruiting expense	1,136	-	1,136
Salaries	292,184	-	292,184
Travel	5,278	-	5,278
Maintenance and repairs	21,798	-	21,798
Telephone	3,201	-	3,201

	Without Donor Restrictions	With Donor Restrictions	Total
Utilities	21,110	-	21,110
Depreciation expense	18,617	-	18,617
Bad debts	8,742	-	8,742
Total educational and general	<u>505,700</u>	<u>-</u>	<u>505,700</u>
Auxiliary enterprises:			
Library expenses	392	-	392
Total expenses	<u>506,092</u>	<u>-</u>	<u>506,092</u>
Change in net assets	(147,169)	(6,516)	(153,685)
Net assets at July 1, 2015	<u>361,072</u>	<u>49,329</u>	<u>410,401</u>
Net assets at June 30, 2016	<u>\$ 213,903</u>	<u>\$ 42,813</u>	<u>\$ 256,716</u>

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2016

Cash flows from operating activities:	
Change in net assets	<u>\$ (153,685)</u>
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	18,617
Loss on sale of fixed assets	84,408
Current year interest satisfied through land conveyance	2,109
(Increase) decrease in accounts receivable	704
(Increase) decrease in due from foundation	15,606
(Increase) decrease in prepaid expenses	(38)
(Increase) decrease in inventory - book store	(2,422)
Increase (decrease) in accounts payable	(2,063)
Increase (decrease) in payroll liabilities	114
Total adjustments	<u>117,035</u>
Net cash provided by operating activities	<u>(36,650)</u>
Funds provided by (used for) investing activities:	
Purchase of library books	<u>(850)</u>
Net cash provided (used) by financing activities	<u>(850)</u>
Net increase (decrease) in cash and cash equivalents	(37,500)
Cash and cash equivalents at beginning of year	<u>111,165</u>
Cash and cash equivalents at end of year	<u>\$ 73,665</u>
Supplement data:	
Interest paid	<u>\$ -</u>

Noncash transactions:	
Land conveyed for debt	\$ (275,000)
Debt principal satisfied through land conveyance	187,331
Interest satisfied through land conveyance:	
Current year	2,109
Prior year	1,151

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2016

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*. The presentation of the financial statements for the year ended June 30, 2016, incorporate revisions included in *FASB Accounting Standards Update 2016-14*. Information regarding its financial position and activities are grouped according to two classes of net assets, defined as follows:

- Net Assets Without Donor Restrictions: net assets 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.
- Net Assets With Donor Restrictions: net assets whose use is limited by donors for the purpose and/or time in which they may be expended. The income may be unrestricted or may also be restricted according to donors' wishes.

CASH AND CASH EQUIVALENTS

The College considers all highly liquid investments with maturity when purchased 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, including Pell Grants. A Pell Grant is a subsidy provided by the U.S. federal government for students with financial need and is administered by the U.S. Department of Education, which determines the student's financial need and eligibility.

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 (none at June 30, 2016).

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 without donor restrictions, or with donor restrictions, 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 with donor restrictions 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, restricted net assets are released from restrictions. Donor-restricted contributions with restrictions met within the same year as received are reported as contributions without restrictions in the accompanying 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 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, 2016, are as follows:

Total accounts receivable	\$ 4,240
Less: allowance for doubtful accounts	<u>(1,135)</u>
Accounts receivable, net of allowance for doubtful accounts	<u>\$ 3,105</u>

NOTE 3 – LAND CONVEYANCE

During the year ended June 30, 2016, the College conveyed an undeveloped parcel of land to the Baptist Missionary Association of Mississippi Revolving Loan Fund (an unincorporated religious organization) in satisfaction of a mortgage loan in the amount of \$187,331, plus accrued interest of \$3,260.

As a result of the conveyance, the land and related debt and interest obligations have been removed from the financial statements. An accounting loss of \$84,408, has been recognized in the financial statements as a result of the conveyance.

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, 2016, was \$121,736.

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, 2016 amounted to \$42,813.

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 2016, the Foundation contributed \$21,394 to the College. At June 30, 2016, the total due to the College from the Foundation was \$7,870.

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 ("IRS") and its 501(c)(3) status of the College was terminated by the IRS. After the year ended June 30, 2016, management submitted an application for retroactive recognition of exemption under Section 501(c)(3) of the Internal Revenue Code. Acceptance and approval by the Internal Revenue Service is pending as of the date of this report.

NOTE 8 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 27, 2016, the date on which the financial statements were available to be issued. No matters were found that require recognition or disclosure in these financial statements.

Barlow, Walker & Company, P.A.

Certified Public Accountants

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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, 2016, 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, 2016, 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 27, 2016

Southeastern Baptist College Foundation, Inc.
Statement of Financial Position
June 30, 2016

	Without Donor Restrictions	With Donor Restrictions	Total
ASSETS			
Cash in checking account	\$ 2,824	\$ -	\$ 2,824
Investment in money market accounts	5,046	22,940	27,986
Other investments	-	695,575	695,575
Total assets	\$ 7,870	\$ 718,515	\$ 726,385
 LIABILITIES AND NET ASSETS			
Liabilities			
Due to Southeastern Baptist College, Inc.	\$ 7,870	\$ -	\$ 7,870
 Net assets			
	-	718,515	718,515
	\$ 7,870	\$ 718,515	\$ 726,385

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.
Statement of Activities
For the Year Ended June 30, 2016

	Without Donor Restrictions	With Donor Restrictions	Total
Revenues, gains and other support:			
Contributions	\$ 9,313	\$ -	\$ 9,313
Investment Earnings	-	29,053	29,053
Realized gain (loss) on sale of investments	-	(33)	(33)
Unrealized gain (loss) on investments	-	(29,696)	(29,696)
Total revenues	9,313	(676)	8,637
Net assets released from restriction	19,707	(19,707)	-
Total revenues, gains and other support	29,020	(20,383)	8,637
 Expenses and contributions:			
Contribution to Southeastern Baptist College, Inc.	21,394	-	21,394
Brokerage fees	4,476	-	4,476
Audit and tax return preparation	3,150	-	3,150
Total expenses and contributions	29,020	-	29,020
Change in net assets	-	(20,383)	(20,383)
Net assets, beginning of year	-	738,898	738,898
Net assets, end of year	\$ -	\$ 718,515	\$ 718,515

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2016

Cash flows from operating activities:	
Change in net assets	\$ (20,383)
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
(Gain) loss on investments	33
Unrealized loss on investments	29,696
(Decrease) in amounts due to Southeastern Baptist College, Inc.	<u>(15,606)</u>
Net cash used by operating activities	<u>(6,260)</u>
Cash flows from investing activities:	
Proceeds from sale of investments	78,304
Purchase of investments, including dividend reinvestments	<u>(60,465)</u>
Net cash provided by investing activities	<u>17,839</u>
Net increase in cash	11,579
Cash, beginning of year	<u>19,231</u>
Cash, end of year	<u>\$ 30,810</u>
Cash is comprised of:	
Cash in checking account	\$ 2,824
Investment in money market accounts	<u>27,986</u>
	<u>\$ 30,810</u>

See accompanying notes to financial statements.

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2016

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*. The presentation of the financial statements for the year ended June 30, 2016, incorporate revisions included in *FASB Accounting Standards Update 2016-14*. Information regarding its financial position and activities are grouped according to two classes of net assets, defined as follows:

- Net Assets Without Donor Restrictions: net assets 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.
- Net Assets With Donor Restrictions: net assets whose use is limited by donors for the purpose and/or time in which they may be expended. 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, 2016. All tax periods after 2012 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 2016, the Foundation contributed \$21,394 to the College, which is owned and operated by the Baptist Missionary Association of Mississippi, for general support. At June 30, 2016, the total due from the Foundation to the College was \$7,870. 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, 2016 are as follows:

	Cost	Fair Value	Unrealized Appreciation
Equity securities	\$ 469,520	\$ 429,170	\$ (40,350)
Fixed income securities	266,716	254,135	(12,581)
Publicly traded partnership interest	16,857	12,270	(4,587)
	<u>\$ 753,093</u>	<u>\$ 695,575</u>	<u>\$ (57,518)</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, 2016.

	Net Assets With Donor Restrictions
Interest and dividends	\$ 29,053
Realized gains (losses)	(33)
Unrealized gains (losses)	<u>(29,696)</u>
	<u>\$ (676)</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, 2016. There have been no changes in the valuation methodologies used at June 30, 2016.

Money market funds (Level 1): Valued at net asset value of shares held by the funds at year-end.

Mutual 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.

Bonds (Level 2): Valued based on yields currently available on comparable securities of issues with similar credit ratings.

Nonclassified (Level 3): Valued at amounts reported by the national brokerage; none at June 30, 2016.

Cash alternatives (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded; none at June 30, 2016.

The following table sets forth by level, within the fair value hierarchy, the Foundation's assets at fair value as of June 30, 2016:

	Level 1	Level 2	Level 3
Money market funds	\$ 27,986	\$ -	\$ -
Equity securities			
Mutual funds	283,617	-	-
Common stocks	145,552	-	-
Publicly traded partnership interest	12,270	-	-
Bonds	-	254,136	-
	<u>\$ 469,425</u>	<u>\$ 254,136</u>	<u>\$ -</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, 2016, 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 net assets with donor restrictions: (a) the fair value of gifts donated to the endowment, (b) the fair 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 net assets with donor restrictions 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, 2016:

Investment in money market accounts	\$ 22,940
Investments in mutual funds	<u>695,575</u>
	<u>\$ 718,515</u>

The following is a summary of changes in endowment net assets:

Endowment net asset, June 30, 2015	\$ 738,898
Investment Earnings	29,053
Realized gain (loss) on investments	(33)
Unrealized gain (loss) on investments	<u>(29,696)</u>
Endowment net asset, June 30, 2016	<u>\$ 738,222</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 27, 2016, 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
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
Bryan Linkins 189 County Road 2351, Vossburg 39366	2019
Ben Dixon, Yazoo City 39194	2019

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

The highlight of our 2016 youth ministry was our State Youth Camp.

We met at Waukaway Springs Christian Retreat Center on June 6-8, 2016. It was our largest attended camp in years as well over 100 people attended. Bro. Blake McCain was our speaker. He did an outstanding job as he spoke to the campers on topics such as “What is the Gospel?”, “Responding to the Gospel by Repentance, Belief, and Confession”, “What Do I Do After I Believe The Gospel?”, and “Sharing the Gospel.” We also had Christ-centered times of prayer and singing. One new aspect to camp this year was an adult Bible Study and prayer time before our night sessions. Bro. Cliff Jenkins led this and was a blessing to all who attended. As always, those who were at camp had a great time of fun and fellowship! We even had a special appearance by Sofilthy McNasty!

On that note, we have our date ready for Summer Camp 2017. It will be June 5-7. I want to highly encourage you to consider attending our camp. It will once again be at Waukaway where we will have the entire campsite to ourselves. We will allow all ages to camp this year. If you have a large youth group, we’ll have room. If you have just a few children, bring them! It doesn’t matter how many you bring, but I ask that you pray about it. Please contact me for more information and stay tuned to the paper as we will announcing more information soon. We have confirmed Bro. Donnie Parrish as our speaker for 2017.

The trustees and I have talked about a couple of other activities for 2017 and will put out more details about those shortly.

