

Minutes
The 212th Annual Session
Of the
Baptist Missionary Association of Mississippi
Convening with
Southeastern Baptist College
Laurel, Mississippi
October 23-24, 2018

2018-2019 Officers of the State Association

President

Justin Rhodes Soso

First Vice-President

Greg Medenwald Hattiesburg

Second Vice-President

Bryan Atwood Gulfport

Clerk

Justin Cameron Columbia

Assistant Clerk

Ted Quimby Hattiesburg

Director of Public Information

Don Brown Laurel

2019 Session will be held at
Big Creek Baptist Church
Soso, Mississippi
October 22-23, 2019

Sermon Dr. Scott Carson

Alternate Dr. Steven Crawley

Midyear Meeting

May 21, 2019

East Amory Baptist Church
Amory, Mississippi

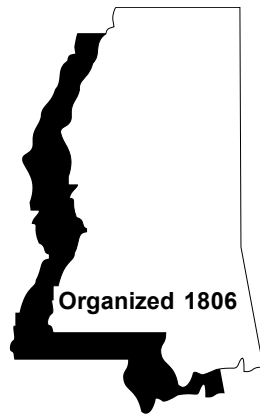
Sermon Bro. Dewitt Bain

Alternate Dr. Charley Holmes

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI

LAUREL, MISSISSIPPI

OCTOBER 2017



Baptist
 Missionary
 Association
 of Mississippi
2018 Minutes

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President's Message



Justin Rhodes

The Bible states in Ezra 3:1, “And when the seventh month was come, and the children of Israel were in the cities, the people gathered themselves together as one man to Jerusalem.” Throughout the end of chapter two to the end of chapter 3 in Ezra, we see that these people were TOGETHER AS ONE; UNITED FOR A PURPOSE. This was our theme for the BMA of Mississippi annual meeting in October 2018, and I hope that this theme continues in our hearts throughout this year and the years ahead.

Ezra described how the people gathered, how they gave, and how they grew. These individuals came together as one man, gave freely for the work to be accomplished, and grew as they consecrated and dedicated themselves to the Lord and His work. They learned the important truth that it was not about them as individuals, but it was all about the work of the Lord moving forward and prospering.

I believe that God has given us a great work through the associated efforts of the churches of the Baptist Missionary Association of Mississippi, and it is my prayer and hearts desire that we could be united together in carrying out the ministries the Lord has given to us. Everything that we do is about the Lord, and if we remain true to the principles of God’s Word, we should be able to overcome our individual preferences and be united together as one in the Lord Jesus Christ.

All for Christ and His glory,
Justin Rhodes
President

Special Workers List

Nominating Committee

Dennis Knight 2978 Hwy 15, Wiggins 39577	2019
Greg Medenwald 310 Quail Hollow Pl, Hattiesburg 39402	2019
Vernon Newman 21 Lamar Shows Circle, Soso 39480	2019
Beau Comeaux 504 Joseph Ave, Picayune 39466	2020
Rayburn Freeman 135 Lube Dr, Richton 39476	2020
Roger Ackers 600 11th Ave North, Amory 38821	2020

2018 Program Committee

Justin Rhodes	Soso
Justin Cameron	Columbia
Bryan Atwood	Gulfport
Greg Medenwald	Hattiesburg
Don Brown	Laurel
Beth Caldwell	Lucedale
Scott Carson	Laurel
Larry Geraldson	Laurel
Sidney Davis	Laurel
Mark Jones	Fulton
Ed Steele	Purvis

Enrollment Committee - 2019

Jason Goodwin, Wayne Rice, Scott Kirkland

Final Statistical Report for 2018

Churches Represented by Messenger	55
Churches Represented by Letter	51
Messengers Present	112
Visitors Present	16
Minute Fund	\$4,690.00
Program Fund	\$745.00
Petitionary Letters	1

Order of Reports for 2019

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

2018 Associational Fund Report

Balance Brought Forward 10-1-2017	\$1,897.98
(General Fund)	\$1,142.98
(Program Fund)	\$755.00
Received from Enrollment Committee (2017)	\$5,906.50
(General Fund)	\$5,116.50
(Program Fund)	\$790.00
Received from Churches after meeting	\$545.00
(General Fund)	\$545.00
(Program Fund)	\$0
Received from the State WMA	\$200.00
Received on interest from checking account	\$1.66
Total money to account for	\$8551.14
Paid Out	
Banner for 2017 Annual Meeting	\$90.00
Southeastern Baptist College	\$2,000.00
Clerk	\$1,000.00
Mileage For Nominating Committee	\$224.70
Minute Books (Printing)	\$2,719.71
Minute Books (Envelopes/Postage)	\$484.69
State Letters (Postage)	\$100.00
Total Paid Out	\$6,619.10
Ending Balance	\$1,932.04
(General Fund)	\$1,142.04
(Program Fund)	\$790.00
Balance on Hand 9-30-2018	\$1,932.04

Salary Committee

The salary Committee met on October 23, 2018 at Southeastern Baptist College. Those present were Bro. James Sprayberry, Bro. Kenneth Lott, Bro. Ken Riley, and Bro. Leon Carmical, and Bro Denny Patterson. The committee voted to set the salary increase ceiling at 5%.