I want to encourage you today regarding ministry to children and youth. How many of you have taught a child or youth the Bible in the last year? How many of you have baptized a child or youth in the last year? Many of you have! My point is this: There are churches in the BMA of MS who are ministering to children and youth. Let’s be encouraged by the testimonies of those around us who are reaching the next generation for Christ and let’s all do our part.

I want to encourage you to make the focus of your ministry to children the same as your ministry to all people: the person and work of Christ. If our focus is on evangelism, discipleship, church growth, family ministry, or anything else than the person and work of Christ, all of those will turn into self serving or man-centered ventures. If our focus is on the person and work of Christ, then those other things (evangelism, discipleship, church growth, family ministry, children’s and youth ministry) will be built on the right foundation!

Continue making the goal of your ministry, even your ministry to children and youth, be the same as the goal of Paul’s ministry. He said in I Corinthians 9:23, “I do it ALL for the sake of the gospel!”

May we do all our ministry for the sake of the gospel!

Thank you for your prayers and support for the Youth Department. We are working to do more for the churches and for the glory of God. A special thanks to the Trustees and Mrs. Brandy Riley.

God Bless

— Bro. Kelby R. Johnson, Director

Trustees Meeting

November 19, 2015

*On Thursday November 19, 2015, the Youth Trustees corresponded via email. The following items were discussed:

1. Bro. Kelby welcomed the new trustees.
2. Bro. Kelby informed the trustees that Mrs. Brandy Riley would continue as the bookkeeper.
3. Bro. Blake McCain was recommended as speaker for 2016 State Youth Camp. A motion and a second were taken and the vote was unanimous.
4. A discussion took place regarding the customary Christmas bonus.
5. Bro. Josh Daniels made a motion to give the Director \$1,000 and the Bookkeeper, \$500.

A second was made by Bro. Tracy McMillen. The vote was unanimous.

June 7, 2016

*The Trustees met on June 7, 2016 at Waukaway Springs Christian Retreat Center.

1. A Motion was made by Bro. Bryan Linkins and a second was made by Bro. Adam Parker to pay Bro. Blake McCain \$600 for being the summer camp speaker. The motion carried.
2. The trustees discussed other items related to the Youth Department including the 2017 Summer Camp.
3. The meeting ended with a time of prayer.

September 22, 2016

*On September 22, 2016, the Trustees corresponded via email.

A motion was made by Bro. Josh Daniels to pay a deposit for the 2017 State Camp to Waukaway Springs Christian Retreat Center in Vossburg, Mississippi for the amount of \$500.

A second was given by Bro. Adam Parker and the motion passed unanimously.

October 18, 2016

*The Trustees met on Tuesday, October 18 at 12:00 p.m. in Laurel.

1. A motion and second was made for Josh Daniels to serve as Chairman.
2. A motion and second was made for Elvis Garcia to be Vice Chairman.
3. A motion and second was made for Holden Stegall to serve as Clerk. All these motions passed unanimously.
1. The State Youth Camp for the Summer of 2017 was discussed. The camp will be on June 5-7 at Waukaway Springs. Bro. Donnie Parrish will be the Speaker.
2. Plans were discussed for a Sharpen Youth Leadership Conference on February 18 and a State Youth Mission Day in June. More details will be released soon!
3. The Trustees discussed the general direction of the department and committed to working together during the next year.
4. The meeting was closed by prayer.

BMA of MS Dept of Youth
Profit & Loss
 July 2015 through June 2016

	<u>Jul '15 - Jun 16</u>
Ordinary Income/Expense	
Income	
100 · General Church Contributions	22,351.99
105 · Special Emphasis Offerings Rec	420.80
120 · Camp Fees	9,400.00
130 · Interest Income	1,973.69
	<hr/>
Total Income	34,146.48
Expense	
200 · Director's Compensation	18,000.00
220 · Director's and Trustees' Travel	212.64
230 · Employees' Salary (bookkeeping)	3,600.00
235 · Employee Bonus	1,500.00
240 · Employment tax expense	213.66
250 · Insurance Expenses	826.32
270 · Office Supplies, Expense and Po	263.47
280 · Camp Expense	9,984.49
295 · Property Tax Expense	19.95
340 · Truck Expenses, Fuel, etc.	107.14
360 · Miscellaneous Expenses	50.00
	<hr/>
Total Expense	34,777.67
	<hr/>
Net Ordinary Income	-631.19
	<hr/>
Net Income	-631.19
	<hr/> <hr/>

State Missions Department



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

Missionary Trustees	Term Expires
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
Kevin Clayton, 475 Bethel Church Rd, Fulton 38843	2019
Johnny Williams, 98 Midway Church Rd, Leakesville 39451	2019
Blake McCain 85 Midway Church Rd, Sumrall 39482	2019

Revolving Loan Fund Trustees	Term Expires
Larry Taylor, 127 Clear Creek Rd, Wiggins 39577	2017
John Prickett	2017
Jarrold Cox 437 Hwy 2 NE, Corinth 38834.	2017
Greg Medenwald, 310 Quail Hollow Place, Hattiesburg 39402.	2018
Roy Caldwell 166 Twin Creek Rd, Lucedale 39452	2018
Brett Cates.	2018
Willie Tebow, 12471, Old Kiln Rd, Picayune 39466	2019
Kenneth Lott 1360 Purvis-Oloh Rd, Purvis 39475	2019
Greg Jones, 8751 Hwy 363, Mantachie 38855	2019

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
- Kenneth Pollack** **Midway Mission**
Batesville, MS
- 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

- Estuardo 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 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

Our God Reigns • I Corinthians 15:24-26

“Then cometh the end, when he shall have delivered up the kingdom to God, even the Father; when he shall have put down all rule and all authority and power. For he must reign, till he hath put all enemies under his feet.”

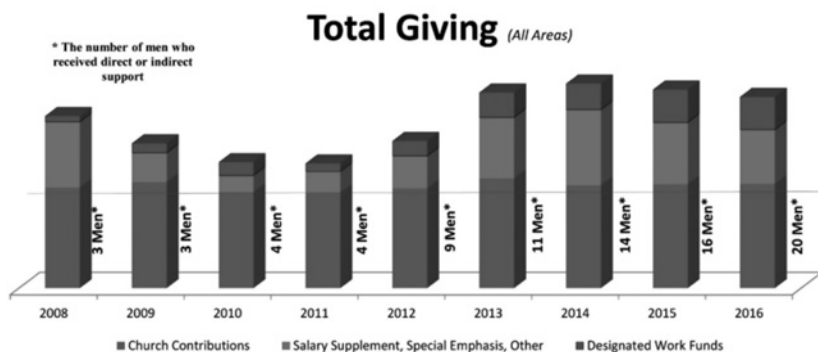
Our theme is a good theme and we have celebrated what we know will be a reality soon. We use it here, metaphorically, to emphasize the spiritual reign of our Lord in our hearts and the sovereign reign of our God in the world. However, in reality, we know that this reality, which contextually refers to events that take place sometime after the second coming of the Lord, are yet to come. He returns the second time, will return as King of Kings and Lord of Lords.

When our Lord came the first time, according to Luke 19:10, He came, “...to seek and to save that which was lost...”. He came as a prophet (preacher). He preached repentance and forgiveness of sins to all who would believe in Him by faith.

By the grace of God, He provided the means of salvation by offering Himself as a holy and righteous and perfect sacrifice. In Titus 2:11 we are told, that, “...the grace of God that bringeth salvation hath appeared to all men,...”

According to Hebrew 10:12, “...after he had offered one sacrifice for sins for ever,...” He “... sat down on the right hand of God;” and we know that this is where He is and that He daily maketh intercession for us as our High Priest.

In Luke 19:11-27 we are given a parable which helps us to see, from our Lord's perspective, how these things all fit together, “And as they heard these things, he added and spake a parable, because he was nigh to Jerusalem, and because they thought that the kingdom of God should immediately appear. He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come. But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us. And it came to pass, that when he was returned, having received



the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading.”

Most believers are familiar with this passage in the scriptures and we know how the story unfolds. The nobleman returns and takes measure of the faithfulness and dedication of those servants He entrusted with His kingdom’s work. The story informs us to be busy, to be wise, to be diligent, and to serve with expectation of the fulfillment of the reality set forth in our theme. Our God reigns!

The truth is that our efforts will soon come to an end and the measure of our loyalty, dedication, devotion and love for our Lord, will soon be laid in the balance. Soon we will give an account. Soon we will listen with hopeful expectation for those words, “Well done thou good and faithful servant....”. Soon we will enter into that kingdom, but until then we have work to do. Until then we must focus on the fields that are white unto harvest.

This past year, in addition to our missionaries collectively making 3640 new contacts and sharing the gospel over 2069 times, witnessing 194 professions of faith and baptizing 44, we saw 92 people join by letter.

We witnessed the completion of the building project at South Forrest Baptist Mission. We held the 2016 Missions and Evangelism Conference at South Forrest and they did a wonderful job hosting the meeting. In 2017 we will hold the Missions and Evangelism Conference at Caledonia Baptist Mission on April 22.

We finalized the purchase of property in Clinton, MS for future construction of a first unit building for Grace Baptist Mission and finally received conditional use approval from the City.

We purchased property at Batesville and added a new State Missionary, Dr. Kenneth Pollock, to work with the Midway Baptist Mission at Batesville.

We purchased property and relocated the Way, Truth and Life Hispanic Mission at Oxford, to a property North East of Oxford.

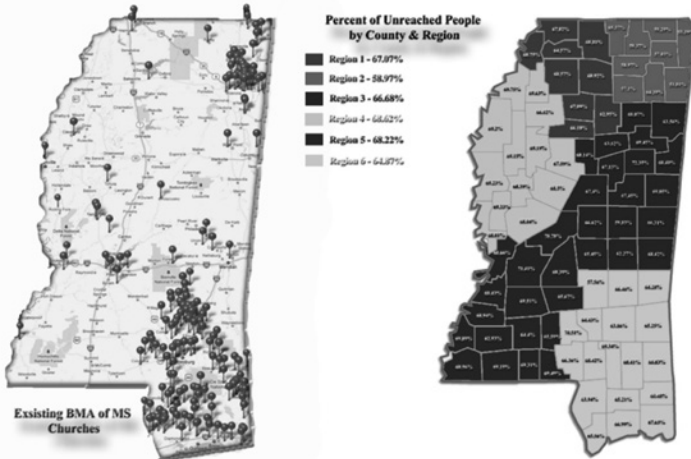
We purchased property in Southaven for the future construction of facilities for Central in Southaven.

We completely reorganized our Hispanic Missions program under the leadership of Bro. Estuardo Marroquin.

We ordained three Hispanic men and licensed three others.

We witnessed the start of two new Hispanic missions projects.

We witnessed growth in our African American mission program under the leadership of Bro. Ed DuVall, adding one man in mission training, and the assimilation of two existing congregations into the Great Rivers Association, which has a focus on mission



work to the African American people living in and around the Delta area.

We are almost finished with the construction of the second phase building at Caledonia, which will provide them with much needed education and fellowship space.

All of these things were done, by God's grace, with less money, and with better efficiency than the year before. Our efficiency rating in 2015 was 84/16 but in 2016 we improved that to 87/13. We continue to move toward our goal of 90/10. This means that 87 cents on every dollar that came into the General Fund of Missions went out to our Missionaries.