James Sprayberry, 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	Salary for Director \$4,800.00 per year, plus travel expense, lodging and food
Southeastern Baptist College	Annual Salary -- \$15,000.00 Retirement (6%) -- \$3,073.50 House with Utilities proved Insurance Provided Automobile Furnished Gas Allowance
Mississippi Baptist Children's Home	Annual Salary -- \$51,043.68 Social Security -- ½ Retirement -- 6% Hospitalization Provided Mileage Provided House & Utilities Provided
Missions Director Annual Salary and Benefits	Annual Salary -- \$54,104.98 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. Commissions:
 - A. Mississippi Baptist Commission on History and Archives.
 - B. Moral Action of Mississippi
 - C. Mississippi Baptist Commission on Senior Adult Ministry
- 7. Auxiliaries:
 - A. State Brotherhood
 - B. State Women's Missionary Auxiliary
- 8. 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 committee shall be limited to three (3). 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. 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 23, 2018
 Southeastern Baptist College, Laurel, Mississippi

Tuesday Morning:

The 212th Annual Session of the Baptist Missionary Association of Mississippi met on October 23, 2018 at Southeastern Baptist College in Laurel Mississippi. Bro Jeremy Wilkerson led the congregation in singing “Down At The Cross.” President, Justin Rhodes led in prayer. Dr. Scott Carson gave a welcome on behalf of Southeastern. Bro Denny Patterson gave the report.

President, Justin Rhodes declared the Association in order.

Bro. Jason Howard read scripture and led in prayer.

The Rules Of Order were read by President Rhodes.

Bro. Frank Panzirino and Bro. Dennis Knight were appointed as parliamentarians.

Bro. Richey Hester gave the initial report was given by the Enrollment Committee. A motion and second was given to approve this report.

Central Church of Southaven, Mississippi petitioned into the BMA of Mississippi. A motion and second was given to receive them into our fellowship. Motion carried. 1st Vice President, Greg Medenwald welcomed them into the BMA of Mississippi.

There were no constitutional changes.

A motion was given to retain the current officers for the coming year. Motion carried. Those officers are:

- President Justin Rhodes
- 1st Vice President Greg Medenwald
- 2nd Vice President Bryan Atwood
- Clerk Justin Cameron
- Assistant Clerk Ted Quimby
- Publications Director Don Brown
- East Amory was selected for the Midyear meeting location.
- Midyear Meeting Speaker Bro. Dewitt Bain
- Alternate Charley Holmes
- Big Creek Baptist Church was elected to host the 2019 Annual Meeting.
- Annual Meeting Speaker Dr. Scott Carson
- Alternate Dr. Steve Crawley

Bro. Sidney Farmer gave a report on BMA of Mississippi Missions in the South area of the state.

Dr. Kevin Clayton led in prayer for Bro. Farmer and these missionaries.

The Commission on Senior Adults was recognized for their report. Dr. Medrick Savell read the minutes of the trustees. A motion and second was given to approve these minutes. Motion approved.

Director, Kenneth Flynt gave his personal report. A motion and second was given to accept the report. Bro. Ted Quimby led in prayer on behalf of the Senior Adult Commission.

The Moral Action Commission was recognized for their report. Bro. Roger Ackers chaired the report. Bro. Richey Hester read the minutes of the trustees. A motion and second was given to approve these minutes. Motion carried.

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

The Nominating Committee Report was given by chairman Vernon Newman. A motion and second was given to approve this report.

Bro. Bo Comeaux, Bro. Ray Freeman, and Bro. Roger Ackers were elected to the Nominating Committee for terms to end 2020.

Bro Ed Duvall gave a report on African American Missions in Mississippi.

Bro. James Sprayberry led in prayer on behalf of African American Missions in Mississippi.

The History and Archives Commission was recognized for their report. Director Ed Steele gave his personal report. A motion and second was given to approve his report. Motion carried.

Bro. Harold Floyd led in prayer on behalf of the History and Archives Commission.

The President's Message was presented by Bro. Justin Rhodes. He spoke on "Together As One: United For A Purpose" from Ezra 3:1.

Bro Jeremy Wilkerson led the congregation in singing "Without Him."

Bro Brandon Burge read scripture and led in prayer.

Tuesday Afternoon:

Bro Jeremy Wilkerson led the congregation in singing "There Is A Fountain." Bro Cris Samson read scripture and led in prayer.

President Justin Rhodes presided over the meeting.

The BMA of Mississippi Children's Home was recognized for their report. Bro. Denny Patterson chaired this report. The minutes of the trustees were read by Bro. Glenn Holifield. A motion and second was given to approve these minutes. Motion carried.

Bro Dwight Lindsay was presented as a nominee as Director of the Children Home upon Bro Davis' retirement. Motion and second to approve his election.

Director, Sidney Davis gave his personal report. A motion and second was given to accept this report. Motion carried.

Newly elected Director, Dwight Lindsay was recognized to speak.

Bro. led in prayer on behalf of the Mississippi Baptist Children Homes.

The Baptist Music Fellowship report was called for. Bro Jeremy Wilkerson presented his resignation as BMF Director. A motion and second was given to approve his resignation.

The following Constitutional Change was presented:

"Upon the resignation of Bro Jeremy Wilkerson, I move that the Baptist Music Fellowship and all by-laws be dissolved and removed from the list of List of Departments under Article VIII-Departments of Work, and that the Program Committee be responsible for procuring someone to lead music at all Annual Sessions and Mid-Year Meetings."

A second was received and the motion will lay over to a subsequent session for a vote.

Bro Estuardo Marroquin gave a report on Hispanic Missions.

Bro. Clay Smith led in prayer for the Hispanic Missions in Mississippi.

The BMA of Mississippi Brotherhood report was called for. Brotherhood President, Mark Jones, read the minutes from the Brotherhood meeting. A motion and second was given to accept this report. Motion carried.

The BMA of Mississippi WMA report was called for. WMA President, Beth Caldwell read the minutes of the WMA. A motion and second was given to accept this report. Motion carried.

Southeastern Baptist College was recognized for their report. Bro Leon Carmical chaired the report. Bro. Matt Hudson the minutes of the trustees. There was a motion and second to accept these minutes. Motion carried.

Dr. Scott Carson gave his personal report. A motion and second was given to accept this report. Motion carried.

Bro. Jason Goodwin led in prayer on behalf of Southeastern Baptist College.

The Youth Department was recognized for their report. Director Kelby Johnson gave his personal report. A motion and second was given to approve this report. Motion carried. Bro David Davis led in prayer on behalf of the Youth Department.

The BMA of Mississippi Missions Department was recognized for their report. The report was chaired by Bro. James Sprayberry. The minutes of the trustees was read by Bro. Blake McCain. A motion was given to accept these minutes. Motion carried.

Director, Larry Geraldson gave his personal report. A motion and second was given to accept this report. Motion carried.

Bro. Mike Angus led in prayer on behalf of State Missions.

The BMA of Mississippi Revolving Loan Fund report was called for. Bro. Kenneth Lott chaired this report. The minutes of the trustees was read by Bro. Roy Caldwell. A motion and second was given to accept these minutes. Motion carried.

Revolving Loan Fund Manager, Vernon Newman gave his personal report. A motion and second was given to approve this report. Motion carried.

Bro. Billy Ferrell led in prayer on behalf of the Revolving Loan Fund.

Publications Department was called on for their report. Bro. Ken Riley chaired this report. The minutes of the trustees were read by Sis Jean Jeffcoat. A motion was given to accept these minutes. Motion carried.

Director Don Brown gave his personal report. A motion and second was given to accept this report. Motion carried.

Bro. Donald Brown led in prayer for the Publications Department.

The BMA of Mississippi Foundation was recognized for their report. Bro Sidney Davis chaired the report. The minutes of the Foundation was read by Bro. Don Brown. A motion and second was given to accept these minutes. Motion carried.

Bro Charles Atteberry gave a report on the BMA of America Foundation.

Dr. Charley Holmes gave a report on BMA Theological Seminary.

Bro. Donald Brown gave a report on Prisoner's Bible Crusade.

Bro. Scott Kirkland gave a report on Just The Crumbs.

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

The Clerk's report was read by Bro. Justin Cameron. A motion and second was given to accept this report. Motion carried.

The Final Enrollment Committee Report was read by Bro. Josh Daniels. A motion and second was given to approve this report.

Bro. Jason Goodwin, Bro Wayne Rice, and Bro Scott Kirkland were appointed to the enrollment committee.

A motion and second was given to give \$2000.00 to Southeastern Baptist College for hosting this year's meeting. Motion carried.

A motion and second was given to set this year's Clerk Hire at \$1000.00. and print 600 minute books. Motion carried.

Bro. Bill Cameron read scripture and led in prayer.

Tuesday Night:

Following the annual message by Bro. Wesley Martin, the vote was received on the proposed Constitutional change to dissolve the Baptist Music Fellowship. The motion carried.

Justin Rhodes, President
Justin Cameron, Clerk

**Baptist Missionary Association Of Mississippi
Mid-Year Meeting
May 22, 2018
Central Church, Southaven, Mississippi**

Morning Session:

The morning session began with worship being led by the Central Praise Team with the song "Living Hope." Bro Greg Medenwald led in scripture reading from selected scriptures and devotional thoughts from The Book Of The Acts and led in prayer.

A welcome was given on behalf of the host church by Pastor, Anders Lee. A response was given by Bro. Willie Tebo.

President, Justin Rhodes, called the meeting to order. Dr. Scott Carson led in prayer.

The rules order were read from the chair.

Bro Dennis Knight was appointed as the parliamentarian for this meeting.

The initial enrollment committee report was given by Bro. Steve Clark. A motion and second was given to approve. Motion carried.

Petitionary letters were called for. Petitionary letter from Grace Baptist Church from Clinton, Mississippi and Pastor, Daniel Bartlett was read. A motion and second was given to accept them into the association. Motion carried. Bro. Jeff Dixon extended the hand of welcome on behalf of the association.

New pastors were recognized.

The Foundation report was called for, there was no report.

The Senior Adult Commission was recognized, there was no report.

The Moral Action Commission report was called for. Bro. Richie Hester gave this report on behalf of Dr. John Adams. A motion and second was given to approve this report. Motion carried.

Bro. Frank Panzrino led in prayer on behalf of the Moral Action Commission.

The Commission On History was recognized, there was no report.

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

Bro. Wexford Parmer led in prayer on behalf of the Children's Home.

The Baptist Music Fellowship report was called for, there was no report.

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

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

Dr. Kevin Clayton led in prayer on behalf of the Brotherhood and W.M.A.

Southeastern Baptist College was recognized for their report. Bro. Leon Carmical read the minutes of the trustees and the SBC foundation. A motion and second was made to approve these minutes. Motion carried. Dr. Scott Carson gave his personal report. A motion and second was given to approve this report. Motion carried.

Bro. James Sprayberry led in prayer on behalf of the college.

The Youth Department was recognized for their report. Bro. Justin Cameron gave this report on behalf of Director, Kelby Johnson. A motion and second was given to approve this report. Motion carried.

Bro. Wesley Martin led in prayer on behalf of the Youth Department.

The Missions and Revolving Loan Fund were recognized their reports.

Bro. Kenneth Lott chaired the Revolving Loan Fund report. Bro. Roy Caldwell read the minutes of the trustees. A motion and second was given to approve these minutes. Motion carried.

Director, Larry Geraldson gave report on the Revolving Loan Fund. RLF Manager, Vernon Newman gave his personal report. Motion and second to approve these reports. Motion carried.

Bro. Ted Quimby led in prayer on behalf of the Revolving Loan Fund.

Bro. James Sprayberry chaired the Missionary report. Bro. Jeff Dixon read the minutes of the trustees. A motion and second was given to approve these minutes. Motion carried. Director, Larry Geraldson gave his personal report. A motion and second was given to approve this report. Motion carried.

Bro. Don Robinson led in prayer on behalf of the Mission's Department.

Preparations were made for our time of worship. The Central Praise team led the congregation in singing "Mercy Tree" and "I Need You."

Bro Don Brown introduced the speaker for the morning message. Bro. Jason Goodwin, Pastor of First Baptist of Shady Grove in Laurel, brought the message from Romans 1:16-17 entitled "The Power Of The Gospel."