In the upcoming year, we anticipate:

The addition of another State Missionary;

The organization of at least two, maybe three, of our mission congregations into New Testament Churches, and the assimilation of those congregations into our Local and State Associations;

The construction of a first unit building at Clinton;

The construction of facilities at Southaven;

The purchase of property and possible building of a first unit building in Sumrall for Day Star Baptist Mission;

To accomplish this, we have submitted an operational budget that is actually less than the year before.

I commend the four Missions that appeared on the Top 20 giving list. I give special thanks to Bro. Dennis Knight and Bro. Kenneth Lott for their leadership as chairmen of their respective committees. I am also grateful to the Rankins for assisting us with unfinished projects at the Missions Office. I also want to thank Ms Kim Parker, our Office Manager, for her hard work keeping our office running.

We are praising the Lord for the addition of Bro. Vernon Newman to our team. He will be serving as the Revolving Loan Fund Manager. He is off to a great start and I look forward to working together with him in the days and years to come.

Thank you for your support and for the privilege to serve you.

If you would like to receive a copy of the written reports given by the Director and all of the Missionaries, just contact our office at 601-428-8616 and we will forward you a hard copy or email you a PDF version.

— Larry Geraldson, Director of Missions and Revolving Loan Fund

Missionary Committee Minutes

October 4, 2016

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. Harold Floyd gave the morning devotion concerning evangelism as the most pressing need in our churches today and opened in prayer.

Bro. Jeff Dixon was appointed vice-clerk in case clerk Bro. Blake McCain had to step to handle a church matter. Motion made. Seconded and passed.

Bro. Billy Ferrell was appointed to bring the next devotion.

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

Motion was made to approve the operational and modified budget. Seconded and passed.

Motion was made to approve the annual CPA audit. Seconded and passed.

Annual reviews of all state missionaries and mission coordinators were conducted:

Motion was made to accept Bro. Danny Bartlett's report. Seconded and passed. Bro. Chad Cummings offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Phillip Burn's report. Seconded and passed. Bro. Johnny Williams offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Sydney Farmer's report. Seconded and passed. Bro. James Sprayberry offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Ed Duvall's report. Seconded and passed. Bro. Billy Ferrell offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Estuardo Marroquin's report. Seconded and passed. Bro. Blake McCain offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Bob Burch's report. Seconded and passed. Bro. Jeff Dixon offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Wesley Martin's report. Seconded and passed. Bro. Harold Floyd offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Kenneth Pollock's report. Seconded and passed. Bro. Kevin Clayton offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Bobby Elliot's report. Seconded and passed. Bro. Dennis Knight offered prayer for the mission and missionary(s).

Motion was made to accept Bro. Ander Lee's report. Seconded and passed. Bro. Larry Geraldson offered prayer for the mission and missionary(s).

Old Business

To approve the continuation of supplemental support of Bro. Bobby Elliot, at the current level, for another year. Motion was made. Seconded and passed.

To approve the continuation of support to Bro. Anders Lee, at the current level, for another year. Motion was made. Seconded and passed.

New Business

Consideration of the request by Anders Lee of additional support to assist Mosaic in Memphis, TN tabled until Central has organized as a church. Motion made. Seconded and passed.

Motion to approve the change in status for Bro. Kenneth Polluck to full time status. Seconded and passed.

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	\$13,000.00
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
Kenneth Polluck	\$20,093.00
Estuardo Marroquin	\$16,000.00
Bobby Elliot	\$6,000.00
Larry Geraldson	\$25,000.00

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. Martin	March 2017	\$1,437.35
Bro. Bartlett	November 1, 2016	\$1,437.75
Bro. Phillip Burns	February 1, 2016	\$1,437.75
Bro. Bob Burch	March 1, 2016	\$1,437.35
Bro. Sidney Farmer	June 1, 2016	\$1,437.35

Motion made to approve the change in status of Bob Burch and Sidney Farmer, after their respective missions have organized into New Testament Churches, from State Missionary Coaches. They will continue to be a part of the State Missions network under the leadership of the Director of Missions. They will continue to participate in all things they previously participated in, as a part of State Missions. They will be reimbursed for expenses related to their personal time and travel up to \$500.00 per month through their work fund account. Seconded and passed.

Motion to approve a Christmas Bonus in the amount of one week’s pay for Brother Larry Geraldson. Seconded and passed.

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

Motion to approve an increase in pay for Brother Geraldson in the amount equal to the maximum allowed by the Association to be effective immediately upon approval. Seconded and passed.

The meeting was adjourned in prayer at 2:40 p.m.

— *Brother Dennis Knight, Chairman; Brother Kevin Clayton, Vice-Chairman; Brother Blake McCain, Clerk*

Revolving Loan Fund Manager’s Annual Report

I continue to be excited about how God is using His Churches, the Local Associations, and the State Association of churches in growing His ministry throughout Mississippi. Through the continued evidence of trust that our depositors have shown in the RLF, we have been able to put the fund to work to grow God’s kingdom. Further, the trust shown by our churches through applying for loan to build facilities as their local congregations grow has been deeply appreciated.

The RLF has been able to show growth over the past year and that has allowed us to continue to offer good rates to our depositors: 2.17%. With the deposits staying strong, we are able to offer good rates to our borrowers: 4.25% to BMA of MS churches.

As the RLF has closed out the 2016 fiscal year, our annual audit has been completed very successfully and the findings has been worded as “An Unqualified Opinion”; the

highest audit opinion that can be received (a copy of the audit is available upon request). Likewise, their comments on the RLF's Management Practices are most complementary.

Bottom Line, All of these figures represents a strong RLF financial position for which we give God all the glory and praise.

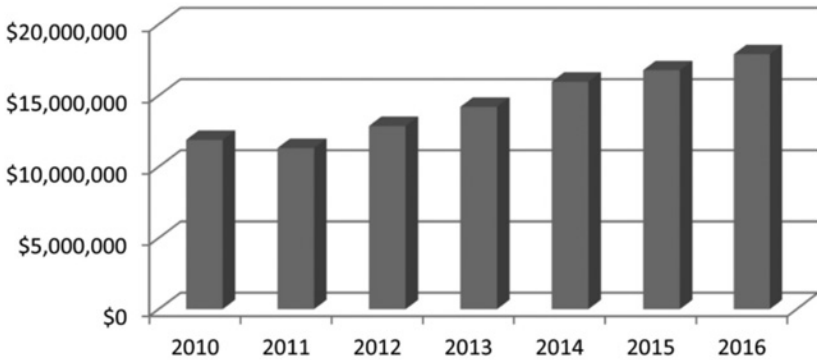
Bro Larry Geraldson has done an outstanding job over the past year in the absence of a RLF Manager. Bro Lee's retirement left a void in the office that literally took a year to overcome. I have been able to talk with Bro Lee on numerous occasions and he continues to be a positive influence on your RLF.

Your RLF Trustees have been very active and involved this year. I thank them for their selfless service to this work of the BMA of MS. Their willingness to serve coupled with their dedication to the churches of the BMA of MS has further developed the trust across our work.

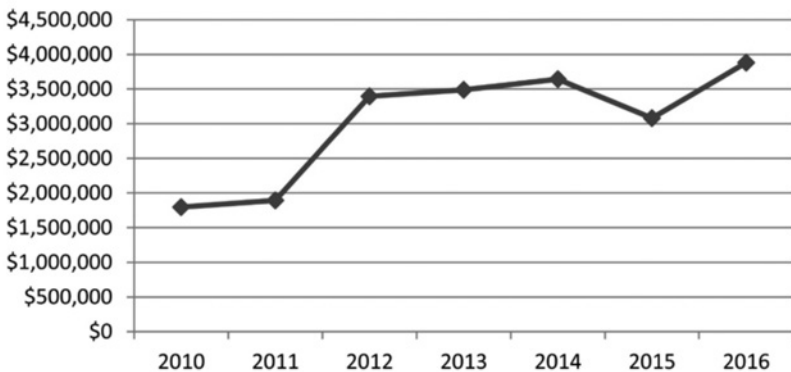
God bless you during the remainder of this annual meeting and we continue to pray for God's guidance and blessings on the efforts of the RLF.

— Vernon Newman, RLF, Manager

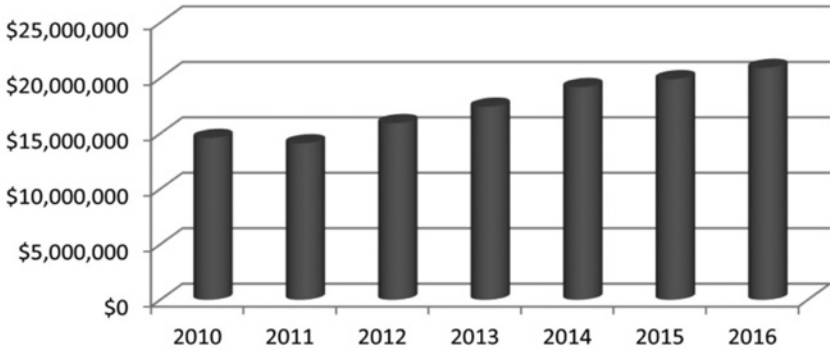
Total Balance of Share Account (as of September 30)



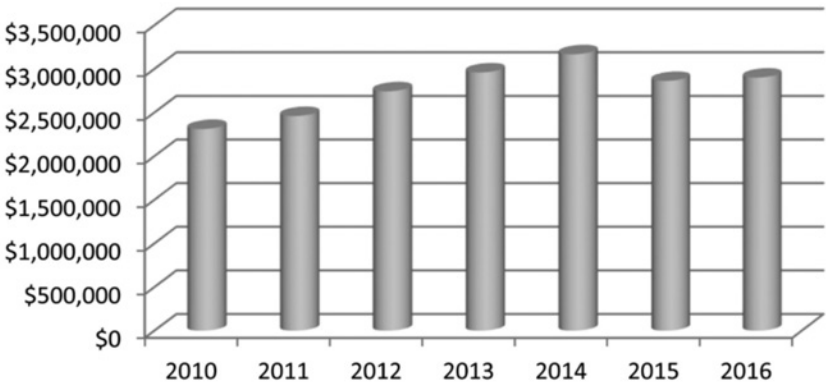
Total Deposits (as of September 30)



Gross Assets (as of September 30)



Net Assets (as of September 30)



Revolving Loan Fund Minutes October 20, 2015

The RLF Trustees meet for an organizational meeting at Southeastern Baptist College after the newly elected trustees were approved at the annual meeting of the BMA of MS. Members present were Greg Medenwald, Vernon Newman, Larry Taylor, Jarrod Cox, and Justin Cameron; along with Director of Missions & RLF, Bro. Larry Geraldson.

Election of officers:

Chairman	Kenneth Lott
Vice-Chairman	Greg Medenwald
Clerk	Vernon Newman
Assistant Clerk	Jarrod Cox

November 6, 2015

The RLF Trustees met at 9:30 a.m. at the State Missions Office. Trustees present were Kenneth Lott, Greg Medenwald, Vernon Newman, Willie Tebo, Larry Taylor, Jarrod Cox, and Brett Cates; along with Director of Missions & RLF, Bro. Larry Geraldson.

Kenneth Lott, Chairman, opened the meeting

Devotion was given by Greg Medenwald, Psalms 66:16, "God is Awesome"

Opening prayer by Greg Medenwald

Bro Lott welcomed the new committee and had a session of introduction around the room. He then reviewed several items related with how the trustee board would operate; to include Intent of Confidentiality, Attendance, Quorum, make up and purpose of the Executive Committee, and Email/Telephonic Votes often times being required between scheduled meetings.