The hand of appreciate was given to Bro. Goodwin by Bro. Joey Rheus for the message.

The Publications Department was recognized for their report. Director, Don Brown gave his personal report. A motion and second was given to approve this report. Motion carried.

The Final Enrollment Committee report was given. A motion and second was given to approve this report. Motion carried.

Bro Scott Kirkland gave a report on behalf of Just The Crumbs Ministries.

Dr. John David Smith gave a report on behalf of BMAA Missions

Closing prayer was offered by Bro. Vernon Newman.

Justin Rhodes, President

Justin Cameron, Clerk

Program Committee Meeting

August 2, 2018

Baptist Missionary Association of Mississippi Missions Complex

The Baptist Missionary Association of Mississippi Program Committee met at the Missions Complex on August 2, 2018 at 10:00 a.m. Those present were Justin Rhodes, Greg Medenwald, Bryan Atwood, Don Brown, Ed Steele, Larry Geraldson, Scott Carson, Sidney Davis, Mark Jones, Beth Caldwell, and Justin Cameron.

The meeting was called to order by President, Justin Rhodes. Bro. Bryan Atwood

led in prayer. The theme for the 2018 meeting was presented President Rhodes. The theme for the coming year will be “Together As One, United For A Purpose” from Ezra 3:1. A motion and second was given. Motion carried.

The proposed schedule was presented and discussed. A motion and second was made to adopt the presented schedule. Motion carried.

The meeting was closed in prayer by Bro. Mark Jones.

President, Justin Rhodes
Clerk, Justin Cameron

**Mississippi Baptist Commission
On Senior Adults**



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

Trustees	Term Expires
Frank Everett, Hurley 39555	2019
Jackie Gray, 500 Loden Rd, Fulton 38843	2019
Noel "Cotton" Hillman, 1955 Neely Rd, Neely 39461	2020
Jerry Overstreet, 19 Elmer Stevison Rd, Richton 39476	2020
Tom Hosonback	2021
Dr. Medrick Savell, 31 Meador Rd, Laurel 39443	2021

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

To the messenger body of the BMA of Mississippi, this report reveals the manifold blessings of the Lord upon the senior members of our churches. Many who have served faithfully down thru the years and still very active in the ministry of their churches.

During the present year we have lost two of our trustees who have served faithfully. Bro John Riles passed away recently and is now with the Lord and Bro J.L. Johnson a faithful deacon for many years has serious health problems and unable to continue. Pray for him and his family

Our conferences touched the lives of almost 600 people and all these experienced a blessed time together at Big Creek Baptist Church in Soso and Hopewell Baptist Church in Fulton. It was a glorious time for our seniors to be together; to sing, to worship and to fellowship with each other. They left these conferences anxiously looking forward to meeting together again at Big Creek on Tuesday, March 19th and at FBC Mantachie, May 14th 2019. Our appreciation is extended to the host churches providing all the needs of the day, such a wonderful spirit of cooperation. To those who faithfully support this ministry financially and prayerfully we open our hearts of gratitude to you for your kindness.

Several people and members of our churches participate in the day's activities and this makes for an enjoyable time spiritually.

These special days are opportunities to honor the Lord and in return are blessings as our seniors return home after these special services. Our hope is in the Lord Jesus Christ and His coming for us. Every year we have seniors who have already crossed over to be in the presence of our Lord. What a day that will be when all of God's children gather to that eternal home in Glory.

Thank you and make plans no to be in attendance at the 2019 Senior Conference.

Thank you kindly for helping us!

Kenneth Flynt, Director

Commission on Senior Adults

Commission on Senior Adults Trustee Meeting

August 21, 2018

The trustees met at the Missions Office at 9:00am. Those present were Director, Kenneth Flynt, and trustees Noel Hillman, Jerry Overstreet, and Medrick Savell.

Bro Kenneth Flynt shared some devotional thoughts from Hebrews 2:9, "We see Jesus," and led the opening prayer.

Director Flynt and the trustees discussed several changes that need to be made in our activities for the new year ahead.

CONFERENCES IN 2019:

The South Mississippi Conference will be on March 19, 2019, at Big Creek Baptist Church Soso, MS.

The North Mississippi Conference will be on May 14, 2019, at First Baptist Church Mantachie, MS.

Bro Flynt will be speaking with someone to add comedy to the Programs.

The registration fee will remain at \$15.00 per person.

We discussed two men to recommend to the Nominating Committee of the State Association to serve as new trustees.

CHANGES IN FINACIAL HELP:

Increase the salary of the Secretary to \$175.00 per month and Christmas Bonus to \$250.00.

Increase the financial help to the Hospitality Committees of the Host churches to \$200.00 for Desserts.

Director Flynt will work out a decent contribution and mileage for the speakers.
Medrick Savell, Clerk

Financial Statement
October 1, 2016 thru September 30, 2017

Beginning Balance	\$43,315.24
Income	
Contributions	\$9,440.55
South Conference	\$5,815.23
North Conference	\$1,647.00
Total Income	\$16,902.78
Expenses	
Director (Kenneth Flynt)	
Salary	\$4,800.00
Mileage Expense	\$371.57
Phone Charges00
Christmas Bonus	\$500.00
	\$5,671.57
Secretary (Kimberly Parker)	
Salary	\$1,800.00
Christmas Bonus	\$200.00
	\$2,000.00
Office Expenses	\$.00
South Conference	\$5,397.39
North Conference	\$1,606.00
Trustee Mileage	\$110.70
RLF Investment	\$.00
TotalExpenses	\$14,785.66
Ending Balance	\$45,432.36

Moral Action of Mississippi



Dr John M. Adams

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

Trustees	Term Expires
Roger Akers, 600 11th Ave North, Amory 38821	2019
Sam Tolleson	2019
Tony Graham, Dry Branch Rd Columbia, 39429	2019
Shane Singleton, 920 North 10th Ave, Laurel 39440	2020
Richard "Dickey" Welborn 811 CR 31 Hiedleburg 39439	2020
Bryan Atwood 22407 Clark Lane Gulfport 39503	2020
Randy Boyd, Mantachie	2021
Ricky Hester, P.O. Box 483, Mantachie 38855	2021
Bryson Haden, 3308 Hwy 29 N., Soso 39480	2021

Moral Action of Mississippi of the Baptist Missionary Association of Mississippi

Article I — Name

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

Article II — Purpose

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

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

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

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

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

Article III — Trustees

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

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

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

Section 4: Duties of Trustees-

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

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

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

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

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

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

Article IV — Director

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

Section 2: Duties of Director -

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

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

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

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

5. The director shall give a full report in annual session of the association and shall present a proposed plan of work and proposed budget for the ensuing year.