Bro Geraldson presented the Director's Report:

- Oxford update on closing on the Westview Property and signing for Crossroads.
- Hispanic mission will continue meeting in the Westview facility until May or until a new facility can be acquired.
- Central at Southaven ready to move to purchase property

Financial Overview was presented by Bro Geraldson. Motion and second to approve. Motion passed.

New Business

- Loan Request – Central Church in Southaven to approve a loan up to \$995,000 to purchase and add-out/refurbish property of up-to \$500k to purchase with \$495k to refurbish and add on to the building. The loan will be at 2.17% interest rate amortized for 25 years. – Motion and second to approve - Motion passed
- Loan Request – El Camino Baptist Church to approve a loan of \$187,330.70 to purchase 5.1 acres of land from SBC – Motion and second to approve - Motion passed
- Loan Request – El Camino Baptist Church to approve El Camino to refinance present loan of \$164,704.34; to add the value of 5.1 acres of land from SBC; for a new loan of \$352,045.04 at the current interest rate amortized for up to 30 years. Motion and second to approve - Motion passed

Closing prayer by Brett Cates.

– *Kenneth Lott, Chairman; Vernon Newman, Clerk*

January 21, 2016

The RLF Trustees met at 9:30 a.m. at the State Missions Office. Trustees present were, Kenneth Lott, Greg Medenwald, Vernon Newman, Willie Tebo, Larry Taylor, Jarrod Cox, and Brett Cates; along with Director of Missions & RLF, Bro. Larry Geraldson.

Kenneth Lott, Chairman, opened the meeting

Devotion was given by Jarod Cox, Psalms 16:1-11, "Gladness in God"

Opening prayer by Jarrod Cox

Bro Geraldson presented the Director's Report:

- Visited Oxford area with Kenneth Pollock to serve as the missionary in Oxford. First Mantachie will serve as the mother church for the Oxford mission.
- Hispanic Mission will have to move out of Westview by March. Plans being developed for the Hispanic mission to build/buy their own property
- Estuardo Marroquin going to serve as the Spanish Mission Manager for the BMA of MS. Bro Elvis Garcia will serve in the North as a director
- Clinton property proposal was vetoed by the Clinton officials. They are re-

- presenting their proposal to the City of Clinton in the near future
- Sumrall is looking at property to establish a more permanent facility
- South Forest has completed their dedication

Reading of the previous minutes by the clerk. Motion and second to approve. Motion passed

Review of email/telephonic votes taken between meetings.

- 13 Nov 16, Correction to 6 Nov 16 minutes (replace \$187,330.70 for El Camino to purchase 5.1 acres from SBC with \$190,592.10) this will also change the refinance motion from \$352,045.04 to \$354,748.57.
- 3 Dec 16, Recommendation to authorize the Director to use up to \$31,000 from the Designated Fund Account to assist South Forrest Mission with paving their parking lot
- Motion and second to approve. Motion passed

Bro. Geraldson presented the Financial Overview. Motion and second to approve. Motion passed.

Old Business

- Central in Southaven – the approved loan did not develop as planned. The offer of \$390k for the property was countered-offered at full price of \$650k. The mission rejected the offer. Motion to rescind motion of Nov 15 (original loan approval) and second to approve. Motion passed
- Restructure loan for Ms Emma Bond to purchase the Lowe property to allow the director to structure loan terms to accommodate her needs and the RLF needs. Motion and second to approve. Motion passed

New Business

- Motion to allow the director to use up-to \$10k from the designated fund for South Forrest. Received a second to approve. Motion passed
- Motion to allow the director to use up-to \$100k from the designated fund for Caledonia. Received a second to approve. Motion passed
- Loan Request received from Central Church in Southaven for up-to \$300k to purchase land (with the stipulation that pre-construction appraisal with architect blue-prints approved by the city be provided for up-to 7,000 sq. ft. building for up-to \$100.00 / sq. ft.) at the current interest rate amortized for 25 years. Motion and second to approve. Motion passed
- Tabled loan request from Fifth Avenue Baptist Church to be acted on at a later date. Motion and second to approve. Motion passed
- Loan Review – extend loan arrangements to Heritage Baptist Church, Portland, OR for another year. Motion and second to approve. Motion passed

Closing prayer by Vernon Newman

– *Kenneth Lott, Chairman; Vernon Newman, Clerk*

March 21, 2016

The RLF Trustees met at 9:30 a.m. at the State Missions Office. Trustees present were, Kenneth Lott, Greg Medenwald, Vernon Newman, Willie Tebo, Larry Taylor, Jarrod Cox, and Greg Jones; along with Director of Missions & RLF, Bro. Larry Geraldson.

Kenneth Lott, Chairman, opened the meeting.

Scripture reading by Bro Larry Geraldson; Psalms 1

Opening prayer by Greg Jones

Bro Geraldson presented the Director's Report:

- Caledonia's blue prints reviewed.
- Clinton - city approval of building plans. Closing date will be in the next few months.
- South Forrest loan has been amortized.
- North-East Oxford property has been acquired to support the Hispanic Mission in Oxford (formally in the building with Westover).
- Sumrall mission still looking for property.

Reading of the previous minutes by the clerk. Motion and second to approve. Motion passed

Review of email/telephonic votes taken between meetings.

- 10 Feb 16, Recommendation to allow a one-year moratorium on principle payments for Temple of Christ in Memphis, TN to allow them to pay interest only for one year.
- 18 Feb 16, Recommendation to approve an additional \$15,000 for North Lakeland Baptist Church in Lakeland, FL. The additional amount to be added to their current loan to allow them to repair the metal roof.
- 23 Feb 16, Recommendation to approve a loan of \$155,000 at 2.17% variable / amortized for 25 years for Way, Truth, and Life Hispanic Mission in Oxford for the purchase of property.
- 25 Feb 16, Recommendation to approve a loan to East Main Baptist Church in Lumberton, MS for \$11,000 at 4.25% for 4 years with a payment of 249.02 per month.
- 3 Mar 16, Recommendation to approve a 6-month loan for \$22,000 for Calvary Missionary Baptist Church in Leaksville, MS at 4.25% with principle and interest to be paid monthly.
- Motion and second to approve. Motion passed

Bro Geraldson presented the Director's Financial Overview. Motion and second to approve. Motion passed.

Old Business

- Central in Southaven – reviewed the pre-construction appraisal, architect blue-prints, Cost Approach Worksheet, and Monthly income statement. The close on the land will be in late March at \$250,000. Central requests an additional loan for up to \$930,000 to build the new facility on the land that was purchased (Total loan \$1,180,000). Motion and second to approve. Discussion led to review of Central's monthly financials and a phone call to Bro Anders Lee. Motion passed unanimously.
- Request for release of title from Fifth Avenue Baptist Church – (formally was a request for a loan that was tabled at prior meeting) Recommendation that Bro Joshua meet with the RLF Executive Committee in order to provide certain records needed. Motion and second to approve. Motion passed

New Business

- Introduction of the new Revolving Loan Fund Manager. Biographical summary was passed out to the trustees for review. Review of the hiring process was explained. Bro Vernon spoke to the trustees. A motion and second was made to affirm Bro Geraldson's hiring of Bro Newman. Motion passed unanimously.

Closing prayer by Greg Medenwald

– *Kenneth Lott, Chairman; Vernon Newman, Clerk*

May 5, 2016

The RLF Trustees met at 9:30 a.m. at the State Missions Office. Trustees present were, Kenneth Lott, Vernon Newman, Willie Tebo, Larry Taylor, and Brett Cates; along with Director of Missions & RLF, Bro. Larry Geraldson. Trustees that joined by Go-To-Meeting were Jarrod Cox, and Greg Jones.

Kenneth Lott, Chairman, opened the meeting

Opening prayer by Larry Taylor

Bro Geraldson presented the Director's Report related to the business of the meeting

Reading of the previous minutes by the clerk. Motion and second to approve. Motion passed

Review of email/telephonic votes taken between meetings.

- 21 Mar 16, Correction to previous meeting minutes in the matter related to Central in Southaven, MS. The Minutes reflect \$250,000 as the negotiated price for the land. This needs to be amended to read \$265,000. This amended cost will also require a change in the minutes for the total loan value to be \$1,195,000 (versus the \$1,180,000 that was approved)
- Motion and second to approve. Motion passed

Bro Geraldson presented the Director's Financial Overview and gave an update on the proceeds from the sale of Westview in Oxford to be applied to mission project in Caledonia.

Old Business

- Request for release of title back to Fifth Avenue Baptist Church – The Executive Committee meet with the Pastor and Clerk to discuss the matter. The Executive Committee stated that they needed certain items to indicate the validity of the church. Memo from the church was received on 17 Apr 16 stating the validity of the church and restated the request for the release of the property. Motion and second to approve. Motion passed

New Business

- Cornerstone Institutional Baptist Church request for principle relief. The Trustees reviewed the request and Motion and second to "Not take any action to relieve any principle" was made. Motion passed. The Trustees then conducted a meeting with Dr. Brodie L. Johnson (Pastor) via Go-To-Meeting to inform him of the board's decision.

Closing prayer by Willie Tebo

— *Kenneth Lott, Chairman; Vernon Newman, Clerk*

August 26, 2016

The RLF Trustees met at 10:00 a.m. at the State Missions Office.

Bro Geraldson presented a brief missions update.

The clerk read the minutes of the previous meeting. M/S to approve. Motion passed
M/S to approve telephonic/email votes taken since last meeting.

1. 15 Jul – email approval of 2016-17 RLF Budget
2. 12 Aug – email approval of \$15,000.00 loan to Lone Oak Baptist Church for remodeling

Motion passed

Bro Newman presented the Financial Overview.

Old Business

- No Old Business Covered

New Business

- Central, Southaven, MS – Formally requested an additional loan amount of \$428,832.00 above the approved loan of \$1,195,000.00. M/S to deny the additional loan request. The Motion passed

September 27, 2016

The RLF Trustees met at 9:30 a.m. at the State Missions Office.

Mr Clint King, Horne CPA & Associates, presented the results of the Annual Audit. Mr King stated that the audit had received an “Un-Modified” Opinion (which is the highest audit opinion given). M/S to approve. Motion passed

Bro Geraldson presented a brief missions update.

Bro Newman read the minutes of the previous meeting on behalf of the clerk. M/S to approve. Motion passed

M/S to approve telephonic/email votes taken since last meeting.

1. 2 Sep – trustees polled to reconsider Central, Southaven, MS request for additional loan. Reconsideration was denied.

Motion passed

Bro Newman presented the Financial & Liquidity Overview.

M/S to approve the reports. Motion passed

Old Business

- No Old Business

New Business

- Director’s salary – M/S to approve the Salary Committee’s recommendation for Bro Larry Geraldson. Motion passed unanimously
- Director’s Bonus – M/S to approve sharing one (1) week salary with the Missionary Committee for Bro Larry Geraldson for a Christmas Bonus. Motion passed unanimously
- New Heart, Hattiesburg, MS – Request for title. M/S to suspend the request of New Heart BC to release the title of property held by RLF until restricted payments are settled as per Article V of the BMA of MS handbook. The Motion passed unanimously
- Central, Southaven, MS – Reconsideration of request for additional loan amount. M/S to take no further action concerning the additional loan request by Central, Southaven. The Motion passed unanimously
 - *Kenneth Lott, Chairman: Vernon Newman on behalf of the 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, 2016 and 2015, 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, 2016 and 2015, 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.