6. The director shall receive such compensation as may be designated by the association.

Director's Annual Report

"I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men: For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty." I Timothy 2:1-2.

Born again believers in the Baptist faith believe that our nation, state, Christian doctrines, Godly morals, the New Testament Church, and our precious families are worth praying for and defending.

There are many issues that Baptist Missionary Association Christians are faced with today. The Lord Jesus will guide our concerned hearts with love and help us with our anxious thoughts.

We know that our Moral Action Ministries and this great association of churches must stand for and sound out the truth. The battle is ours and we take up that challenge until the end. So, are our state and nation worth the effort? Are our children and grandchildren worth it? We are battling the detrimental elements in our society. Yes, and a thousand times, YES! The moral values of our state and nation are worth every conscious effort that we put forth. For decades, the Moral Action of MS has continued in the great fight for morality and the cause of Christ. This is our true mission and I am honored to report this news to each of you.

Your Director and wife, staff, and Moral Action of MS Trustees thank each church and her congregations for your continued prayers, wishes, cards, communication and financial gifts. You keep this ministry viable. We stand with our Associational churches in recognizing "HIS SUPREMACY." As your Director, I continue to make our BMA voice known in Jackson at the Mississippi State Capitol. Six times, in 2018, I have been your voice before our State Senators and State Representatives. I have led in prayer before the State House of Representatives and met with our Governor Phil Bryant twice. It has been an honor to meet with Secretary of State Delbert Hoseman again. In January, I attended the Mississippi Prayer Breakfast at the Capitol with State Representative Randy Boyd.

A new video is in process at this time. The sharing of vital Biblical beliefs is of the highest importance. I personally share with our State Representatives and State Senators that our churches and Moral Action trustees are praying for them daily. I encourage them to maintain Biblical instructions regarding issues such as Religious Freedom, gambling, abortions and Pro-Life and value voting. Their reception has been both kind and fair.

Moral Action continues to share recommendations of books, literature, internet web sites and monthly articles. Our trustees continue to support these efforts and

share reports in our local associational meetings. Ms. Adams and I have been invited to attend the 2019 National Prayer Breakfast at the Washington Hilton. We welcome your comments and suggestions regarding this ministry. We are dedicated to spreading the message of morality through God's word. Please feel free to contact us at:

Cell: (662) 231-3863
Email: fbcdjmaj@yahoo.com
Web: www.moralactionofms.net
Post:P.O. Box 88, Mantachie, MS 38855

Surely, we Christians still tremble at the mighty hand of God. Isaiah stated in Isaiah 13:9: "Behold the day of the Lord cometh, cruel both with wrath and fierce anger, to lay the land desolate; and he shall destroy the sinners thereof out of it." VS 11: "And I will punish the world of their evil....."

We know these words are true and they will be fulfilled. So may this great association and agency sound out the truth of God in salvation and moral values.

God Bless you!
Dr. John Adams

Trustee Minutes

On October 23, 2018 the Moral Action Trustees of the BMA of MS meet in room 201 at Southeastern Baptist College in Laurel, MS. The director and six trustees were present.

Bro. William Olenquest opened in prayer.

A motion was made to re-elect Dr. John Adams as director.

A motion was made to replace trustee Dr. Donald Townsend with Ms. Sarah Tollenson for 2019.

The new trustees for 2021 are State Representative Randy Boyd, Rev. Richey Hester, and Rev. Bryson Haden.

Motion that Rev. Roger Akers serve as the trustee moderator and Rev. Richey Hester as clerk.

Motion to adopt Dr. Adams report.

Motion that the BMA of MS express our disapproval of the sport betting laws proposed by Governor Phil Bryant and Mississippi Gaming Commission.

All motions where adopted.

A recommendation was made to produce a professional Moral Action video. Motion and second and approved.

Motion to approve Dr. and Ms. Adams to attend the 2019 National Prayer Breakfast and to be funded by the Moral Action of MS. Approved

Dr. Adams wishes to thank the Mississippi BMA Churches for supporting the Moral Action/Dr. John Adams Scholarship Fund at the BMA Seminary. The funds totaled \$20,000.

Motion to give a 5% raise to the director and secretarial salary. Approved

Dr. Adams closed in prayer.

Roger Akers-Moderator
Richey Hester-Clerk

Financial Report
September, 2017-September, 2018

Balance Brought Forward 9/2018	1786.68
Contributions	27561.92
Refund from Moral Action	1454.28
Total to Account For	40802.88
Expenses	25320.16
Balance in checking 9/30/18	15482.72

Department Expenses	
Director's Compensation	8607.02
½ Social Security	860.29
Office Personnel	5721.08
Office Supplies	127.76
Postage	397.12
Printing	544.37
Promotion	654.72
Seminary Scholarship Fund	5000.00
Telephone/Web	600.00
Travel Expenses	
Gas	1126.51
Hotels	1137.84
Meals	246.10
Van	297.35
TOTAL EXPENSES	25320.16

Contributions

B

Berean, Soso	439.13
Bethel, Fulton	844.00
Big Creek, Soso	740.37
Big Creek ASSN	1080.00
Big Oak, Fulton	100.00
Buffalo, McLain	440.00