A handwritten signature in black ink that reads "Horne LLP". The signature is written in a cursive, flowing style.

Ridgeland, Mississippi
October 13, 2016

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2016

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 57,365	\$ 3,010,179	\$ -	\$ 3,067,544
Restricted cash and cash equivalents	-	6,959	-	6,959
Total cash and cash equivalents	57,365	3,017,138	-	3,074,503
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	850,499	(850,499)	-	-
Short-term investments	-	784,553	-	784,553
Trading investments	-	2,508,743	-	2,508,743
Interest receivable	-	41,156	-	41,156
Loans receivable, net of allowance of \$367,453	-	13,262,236	-	13,262,236
Foreclosed property	-	185,000	-	185,000
Property and equipment, net	-	988,591	345,448	1,334,039
Other assets	-	619	-	619
Total assets	\$ 907,864	\$ 19,937,537	\$ 345,448	\$ 21,190,849
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 94	\$ -	\$ -	\$ 94
Other liabilities	135,378	7,082	-	142,460
Accrued interest	-	33,172	-	33,172
Notes payable to related parties	-	241,149	-	241,149
Notes payable to investors	-	16,857,233	-	16,857,233
Total liabilities	135,472	17,138,636	-	17,274,108
Net assets				
Unrestricted	134,831	2,776,820	345,448	3,257,099
Board designated	-	22,081	-	22,081
Total unrestricted net assets	134,831	2,798,901	345,448	3,279,180
Temporarily restricted	637,561	-	-	637,561
Total net assets	772,392	2,798,901	345,448	3,916,741
Total liabilities and net assets	\$ 907,864	\$ 19,937,537	\$ 345,448	\$ 21,190,849

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2015

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
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) related to work funds, disaster relief fund 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 of \$367,453	-	12,275,990	-	12,275,990

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
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
LIABILITIES AND NET ASSETS				
Liabilities				
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
Net assets				
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 Changes in Net Assets
Year Ended July 31, 2016

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in unrestricted net assets				
Revenues, gains and other support				
Donations from churches	\$ 256,431	\$ 6,666	\$ -	\$ 263,097
Donations from others	47,388	-	-	47,388
Salary supplement support from local associations	84,630	-	-	84,630
Interest earned	1,140	636,101	-	637,241
Investment loss	-	(9,431)	-	(9,431)
Late fees	-	2,263	-	2,263
Miscellaneous income	-	5,705	-	5,705
Total unrestricted revenues, gains and other support	389,589	641,304	-	1,030,893
Expenses				
Salaries, wages and other compensation	271,111	64,862	-	335,973
Health insurance	36,834	22,777	-	59,611
Housing allowance	36,134	-	-	36,134
Contract labor	-	8,487	-	8,487
Insurance expense	2,098	16,931	-	19,029
Interest expense	-	404,780	-	404,780
Donations	-	266,868	-	266,868
Legal and accounting fees	11	39,517	-	39,528
Miscellaneous expense	18,339	23,937	-	42,276
Office supplies and expense	5,740	6,405	-	12,145
Property tax	-	3,422	-	3,422
Depreciation expense	-	24,090	42,673	66,763
Repairs and maintenance	-	18,624	-	18,624
Scholarships	-	563	-	563
Travel expense	6,004	8,248	-	14,252
Total expenses	376,271	909,511	42,673	1,328,455
Other changes				
Net transfers of property and equipment from (to) equipment fund				
	-	(25,155)	25,155	-
Change in unrestricted net assets	13,318	(293,362)	(17,518)	(297,562)

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in temporarily restricted net assets				
Release from donor restrictions	(174,000)	-	-	(174,000)
Contributions	800,000	-	-	800,000
Interest income on temporarily restricted net assets	929	-	-	929
Change in temporarily restricted net assets	626,929	-	-	626,929
Change in net assets	640,247	(293,362)	(17,518)	329,367
Net assets at beginning of year	132,145	3,092,263	362,966	3,587,374
Net assets at end of year	\$ 772,392	\$ 2,798,901	\$ 345,448	\$ 3,916,741

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 Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in unrestricted net assets				
Revenues, gains and other support				
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
Total unrestricted revenues, gains and other support	407,110	687,398	-	1,094,508
Expenses				
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 Cash Flows
 Year Ended July 31, 2016

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ 640,247	\$ (293,362)	\$ (17,518)	\$ 329,367
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities				
Depreciation expense	-	24,090	42,673	66,763
Unrealized loss on investments	-	71,699	-	71,699
Realized gains on investments	-	(4,881)	-	(4,881)
Donation of property and equipment	-	126,187	-	126,187
Changes in assets and liabilities				
Interfund receivables and payables	(691,863)	691,863	-	-
Other assets	-	7,429	-	7,429
Interest receivable	-	(6,062)	-	(6,062)
Accrued expenses	42,949	(12,265)	-	30,684
Other liabilities	64	-	-	64
Net cash provided by (used in) operating activities	(8,603)	604,698	25,155	621,250
Cash flows from investing activities				
Loans receivable	-	(986,246)	-	(986,246)
Purchase of property and equipment	-	(348,696)	(25,155)	(373,851)
Purchase of investments	-	(86,071)	-	(86,071)
Net cash used in investing activities	-	(1,421,013)	(25,155)	(1,446,168)
Cash flows from financing activities				
Issuances of notes payable	-	3,023,695	-	3,023,695
Repayment of notes payable	-	(2,242,837)	-	(2,242,837)
Net cash provided by financing activities	-	780,858	-	780,858
Net decrease in cash and cash equivalents	(8,603)	(35,457)	-	(44,060)
Cash and cash equivalents, beginning of year	65,968	3,052,595	-	3,118,563
Cash and cash equivalents, end of year	\$ 57,365	\$ 3,017,138	\$ -	\$ 3,074,503
Restricted cash and cash equivalents	\$ -	\$ 6,959	\$ -	\$ 6,959
Unrestricted cash and cash equivalents	57,365	3,010,179	-	3,067,544
Total cash	\$ 57,365	\$ 3,017,138	\$ -	\$ 3,074,503
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 409,012	\$ -	\$ 409,012
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ -	\$ 25,155	\$ (25,155)	\$ -

See accompanying notes.

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

	Mission Fund	Revolving Loan Fund	Equipment 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)

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
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**
Years Ended July 31, 2016 and 2015

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 \$16,857,000 at July 31, 2016, 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, 2016, the Association had over \$6,303,000 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, 2016 and 2015, 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 \$231,294 at July 31, 2016, as compared to \$211,154 at July 31, 2015.

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:

	Years
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, 2016, 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.

The Association had no investments in impaired loans as determined by management at July 31, 2016 and 2015. Accruing loans 90 days past due as a percent of loans was 1.69 percent and 1.67 percent at July 31, 2016 and 2015, respectively.

The composition of total loans as of July 31, 2016 and 2015, was as follows:

	2016	2015
Consumer loans	\$ 537,604	\$ 314,506
Commercial loans:		
Churches	12,769,821	11,568,088
Construction loans:		
Churches	297,764	590,849
Consumer	24,500	170,000
Gross Loans	13,629,689	12,643,443
Allowance for loan losses	(367,453)	(367,453)
Loans, net	<u>\$ 13,262,236</u>	<u>\$ 12,275,990</u>

Note 3. Trading Investments

The composition of trading investments at July 31, 2016 and 2015 is set forth in the following table:

	Revolving Loan Fund	
	2016	2015
Fixed income	\$ 1,005,467	\$ 1,010,569
Equity securities	1,503,276	1,480,751
Total investments	<u>\$ 2,508,743</u>	<u>\$ 2,491,320</u>

Investment income (loss) for investments was comprised of the following for the years ended July 31, 2016 and 2015:

	2016	2015
Income (loss)		
Interest and dividend income	\$ 57,387	\$ 60,184
Realized gains	4,881	64,069
Change in fair value	(71,699)	(7,456)
	<u>\$ (9,431)</u>	<u>\$ 116,797</u>

Note 4. Property and Equipment

Property and equipment consisted of the following at July 31:

	2016		
	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 568,368	\$ -	\$ 568,368
Buildings and improvements	591,411	756,404	1,347,815
Total property and equipment	1,159,779	756,404	1,916,183
Less accumulated depreciation	(171,188)	(410,956)	(582,144)
Property and equipment, net	<u>\$ 988,591</u>	<u>\$ 345,448</u>	<u>\$ 1,334,039</u>

	2015		
	Revolving Loan Fund	Equipment 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	\$ 790,172	\$ 362,966	\$ 1,153,138

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2016 and 2015 amounted to \$24,090 and \$17,759, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2016 and 2015 amounted to \$42,673 and \$42,327, 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, 2016, the notes consisted of 550 loans with an interest rate of 2.17 percent with individual balances varying from \$1 to \$626,000. 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. Interest expense totaled \$404,780 and \$430,738 for the years ended July 31, 2016 and 2015, respectively.

At July 31, 2016 and 2015, \$241,149 and \$198,334 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, 2017 and bears interest at 4.00 percent.

Note 6. Temporarily Restricted Net Assets

Temporarily restricted net assets totaling \$637,561 and \$10,632 as of July 31, 2016 and 2015, 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 \$22,081 and \$162,153 for the years ended July 31, 2016 and 2015 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:

	Mission Fund	
	2016	2015
Program services	\$ 240,768	\$ 233,436
Support services	135,503	146,374
Total expenses	\$ 376,271	\$ 379,810

	Revolving Loan Fund	
	2016	2015
Program services	\$ 802,916	\$ 655,981
Support services	106,595	93,235
Total expenses	\$ 909,511	\$ 749,216

	Equipment Fund	
	2016	2015
Support services	\$ 42,673	\$ 42,327
Total expenses	\$ 42,673	\$ 42,327

	All Funds	
	2016	2015
Program services	\$ 1,043,684	\$ 889,417
Support services	284,771	281,936
Total expenses	\$ 1,328,455	\$ 1,171,353

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, 2016 and 2015:

Fair Value Measurements at July 31, 2016				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total at July 31, 2016
Fixed income	\$ -	\$ 1,005,467	\$ -	\$ 1,005,467
Equity securities	1,503,276	-	-	1,503,276
Total	\$ 1,503,276	\$ 1,005,467	\$ -	\$ 2,508,743

Fair Value Measurements at July 31, 2015

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

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, 2016, 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 \$2,531,000 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 13, 2016, 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.