C

Centerville, Mantachie	87.00
Corinth, Petal	381.00

E

East Central ASSN	300.00
East Fulton, Fulton	712.00

F

Fairhope, Beaumont	372.32
Farmington, Corinth	300.00
First, Calhoun, Laurel	1080.00

First, Oak Grove, Hattiesburg	984.97
First, Mantachie	1653.00
First, Shady Grove, Laurel	294.00
First, Windsor Park, Ocean Springs	600.00
Forked Oak, Booneville	500.00

G

Good Hope, Columbia	600.00
Good Hope, Overtt	415.00

H

Harmony ASSN	1275.52
Hillcrest, Yazoo City	59.71
Hopewell, Fulton	325.00
Hopewell, Laurel	50.00

J

Judson ASSN	1200.00
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L

Lebanon, Laurel	500.04
Lee's Chapel #2, Picayune	97.50
Little Creek, Perkinston	60.00

M

Magnolia, Hattiesburg	500.00
Midway, First, Sumrall	540.00
Mineral Springs, Taylorsville	256.50
Mulberry Church, Richton	1200.00
Mulberry Church WMA, Richton	220.00

N

New Bethany, Seminary	56.00
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O

Oakland, Vicksburg	1508.81
O'Neal Road, Gulfport	73.41

P

Parkview, Laurel	600.00
Pine Grove, Purvis	462.23
Pine Ridge, Laurel	1200.00
Plainview, Poplarville	564.33
Pleasant Hill, Tupelo	169.59

R

Ramsey Creek, Saucier	120.00
Riverside, Ellisville	120.00

S	
Scotland, Bentonia	1600.00
Shady Grove, Iuka	120.00
Skyway Hills, Pearl	900.00
South Green, Tupelo	133.94
Springhill, Laurel	240.00
T	
Tombigbee ASSN	321.31
U	
Unity, Guntown	300.00
W	
Washington ASSN	450.00
Washington, Neely	415.24

**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.

HISTORY & ARCHIVES COMMISSION REPORT

The History and Archive Commission continues to oversee the historical records compiled from our churches, local Associations, the BMA of Mississippi, as well as other records from the BMA of America. The only way our records can remain up-to-date is for our churches and the various departments to continue to provide information to us. The Clerks of our local Associations are encouraged to send a copy of their minutes as soon as they are printed.

Our Library contains many books and pamphlets that would be of interest to any who will take the time to go through them. There are over 100 cassettes of messages preached by many, including some who have gone on to be with the Lord. All the messages from numerous Bible Conferences were recorded on cassettes and are also available. However, there is a problem due to the fact that nothing is to be taken from the Library but must be used only on site. You can only enjoy the cassettes by bringing a cassette player to play them and, therefore, is very time consuming. The cassettes can be played into a computer and transferred to CDs in digital form but that process would likely take hundreds of hours to complete. Therefore, I would like to see a change in how we preserve messages and Bible Conferences for future use.

A DVD containing 52 radio messages from Dr. D. N. Jackson is now in the Library. Since all 52 would not fit on a single CD, they have been separated into two CDs with 26 messages on each one. These are all recorded in MP3. They cannot be removed from the Library, but you can bring a laptop and blank DVDs or CDs and in a matter of minutes make your own copies to take with you. A DVD can be played on your computer. The CDs can be played through a CD player that can play MP3 (the radios of most late model cars have that capability). You can also copy these discs in MP3 and then use your computer to make regular audio CDs of the individual messages, although it will likely take more than twenty discs to contain all of them.

It will be great if our current preachers will provide a DVD or CD of their preaching or Bible studies that is properly labeled and they will be a blessing to others for many years to come. Visitors to the History and Archive Library can make copies of any they desire to take home with them. Please let me know when you place (or send) them to the Library so I will be able to announce it in the Mississippi Baptist.

I have prepared many Bible studies using Power Point Presentations that I plan on placing in the Library. I will prepare a DVD of me presenting the study where one can watch the presentation while listening to my voice explaining my thoughts behind what is presented on the screen. While it took me hundreds of hours to study and prepare these presentations, you will be able to copy them in a matter of minutes. Copies of the Power Points and the class handouts will be provided on a CD that you can copy to your computer and use them as is, or change them as you desire. An example of this is a Bible Conference I was asked to teach at Westover Baptist Church on the subject of Calvinism. The six sessions were video-taped. A DVD containing the video of the six lessons and a CD containing the printed handouts for those in attendance are in a plastic album in the Library that you can copy if you are interested. I will announce each time a new study is placed in the Library.

The addition of DVDs and CDs to the Library will help it to become not only a place where records are kept, but also a resource where you can go and copy for yourself any of the discs you desire. All you will need to bring is a laptop for copying, blank discs, and a Sharpie to write on the disc what and who you have copied.

I would like to thank the churches who have been faithful in supporting this Com-

mission financially. The total receipts for the year was \$2,038.12 and the total expenses \$1,035.00. All the expenses went to Southeastern Baptist College with \$225.00 being designated for utilities and \$810.00 to subsidize the salaries of the Librarian Amy Hinton who oversees the archives and Bookkeeper Sandy Tidwell for keeping our financial records. Our thanks are extended to these great ladies for the work they do. Any offering should be sent to Southeastern Baptist College, ATTN: History & Archives, 4229 Highway 15N, Laurel, MS 39440.

Director Ed Steele

**FINANCIAL REPORT
10-1-2017 through 9-30-2018**

Balance Brought Forward (10-1-17)	\$22,077.09
Total Received (2017-2018)	\$2,038.12
Total Amount to Account For	\$24,115.21
Total Paid Out	\$1,035.00
Balance in Checking Account	\$23,080.21
Balance in Revolving Loan Fund	\$14,274.13
Grand Total	\$37,354.34

RECEIVED:

Regular Offerings	\$1,790.50
Special Emphasis	\$247.62
Total	\$2,038.12

PAID OUT:

SBC (Utilities)	\$225.00
SBC (Work by Librarian/Bookkeeper)	\$810.00
Total	\$1,035.00

CONTRIBUTIONS DURING 2017-2018 YEAR

REGULAR OFFERINGS:

First of Calhoun, Laurel	\$225.00
Hopewell, Laurel	\$10.00
Lee's Chapel #2, Picayune	\$32.50
Magnolia, Hattiesburg	\$250.00
Paramount, Perkinston	\$300.00
Riverside, Ellisville	\$158.00
Skyway Hills, Pearl	\$360.00
Spencer Memorial, Pascagoula	\$275.00
Washington, Neely	\$180.00
TOTAL	\$1,790.50

SPECIAL EMPHASIS:

Berean, Soso	\$63.00
New Bethany, Seminary	\$38.00
Spring Hill, Ocean Springs	\$72.12
Washington, Neely	\$74.50
TOTAL	\$247.62
GRAND TOTAL	\$2,038.12

Mississippi Baptist Children's Home



Sidney Davis, Director

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

Trustees	Term Expires
Glenn Holifield 667 Joe Perrett Rd, Laurel 39443	2019
Kenneth Stinnett, 214 Sunflower Rd, Perkinston 39573	2019
Ed Williams 138 CR 237, Laurel 39443	2019
Ben Hensarling	2020
Denny Patterson, 208 Good Hope Rd., Columbia 39429	2020
Ricky Mitchell, 1388 Seminary- Moselle Rd., Seminary 39479	2020
Duane Ledlow 17401 Indian Lane, Vancleave 3956	2021
David Lawrence, 1621 Hildreth Rd, Columbus 39702	2021
Darnell Minyard, 131 Gay Pierce Rd, Lucedale 39452	2021

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 Kruse, 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

As One – United

This year's theme as presented by the President of the BMA of Mississippi, Bro. Justin Rhodes, is "Together As One, United For A Purpose." Ezra 3:1 says, "...the people gathered together as one man to Jerusalem." No one can deny that all around us we observe division, dissention, and sometimes destruction. We see it on the international level. Nations cannot get along with other nations. You see it on the national level, where in political parties there is only division and debate.

We are seeing Christian homes being pulled apart by sin. We see churches today that are facing division, difficulty, and problems. Yes, even the family of God is having a hard time staying together in unity, rejoice and give thanks and work hard to keep it that way.

May we as an association be the kind of people that God can anoint with fresh oil. That God can send the freshness of His presence among us, so that we might be "As

one – United.” Lord, lead us into this most precious spiritual unity for the sake of your Son, the Lord, Jesus Christ!

Financial Report

The financial review reveals for this past fiscal year once again offerings and receipts fell short of expenditures. This year’s shortfall was about half as in the previous year. Last year’s shortfall was \$2,000 per month in meeting budget, this year there was approximately a \$1,000 per month shortfall in meeting budget. Let me encourage you as churches to prayerfully consider placing the ministry of the Home in your budget or by increasing your giving to this ministry. With your consideration and help what a blessing it would be for offerings to exceed expenditures in next year’s report.

Special Emphasis 2018

We are encouraging the churches of the BMA of Mississippi to partner with us in meeting the needs of the Home by participating in this year’s Special Emphasis which are the months of October and November. One of the needs is providing a vehicle for the High School Senior girl that is graduating in May 2019 as she prepares to attend college next fall. Another need is the annual insurance premium for the Home that comes due after the first of the year which exceeds \$12,000. It always puts a strain on the budget that time of the year and with a good emphasis we will have the funds on hand to take care of that expenditure. The Special Emphasis is vital in the Home operating within budget. Will you partner with us in meeting these needs by participating in this year’s Special Emphasis? We would like to suggest to you to consider designating Sunday, November 11th as “Children’s Home Sunday.” Also, would you consider having special prayer for the ministry of the home that day?

Retirement

This report makes the twentieth time I have given an annual report to the association as Director of the Mississippi Baptist Children’s Home. These twenty years have come and gone by so quickly. At the annual trustee meeting of the Children’s Home I informed the board that Pat and I would be retiring at the end of May 2019. Keep us in your prayers and the future ministry of the Home that the Lord’s will may be evident and His leadership followed in the days to come.

Staff and Trustees

I would like to thank the Lord and express my appreciation to the staff serving the Lord and you at the Home for their dedicated years of service to this vital and important ministry. To the board of trustees my appreciation is extended to each one for their faithful service and interest in the well being of the Home and its outreach.

Remember in Prayer

Continue to remember to pray for the ministry of the Mississippi Baptist Children’s Home. May the Lord through this ministry continue to have an influence on the lives of children for many years to come.

Together as One, United for a Purpose – Ezra 3:1
Sidney D. Davis, Director

Trustee Minutes

May 8, 2018

The trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Tuesday, May 8, 2018 at 10:00am. Trustees present were: William Oldenquist, David D. Lawrence, Jason French, Keith McMahan, Ben Hensarling, Kenneth Stinnett, Ricky Mitchell, Darnell Minyard, and Roger Carroll.

The meeting was called to order by Assistant Chairman, William Oldenquist. Opening prayer was led by Bro Stinnett. Scripture reading and devotional was given from II Thessalonians 2:10-12.

Election of Officers: Motion that all officers remain the same. Motion carried
Officers are:

Chairman-Denny Patterson
Asst. Chairman-Willie Oldenquist
Clerk-Glenn Holifield
Asst. Clerk-David D. Lawrence

Bro David gave a report on the Home and the financial report. Motion and second to accept report. Carried.

The meeting closed in prayer.

William Oldenquist, Asst. Chairman

David D. Lawrence, Asst. Clerk

October 9, 2018

The trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Tuesday, October 9, 2018 at 10:00am.