DIRECTORY

**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- 84, 1/20/1952, 45, Tombigbee
Pastor: Roger Akers, 600 11th 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 -260, 45, 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 – 61, 10/13/1974, 25, Harmony
Pastor: Daniel Hines, 313 CR 2432, Guntown 38849
Home (662-3448-2041) **Cell** (662-231-3494) **Church** (662-365-3153)
Clerk: Bonny M. Moore, 223 CR 911, Guntown 38849
Home (662-365-7320) **Email** (bmmoore@bellsouth.net)
- *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- 217, 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- 337, 1828, 89, 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: Amanda Gatlin, 222 County Road 52812, Bay Springs, 39422
Cell (601-670-5675)
- *Salem** — 723 CR 17- 1944, Big Creek
Pastor: Clay Smith, 723 CR 17, Bay Springs, 39422
Cell (601-408-5237) **Email** (csmith@salembaptists.com)
Church (601-764-3777)
Clerk: Tim Upton, 116 CR 1723, Bay Springs 39422
Home (601-764-4840)
- *Union** — SCR 588 Union-New Home Community- 20, 1833, 10, 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)

Bentonia

- *Scotland** — 5617 Scotland Road- 261, 8/23/1942, 37, Capitol
Pastor: Glenn Allen, 206 E. Semmes St, Canton 39046
Cell (601-291-9109) **Church** (601-291-9109)
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 Popp's Ferry - 8/20/1953, 19, Ten Mile
Pastor: Clell Allen, 13062 Turtle Creek Parkway, Gulfport 39503
Cell (228-861-2465) **Church** (228-388-3077)
Email (Clell40@yahoo.com)
Clerk: Lorna Shoemaker 20132 Scarborough Rd, Saucier 39574
Home (228-539-3601) **Cell** (228-669-7559)
Email (Tonylorna@att.net)

Booneville

- *Forked Oak** — Hwy 365 CR 2312, Burton Community- 134, 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, 34, 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, 326 Mt Carmel Rd, Carriere 39426
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, 18, 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: Ambrose Webster, 204 Old Ruleville Rd, Cleveland 39732
Cell (662-588-8330)

Clerk: Juanita W. Green, 39 Happy St, Apt#7 Cleveland 38732

Phone (662-579-2170) **Cell** (662-579-7707)

Email (jwgreen1949@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, 132 Mt Gilead Rd, Columbia 39429

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- 75, 5/1972, 45, 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 - 762, 1803, 90, Harmony

Pastor: Jarrod Cox, 6 CR 257, Glen 38846

Cell (662-603-4723) **Email** (jarrod.cox333@yahoo.com)

Church Email (mail@farmingtonbaptistchurch.com)

Church (662-286-8855)

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, Ovetv 39464
Home (601-344-5888)
- ***New Bethany** — 2798 Hwy 588 East- 40, 1929, 18, Big Creek
Pastor: Ricky Owens, 385 Old Hwy 49, Seminary, 39479
Church (601-763-7300) **Cell** (601-297-1748)
Clerk: Bobbie Knight, 3386 Hwy 588, Ellisville, 39437
Phone (601-422-8642) **Email** (bobbieknight@bayspringstel.net)
- ***Riverside** — 383 Riverside Church Rd-101, 1932, 17, 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 – 909, 1875, 248, 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- 153, 1940, 30, Harmony
Pastor: Doug Bridges, 1565 River Rd., Mantachie 38855
Cell (205-712-4738)
Clerk: Patty Jenkins, 225 Enon Ch Rd, Nettleton 38858
Home (662-862-7395) **Cell** (662-231-9215)
Email (pattyaj25@hotmail.com)
- *East Fulton** — 1200 E. Main – 319, 1886, 60, Tombigbee
Pastor: John Lewis, 105 Digby Dr, Fulton 38843
Church (662-862-6151) **Cell** (903-701-2659)
Email (jlewis192@students.sbts.edu)
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., 275, 11/1930, 68, Tombigbee
Pastor: Kelby Johnson, 1416 Greenwood Church Rd., Fulton 38843
Home (662-862-9074) **Cell** (662-316-6233)
Email (kelbyjohnson@yahoo.com) **Church** (662-862-2361)
Clerk: Amy Conwill, 47 Hope Dr., Mantachie, 38855
Home (662-255-1066) **Email** (amy_conwill85@hotmail.com)
- *Hopewell** — 1975 Hopewell-Keys Rd. – 217, 4/1843, 38, 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. – 592, 1847, 142, 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** — 1904 S. Adams St, Hwy 25 S. – 87, 2007, 40, Tombigbee
Pastor: Gary Guth, 2055 Horn's Crossing Rd., Tremont 38876
Home (662-652-3683) **Cell** (662-397-8209)
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. – 45, 1966, 15, Gulf
Pastor: None
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, 1992

***Pastor:** Stephen Ramsey, 2602 Hwy.1 S., Greenville 38701

Home (662-332-5606) **Church** (662-335-7425)

Clerk: Diane Carlisle, 476 Goldfinch Dr, Greenville 38701

Home (662-335-1728) **Cell** (662-822-5171)

Email (carlisle2@suddenlink.net)

Gulfport

***Campground** — 20577 Hwy.53 Lizana Community- 742, 9/20/91,300, 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, 12237 Charwood Ave, Gulfport 39503

Cell (228-669-7244)

Clerk: Kristin Thomas, 15017 Sagewood St, Gulfport, 39503

Home (228-832-9016) **Email:** (ktriolet2@yahoo.com)

***First, Orange Grove** — 15486 Orange Grove Rd. - 54, 11/19/59, 18, 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. - 21, 9/23/1973, 10, 12, Ten Mile

Pastor: None

Church (228-596-7166)

Clerk: Diane Reed, 21184 28th St., Long Beach 39560

Home (228-669-5640) **Email** (diane-reed@live.com)

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- 281, 1840, 71, 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) **Email** (dlong@bbconcrete.com)

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.7th St., - 1960, Oak Grove (no letter)

Pastor: Glen M. Pace, 3202 West 7th St., Hattiesburg 39401

Home (601-264-6646) **Church** (601-264-6646)

Clerk: Theresa Pace, 3202 West 7th 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
Home (601-606-6167)
- *Magnolia** — 148 King Rd., 487, 10-20-50, 80, 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. 4th St. – 44, 11-9-74, 30, 28, Oak Grove
Pastor: Sam Oglesby, 5002 W. 4th 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, 50, 2014, 15
Pastor: Donnie Loggins, 100 Terrace Drive, Indianola, 38751
Home (662-887-3283) **Cell** (662-303-7209)
Email (donnieloggins@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 – 25, 3/12/1944, 7, Delta
Pastor: Jimmy Cresswell, 5999 Scotland Rd., Bentonla 39049
Home (662-673-9168)
Clerk: Connie Paxton, 211 Waco Rd., Inverness 38753
Home (662-265-5950)

Iuka

- *Mt. Glory** — 275 CR 992 – 60, 1924, 20, Judson
Pastor: Neil Edmondson, 275 CR 992, Iuka 38852
Phone (662-279-0179)
Clerk: Monica Moss, 303 CR144, Tishomingo 38873
Cell (662-660-2224) **Email** (mmoss@tcsk12.com)
- *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** — 29280 Deschamp Rd. – 266,1907, 60, Hobolochitto
Pastor: James Edwards, 27064 Deer Lane, Perkinston, 39573
Cell (601-953-0670)
Clerk: E.J. Martin, 29280 Deschamp Rd., Pass Christian 39571
Cell (228-493-9437)

Kosciusko

- *Shiloh** — 710 Hwy. 12 W. – 48, 1/25/75, 15, Capitol
Pastor: Lavon Haden, 301 Woodland Dr, Kosciusko, 39090
Cell (601-522-6055)
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, 125, 2/12/2011, 95, Big Creek
Pastor: Estuardo Marroquin, 1811 Wansley Rd., Laurel 39443
Cell (601-433-0085) **Email** (estuardo@comcast.net)
Church Phone (601-425-5980)
Clerk: Yasmin Marroquin, 4113 Hwy 15 N, Laurel 39443
Cell (601-433-4056)
- *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. 5th Ave.- 25, 1950, 10, 10, Big Creek (no letter)
Pastor: Xavier C. Joshua, 2917 N. 5th Ave., Laurel 39440
Cell (601-470-1251) **Church Email** (drjoshua@fifthavenuebaptistchurch.net)

- *First of Calhoun** — 14 Calhoun Cemetery Rd, 185, 11/2/1947, Big Creek
Pastor: Leon Carmical, 70 Jarrod Rd., Ellisville 39437
Home (601-268-9406) **Cell** (601-466-2782) **Church** (601-426-9721)
Email (carmical@hotmail.com)
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@lhgroup.com)
- *First, Shady Grove** — 4514 Hwy. 15 N- 253, 1888, 42, Big Creek
Pastor:
Church (601-426-6098) **Email** (fbcshadygrove@yahoo.com)
Clerk: David Parker, 316 Watermill Rd., Laurel, 39443
Home (601-426-3976)
- *Hopewell** — 95 Jasper Hwy. 533 – 100 ,1934, 16, 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. 10th Ave.- 232, 1875, 26, Big Creek
Pastor: Shane Singleton, 920 North 10th Ave., Laurel 39440
Cell (601-319-0344) **Church** (601-428-7354)
Email (pastor@pbclaurel.com)
Clerk: Judy Eavenson, 31 Calhoun Estates Rd., Laurel 39440
Home (601-428-1014)
- *Pine Ridge** — 220 Service Rd., 2/14/60, Big Creek
Pastor: Brandon Wilson, 3130 Old Amy Rd., Laurel 39443
Cell (601-580-1304) **Email** (bcalcwilson@gmail.com)
Clerk: Michelle Blackwell, 15 Stephanie Dr., Laurel 39443
Home (601-498-6316) **Email** (cshaygo2001@yahoo.com)
- *Sharon** — 4346 Sharon Rd.- 183, 1889, 19, 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.- 234, 1886, 50, 30, Big Creek
Pastor: Andy Miller, P.O. Box 152, Ellisville 39437
Home (601-729-8019) **Church** (601-729-8019)
Cell (601-335-2678) **Email** (springhillbaptistlaurel@outlook.com)
Clerk: Cindy McLauchlin, 27 RL Musgrove Dr., Soso 39480
Cell (601-498-1157) **Email** (2cindy mc1961@yahoo.com)
- *Temple** — 12 Hillcrest Dr. - 275, 5/20/58, Big Creek
Pastor: Cliff Jenkins, 405 CR 79, Stringer 39481
Cell (601-498-2767)
Clerk: Melody Floyd, P.O.Box 337, Soso 39480
Cell (601-323-5140)

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) **Church** (601-394-4516)
Email (gmh3264@gmail.com)
Clerk: Stacy Pipkens, 3502 Jenkins Rd, Neelyu 39461
Home (601-525-6482)
- ***Leakesville Missionary** — 1701 Lackey St.- 65, 9/30/1983, 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., 86, 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) **Cell** (601-394-8459)
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, 20, 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
P.O. Box 43, Louise 39097
Pastor: Jim Ingram, 33 Strause Lane, Mt. Olive 39119
Home (601-797-9933) **Cell** (601-382-7542)
Email (kreamerj@bellsouth.net) **Church** (662-836-6450)
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. – 1959, 9/15/65, 40, Washington
Pastor: John Lofton, 126 Twin Creek Rd, Lucedale 39452
Cell (601-770-3869)
Clerk: Judy Havard, 108 Gavin Havard Rd, Lucedale 39452
Home (601-947-4573)
- *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. – 272, 1933, 70, Washington
Pastor: Joey Reus, 1264 Dean Nursery Rd, Lucedale 39452
Home (601-508-9697) **Cell** (601-508-9798)
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. –205, 1950, 25, Washington
Pastor: Dale Dean, 612 Lamar St., Lucedale, 39452
Cell (601-508-3780)
Assistant Pastor: Colon Havard, 169 Sherwood Dr., Lucedale 39452
Cell (601-530-3221)
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., 75, 1958, Washington
Pastor: B.J. Hudson, 50 Summer St., CB 13, Lucedale 39452
Cell (601-770-4555) **Church** (www.templebc-lucedale.org)
Clerk: Bea Hudson, 50 Summer St. CB 13, 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., 40, 2/17/67, 24, Oak Grove
Pastor: Skip Holland, 109 Hunter Lane, Lucedale 39452
Home (601-947-2422) **Cell** (601-530-2061)
Email (skipholland@att.net)
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 – 785, 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)
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. – 156, 1875, 20, Judson
Pastor: None
Clerk: Juanita Farrar, 350 Centerville Rd., Mantachie 38855
Home (662-282-4364)
***Tombigbee** — 335 Tombigbee Church Rd., - 118, 1903, 34, Judson
Pastor: none
Clerk: James Jones, 6900 Hwy. 363 Mantachie 38855
Home (662-282-4608) **Cell** (662-871-8824) **Email** (redjones@nexband.com)

McHenry

- *Unity** — 236 Hwy.49, McHenry – 237\, 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 28th Street, Long Beach, 39560
Cell (228-669-1116) **Email:** (gddeedoe2@gmail.com)

McLain

- *Buffalo** — 1456 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.- 143, 7/12/42, 55, Washington
Pastor: Johnny Williams, 98 Midway Church Rd, Leakesville 39451
Cell (228-234-3121)
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)
Clerk: Debby Green, 2621 Canty St., Pascagoula 39567
Cell (228-217-3853) **Email:** (mimigreen50@hotmail.com)

Mt. Olive

- *Shiloh** — 795 Hwy.532 E.- 178, 10/1860, 50, 45, Big Creek
Pastor: Bryson Haden, 795 Hwy 532, Mt. Olive 39119
Home (601-797-4597) **Church** (601-797-4597)
Cell (662-251-0443)
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, 20-2, Washington

Pastor: none

Clerk: Joy Hillman, 585 Old Denco Rd., Neely 39461

Home (601-525-3729) **Cell** (601-394-3561)

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., - 77, 1978, 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) **Email** (khutcherson2007@gmail.com)

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. - 43, 4/27/1981, East Central

Pastor: Edward Williams, 138 CR 239, 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 - 195, 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** — 692 Forrest Rd., Richton- 305, 1903, 43, East Central

Pastor: Jerry Overstreet, 19 Elmer Stevison Rd., Richton 39476

Home (601-735-0141) **Cell** (601-408-8465)

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., - 56, 1943, 25, Gulf
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
Pastor: Danny Creswell, P.O.Box 1908, Fairhope, AL 36533
Cell (251-533-3102) **Church** (228-762-8536)
Email (dannykresswell@hotmail.com)
Clerk: Wanda Davis, 2308 11th St. Pascagoula 39567
Home (228-218-4029)

Pearl

- *Skyway Hills** — 3790 Hwy. 80 E. – 290, 9/6/63, 80, 40, Capitol
Pastor: Steven Clark, 420 Walnut Grove Dr., Pearl 39208
Cell (601-498-1827) **Church** (601-939-5373)
Email (benniesterenclark@gmail.com)
Clerk: Glenda Vickers, 4137 Herrington Blvd, Pearl, 39208
Home (601-939-0360) **Cell** (601-813-8310)
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) **Email** (creativeinnovations@rocketmail.com)
Clerk: Johnetta Bond, 320 Cable Bridge Rd, Perkinston, 39573
Home (601-928-9859)
- *Paramount** — 63 Paramount Church Rd., Big Level Community –
363, 1880, 68, 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

Home (601-928-3167)

Petal

***Corinth** — 276 Corinth Church Rd., Hwy 42 E. 8 miles east of Petal, Runnelstown
57, 1926, 15, Oak Grove

Pastor: Matthew Yontz, 709 Monterey Lane, Hattiesburg 39402

Cell (601-818-4393)

Clerk: Ruth Wigley, 27 Woodview Dr. Petal, 39465

Home (601-543-4746)

***Parkway** — 1522 Hwy.42 E. - 97, 1960, 25, 20, 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. -121, 1944, 45, Hobolochitto

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 Necaise, 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

Cell (601-528-3531)

***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., 261, 1964, 47 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., 15 miles south Poplarville, Hwy 53-166, 1949, 38 Hobolochitto
Pastor: Bill Cameron, 4 Guy Smith Rd., Poplarville 39470
Cell (601-928-8426) **Email** (Ride4Him@gmail.com)
Clerk: Gail Ladner, 550 Connie Hariel 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.- 380, 12/7/74, Oak Grove
P.O.Box 393 (mailing address)
Pastor: David Parker, Carroll Rd, Lumberton 39455
Home (601-794-9399) **Cell** (601-810-3783)
Email (parkerspest1@gmail.com)
Church Email (davidparker0617@att.net)
Clerk: Lainey Hickman, 89 Boggy Hollow Rd, Purvis 39475
Cell (601-325-7047)

***Canaan** — 34 Elliot Circle – 70, 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., - 178, 1890, 15, 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 – 235, 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, 39, East Central
P.O. Box 791

Pastor: I.L. Stinson, 91529 Hwy. 42 39476 **Cell** (601-788-4643)
Clerk: Edna Siddon, 224 Mace Rd, Richton 39476
Cell (601-788-7271) **Email** (esiddon2@gmail.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., 115, 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: Dustin Helton,
Cell (601-394-7934) **Church** (601-498-2626)
Clerk: Craig Freeman, 29 Pauls Dr., Richton 39476
Home (601-498-4241) **Cell** (601-498-9626)
Email (craigfree65@gmail.com)

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)

Asst 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 39573

Cell (601-928-8993) **Church** (228-832-0108)

Clerk: Geraldine Necaize, 13254 Cleveland Ladner Rd, Pass Christian 39571

Cell (228-223-1166)

***Ramsey Creek** — 4547 Bethel Rd.-125, 10/72, 50, Ten Mile

Pastor: Kirk Ladner, 191 Cable Bridge Rd, Perkinston, 39573

Home (601-528-9586) **Cell** (601-528-1574)

Clerk: Dot Williamson, 14373 T-Bird Rd., Biloxi 39540 **Home** (228-392-3868)

Seminary

***Bethel** — 322 Zelton Ingram Rd.- 216, 1881, 26, 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.- 344, 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) **Email** (humphreycherie@gmail.com)

Soso

***Berean** — 3310 Hwy. 29 N. – 68, 12/28/47, 35, Big Creek

P.O. Box 238 (mailing address)

Pastor: Wayne Rice, 3308 Hwy 29 N, Soso 39480

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. - 553, 1862, 95, 65, 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. – 106, 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 – 232, 1919, 30, 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 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. – 195, 1882, 15, Oak Grove
Pastor: Robert Arinder, P.O. Box 423, Seminary, 39479
Home (601-943-5280) **Cell** (601-517-1551)
Email (arinderrobert@icloud.com)
Clerk: Leah Moore, 312 Porter Hudson Rd, Sumrall 39482
Cell (601-740-0619) **Email** (leah@parrisjewelers.com)

Taylorville

***Calvary** — 840 Mayfield St., - 59, 4/7/1976, 10 Big Creek
Pastor: John L. Riles, 1500 Hwy. 29 N., Ellisville 39437
Home (601-763-7776) **Cell** (601-335-1663)
Email (jlriles@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,
261, 1918, 35, 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 – 72, 10/6/1940, 45, 45, Harmony

Pastor: Mike Smith, 2311 Hwy 40, Phil Campbell, AL 35581

Cell (256-460-9241)

Clerk: Anna Sparks, 3131 Kendrick Rd, Corinth 38034

Home (662-660-3357) **Email** (aasparks_1@yahoo.com)

Tupelo

***Ballardsville** — 100 Ballardsville Church Rd. – 168, 1884, 35, Tombigbee

Pastor:None

Clerk: Susan Christian, 42 Ballardsville Ch Rd, Tupelo 38804

Phone (662-862-9551) **Cell** (662-891-0178)

Email (susanchristian23@yahoo.com)

***Emmanuel** — 955 Scott St. – 52, 11/27/53, 25, 20, Harmony

Pastor: Dr. George Rogers, 1806 Briar Ridge Rd., Tupelo 38804

Cell (601-688-0091) **Email** (gw.rogers@sbcglobal.net)

Clerk: Angie Sheffield, 359 N Church St, Tupelo 38801

Home (662-255-0072) **Email** (msheffi@att.net)

***Pleasant Hill** — 1169 State Park Rd. Mooreville

End of Tombigbee State Park Rd. – 41, 8/29/48, 25, Tombigbee

Pastor: Richey Hester, P.O. Box 483, Mantachie 38855

Home (662-231-2686) **Cell** (662-231-2686)

Email (richey hester@yahoo.com)

Clerk: Bobby E. Norris, 316 CR 931, Saltillo, 38866

Home (662-205-4881) **Cell** (662-419-4835)

Email (bobenorris@att.net)

***South Green** — 3185 South Green St. – 56, 1971, 20, Tomigbee

Pastor: Guyton Hinds, 205 Ratliff Rd., Mantachie 38858

Cell (662-871-0627) **Email** (gwhindsministries@yahoo.com)

Home (662-282-7625) **Church** (662-842-8447)

Clerk: Marcelle C. Bethany, 2721 Lawndale Dr., Tupelo 38801

Home (662-680-3160) **Cell** (662-861-6416)

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.- 102, 1842, 25, Big Creek

Pastor: Wayne Stockstill, 10381 Road 204, Union 39365

Home (601-416-7118) **Email** (dufus39365@gmail.com)

Clerk: Linda Smith, 748 Rock Creek Rd. Union 39365

Home (601-728-7341)

Vicksburg

- *Oakland** — 2959 Oak Ridge Road –137, 7/1934, 35, 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: Crystal Coston, 109 Chandlers Cove, Vicksburg 39183
Phone (601-618-0965)
- *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** — 233 Lone Oak Rd. 137, 6/7/74, 15, Tombigbee
Pastor: Dwight Lindsey, 233 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)
Clerk: Melinda Buttrey, 1319 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** (meanasasnake67@yahoo.com)
- *Vardaman Street** — 334 S. Vardaman St., 164, 1946, 85, Ten Mile
P.O. Box 1
Pastor: Dr. Eugene Anderson, P.O. Box 1, Wiggins 39577
Cell (601-528-1779) **Email** (deandersondm@bellsouth.net)
Church (601-928-3943) **Email** (vardamanstreetba@bellsouth.net)
Assistant Pastor: Frank Pruden, 300A West Border Ave, Wiggins, 39577
Cell (251-753-0476) **Email** (eagle7pruden@gmail.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., - 125, 11/92, 46, 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** — 1101 Snow Road – 57, 1972, 10, 8,
Pastor: Winford Smith, 5873 Chunn Rd., Eight Mile, AL 36613
Cell (251-402-0136) **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, 18, 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** (preacherelliot@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)

Asst 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 th 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 Email: teresafarris@bksi.com	662-282-7962 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 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 Email: hill343526@bellsouth.net	662-571-1073
Hodges, Frank	Leakesville 39451	
Holifield, Danny	2026 Old Bay Springs Rd, Laurel 39440 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 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 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 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 Cell 228-493-9437
McCarty, Arthur	61 CR155, Stringer, 39481	601-422-5384
McCombs, Ronnie	12 CR 3501, Booneville 38829 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 Email: Martha.mcLemore@msfb.org	601-580-3011
Montgomery, Tyler	5412 Doe Lane, Southhaven 38671 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 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 Email: dgoswalt@gmail.com	662-585-3655 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 th 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 th 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
Bro. Ray Thornton	April 8, 1925- October 29, 2015
Bro. Kenneth Lofton	December 19, 1958- March 4, 2016
Bro. Mavous Phifer	May 20, 1924- March 6, 2016

Bro. Elbert Boutwell
Bro. Jewel Prince

August 13, 1923- July 24, 2016
June 8, 1937- August 5, 2016

Historical Table

Date	Place Meeting	President	Recording Clerk	Preacher
1806	Salem church (Jefferson Co.)	(No other information available)		
1807	Bethel (Wilkinson Co.)	Moses Hadley	Robert Tanmmner	Moses Hadley
1808	New Providence (Amite Co.)	David Cooper	David Snodgrass	David Cooper
1809	Salem (Jefferson Co.)	David Cooper	William Snodgrass	Moses Hadley
1810	Ebenezer (Amite Co.)	David Cooper	Moses Hadley	Thomas Mercer
1811	New Hope (Adams Co.)	Thomas Mercer	David Cooper	John Arkins
1812	Zion Hill (Amite Co.)	Moses Hadley	Jos. J. Lawton	Lawrence Scarborough
1813	Bayou Pierre (Claiborne Co.)	Moses Hadley	George King	Ezra Courtney
1814	Bayou Pierre (Clairborne Co.)	Ezra Courtney	George King	Ezra Courtney
1815	Sarepta (Jefferson Co.)	Moses Hadley	William Snodgrass	William Cooper
1816	Clear Creek (Adams Co.)	Nathan Morris	William Snodgrass	Nathan Morris
1817	Bogue Chitto (Pike Co.)	David Cooper	Benjamine Davis	David Cooper
1818	New Providence (Amite Co.)	David Cooper	William Snodgrass	Josiah Flowers
1819	Hepzibah (Feliciana Par. La.)	David Cooper	William Snodgrass	George W. King
1820	Zion Hill (Amite Co.)	David Cooper	Elliott Estes	David Cooper
1821	Bethel (Wilkinson Co.)	Samuel Marsh	Elliott Estes	Elliott Estes
1822	Ebenezar (Amite Co.)	David Cooper	William Balfour	Samuel Marsh
1823	Mars Hill (Amite Co.)	David Cooper	Elliott Etes	Chas. Felder
1824	New providence (Amite Co.)	David Cooper	Elliott Estes	Elder Irion
1825	Shiloh (Wilkinson Co.)	Ezra Courtney	Elisha Andrews	Elliott Estes
1826	Shiloh (Feliciana Pr. La.)	Ezra Courtney	J.A. Ranaldson	William Balfour
1827	Woodville	Chas. Felder	Chas. G. Hatch	Chas. Felder
1828	Zion Hill (Amite Co.)	Chas. Felder	.A. Ranaldson	Ezra Courtney
1829	Jerusalem (Amite Co.)	Ezra Courtney	J.A. Ranaldson	Ezra Courtney
1830	Elbenezer (Amite Co.)	Ezra Courtney	Maston Crainm	Chas. Felder
1831	New Providence (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 (Amite Co.)	Chas Felder	H. D. F. Roberts	Shadraach Coker
1836	Galilee	Chas. Felder	H.F.D. Roberts	H.F.D. Roberts

Date	Place Meeting	President	Recording Clerk	Preacher
1837	Jerusalem (Amite Co.)	Chas. Felder	H.F.D. Roberts	J.B. Smith
1838	Jackson (La.) (Amite Co.)	Chas. Felder	H.F.D. Roberts	Zachariah Reeves
1839	New Providence (Amite Co.)	Chas. Felder	C.E. Pickney	Thomas M. Bond
1840	Ebenezer (Amite Co.)	Chas. Felder	J.B. Smith	Chas. Felder
1841	East Fork (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 (Pike Co.)	Zachariah Reeves	G.P. Claughton	M.T. Conn
1846	Mount Zion (Wilkinson Co.)	Zachariah Reeves	G.P. Claughton	Zachariah Reeves
1847	Pierce's Creek	Zachariah Reeves	G.P. Claughton	Zachariah Reeves
1848	Hopewell (Franklin Co.)	Zachariah Reeves	G.P. Claughton	J.D. McFarland
1849	Bogue Chitto (Pike Co.)	Zachariah Reeves	G.P. Claughton	Alexander McKenzie
1850	Zion Hill (Amite Co.)	Zachariah Reeves	G.P. Claughton	Ham McKnight
1851	Mars Hills	Zachariah Reeves	G.P. Claughton	Calvin Magee
1852	Mt. Zion (Copiah Co.)	Zachariah Reeves	G.P. Claughton	Alexander McKenzie
1853	New Providence (Amite Co.)	Zachariah Reeves	C.C. Cain	Zachariah Reeves
1854	Sarepta (Franklin Co.)	Zachariah Reeves	C.C. Cain	F. Clark
1855	(Nathan L. Clarke was moderator [president] from 1855 through 1858 (No other records available.)			
1859	Ebenezer (Jasper Co.)	Nathan L. Clarke	W.J. Morris	R.H. Jones
1860	Garlandsville (Jasper Co.)	Nathan L. Clarke	B. Thigpen	W. Manning
1861	(No information available)			
1862	Garlandsville (Jasper Co.)	L.P. Murrell	B. Thigpen	W. Thigpen
1876	Leaf River (Covington Co.)	N.L. Clarke	B. Thigpen	E. L. Carter
1877	Sylvarena (Smith Co.)	N.L. Clarke	B. Thigpen	L.P. Murrell
1878	Providence (Perry Co.)	J.P. Johnston	N.L. Robertson	J.P. Johnston
1879	Fellowship (Jasper Co.)	N.L. Clarke	B. Thigpen	M.G. Turner
1880	Oak Grove (Lauderdale Co.)	N.L. Clarke	B. Thigpen	W. Thigpen
1881	Salem	N.L. Clarke	B. Thigpen	J.E. Brunson
1882	Bethel (Newton Co.)	N.L. Clarke	B. Thigpen	N.L. Clarke
1883	Zion Hill (Smith Co.)	N.L. Clarke	B. Thigpen	W. Thigpen
1884	Poplarville	N.L. Clarke	B. Thigpen	Wilson West
1885	Fellowship (Jasper Co.)	N.L. Clarke	B. Thigpen	J.P. Johnson
1886	Decatur	N.L. Clarke	B. Thigpen	J.M. Moore

Date	Place Meeting	President	Recording Clerk	Preacher
1887	Enon (Jasper Co.)	N.L. Clarke	B. Thigpen	T.I. Wells
1888	Shady Grove (Jasper Co.)	N.L. Clarke	B. Thigpen	N.L. Clarke
1889	Oakland (Newton Co.)	N.L. Clarke	B. Thigpen	A.J. Freeman
1890	Mt. Nebo (Jasper Co.)	N.L. Clarke	B. Thigpen	L.P. Murrell
1891	Fellowship (Jasper Co.)	N.L. Clarke	B. Thigpen	J.B. Flanagan
1892	Hickory (Newton Co.)	N.L. Clarke	B. Thigpen	J.P. Johnson
1893	Mt. Olive (Jones Co.)	N.L. Clarke	B. Thigpen	William Thigpen
1894	Bethel (Newton Co.)	N.L. Clarke	R.F. Roper	J.T. Simmons
1895	Antioch (Jasper Co.)	N.L. Clarke	R.F. Roper	G.W. Rainer
1896	Mt. Pleasant (Newton Co.)	N.L. Clarke	R.F.	Roper William Thigpen
1897	Sylvarena (Smith Co.)	N.L. Clarke	R.F. Roper	T.I. Wells
1898	Spring Hill (Jones Co.)	N.L. Clarke	R.F. Roper	G.W. Rianer
1899	(No information available)			
1900	Goodwater (Smith Co.)	N.L. Clarke	R.F. Roper	J.P. Johnson
1901	Mt. Nebo (Jasper Co.)	N.L. Clarke	R.F. Roper	J.F. Chapman
1902	Union (Newton Co.)	N.L. Clarke	R.F. Roper	L.J. Caughman
1903	New Home (Smith Co.)	N.L. Clarke	W.B. Sansing	G.W. Rainer
1904	Bethel (Newton Co.)	N.L. Clarke	D.M. Russell	D.W. Moulder
1905	Philadelphia	N.L. Clarke	D.M. Russell	Z.K. Gilmore
1906	Fellowship (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 (Laurel)	Marion Walters	E.B. Cox	M.H. Broadus
1913	(No information available)			
1914	Louin (Mt. Vernon)	S.F. Thigpen	E.B. Cox	A.F. Burns
1915	Paramount (Stone Co.)	J.E. Glenn	E.B. Cox	M.H. Broadus
1916	Bay Springs (Mt. Nebo)	(No other information)		
	(No information available from 1917 through 1919)			
1920	Louin (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 (Hickory Grove)	M. Walters	D.H. Valentne	W.S. Wade
1923	Purvis (Tabernacle)	M. Walters	J. Alvan Rester	T.C. King
1924	Shiloh (Covington Co.)	M. Walters	J. Alvan Rester	M.H. Broadus

Date	Place Meeting	President	Recording Clerk	Preacher
1925	Ten Mile (Stone Co.)	M. Walters	J. Alvan Rester	J.A. Scarborough
1926	Mantachie	M. Walters	J. Alvan Rester	M. Walters
1927	Laurel (Hiclory Grove)	M. Walters	J. Alvan Rester	J. M. Stuart
1928	Bay springs (Mt. Nebo Church)	M. Walters	J. Alvan Rester	G.S. Rayborn
1929	Wiggins (Bethel Church)	M. Walters	J. Alvan Rester	G.S. Rayborn
1930	Hopewell (Itawamba Co.)	W.G. Gray	J. Alvan Rester	M.W. Matthews
1931	Louin (Mt. Vernon)	J.A. Davis	D.H. Valentine	S.A. Shoemake
1932	Paramount (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 (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 (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 (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 (Bethel Church)	B.H. Stringer	Ollie F. Parker	Grover T. Laird
1956	Laurel (Shady Grove)	B.H. Stringer	Ollie F. Parker	Eugene Digby
1957	Jackson (Creston Hills)	P.M. Cochran	Ollie F. Parker	O.V. Swearengen
1958	Laurel (Parkview)	P.M. Cochran	Ollie F. Parker	Grover T. Laird
1959	Dorsey (Bethel Church)	O.F. Parker	Milton E. Fisher	S.N. Lanham
1960	Hattiesburg (Westside)	O.F. Parker	C.L. Faulkner	Grover T. Laird
1961	Laurel (Parkview)	James T. Gilmore	G.H. Gordon	James T. Gilmore
1962	Laurel (Shady Grove)	L.H. Parrish	G.H. Gordon	Eugene Digby
1963	Ocean Springs	L.H. Parrish	G.H. Gordon	Ralph Brand
1964	Farmington (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

Date	Place Meeting	President	Recording Clerk	Preacher
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
2016	Laurel*	Matt Hudson	Justin Cameron	Dr. John Adams

* Southeastern Baptist College

YEARBOOK



2016 SESSION
SOUTHEASTERN BAPTIST COLLEGE
LAUREL, MISSISSIPPI

2016 Minutes BMA of Mississippi Laurel

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