The trustees present were: Denny Patterson, William Oldenquist, Darnell Minyard, Kenneth Stinnett, Duane Ledlow, Ben Hensarling, Deryl Jones, Roger Carroll, David D. Lawrence, Glenn Holifield, Keith McMahan, Jason French, Ed Williams, and George Scruggs, Jr.

The meeting was called to order by Chairman, Denny Patterson. Bro Patterson gave a devotional from Psalm 138 on Praise for Answered Prayer. Prayer was led by Bro. Patterson.

The minutes from the previous meeting were read and approved.

Bro Davis gave a financial report and it was approved.

Bro Davis gave his personal report and it was approved

Motion to obtain 2014 Honda Accord for High School senior girl at the Home and apply the value of the 2004 Toyota van toward the purchase of the car. Approved.

Bro Davis mentioned that Pat and he hand just completed 20 years of service at the Children's Home. Bro. Davis informed the Board of Trustees that they plan to retire at the end of May 2019.

The trustees discussed the future ministry of the Children's Home and were in agreement by unanimous vote to keep the Home in operation.

Motion that the Board of Trustees bring to the association a recommendation concerning the election of a director on the retirement of Bro Davis and future ministry of the Mississippi Baptist Children's Home and begin a search for a new director. Approved.

Unanimous vote to give the Home employees the same Christmas bonus as last year.

Prayer requests were mentioned and the meeting adjourned with prayer and the blessing on the food.

Closing prayer was led by Bro. William Oldenquist.

Denny Patterson, Chairman

Glenn Holifield, Clerk

October 22, 2018

The trustees of the Mississippi Baptist Children's Home met at the Children's Home office on Monday, October 22, 2018 at the request of Chairman Denny Patterson. Trustees present were: David D. Lawrence, Ben Hensarling, Deryl Jones, Darnell Minyard, Kenneth Stinnett, Glen Holifield, William Oldenquist, and George Scruggs, Jr.

The meeting was called to order by Chairman, Denny Patterson. Bro Patterson gave a devotional from Romans 12:1-2. Opening prayer was led by Bro. Patterson.

Minutes from previous meeting were read and approved.

Bro. Denny Patterson, Chairman of the Board, called this meeting for the Board to interview Bro. Dwight Lindsey for the position of Director at the Children's Home. They met with Bro & Mrs Lindsey. Bro. Lindsey began with a statement to the Board concerning his ministry and vision for the Children's Home. Mrs. Lindsey also gave her background information on education and her work in child care. At the close of the interview Bro. William Oldenquist led in prayer.

After discussion by the trustees motion to recommend Bro. Dwight Lindsey to stand as a nominee for the Director of the Mississippi Baptist Children's Home beginning January 2019. Motion carried with a unanimous vote.

Motion and second that Bro. Lindsey's annual base salary be set at \$40,000 with standard benefits included. Motion carried.

Motion that during transition period of Director (January through May 2019) that Bro Davis is to receive 50% of base salary plus benefits. Motion carried

Prayer requests were mentioned and the meeting adjourned with prayer and blessing of the food.

Closing prayer was led by Bro. Glenn Holifield.

Denny Patterson, Chairman

Glenn Holifield, Clerk



HOLT & ASSOCIATES, PLLC
CERTIFIED PUBLIC ACCOUNTANTS

W. David Dill, CPA
CPA
Julie M. Uher, CPA
1997)
Kari M. Blackledge, CPA

H. I. Hc
Founder (1915

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, 2018 and 2017, 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 14, 2018

2815 HIGHWAY 15 NORTH | LAUREL, MISSISSIPPI 39440
10 BELLEGRASS BLVD. | HATTIESBURG, MISSISSIPPI 39402
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MISSISSIPPI BAPTIST CHILDREN'S HOME

**STATEMENTS OF FINANCIAL POSITION
AUGUST 31, 2018 AND 2017**

	<u>2018</u>	<u>2017</u>
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 49,254	\$ 35,538
Property, Plant, and Equipment :		
Property, plant, and equipment	1,070,509	1,070,509
Less: Accumulated depreciation	<u>(919,145)</u>	<u>(909,786)</u>
Net property, plant and equipment	<u>151,364</u>	<u>160,723</u>
Other Assets:		
Restricted cash and cash equivalents	<u>21,365</u>	50,916
Total other assets	<u>21,365</u>	<u>50,916</u>
TOTAL ASSETS	<u>\$ 221,983</u>	<u>\$ 247,177</u>
 LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 1,245	\$ 2,990
Payroll liabilities	<u>2,630</u>	<u>3,422</u>
Total current liabilities	<u>3,875</u>	<u>6,412</u>
Net Assets		
Unrestricted net assets	196,743	189,849
Temporarily restricted net assets	<u>21,365</u>	<u>50,916</u>
Total net assets	<u>218,108</u>	<u>240,765</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 221,983</u>	<u>\$ 247,177</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENT OF ACTIVITIES
YEAR ENDED AUGUST 31, 2018

	Unrestricted	Temporarily Restricted	Total
REVENUE AND SUPPORT			
Contributions - general	\$ 221,863	\$ -	\$ 221,863
Contributions - specific children	7,130	-	7,130
Interest income	577	449	1,026
Total revenue and support	<u>229,570</u>	<u>449</u>	<u>230,019</u>
EXPENSES			
Automobile expense	2,918	-	2,918
Children's spending money	1,137	-	1,137
Gifts from Contributors	11,570	-	11,570
Clothing	54	-	54
Depreciation	9,358	-	9,358
Food	7,091	-	7,091
Garbage pickup	1,335	-	1,335
Haircuts	84	-	84
Insurance	32,301	-	32,301
Legal and accounting	2,600	-	2,600
Medical expense	350	-	350
Miscellaneous	4,517	-	4,517
Office and postage	3,749	-	3,749
Payroll taxes	8,463	-	8,463
Pest control	449	-	449
Repairs and maintenance	1,071	-	1,071
Retirement contributions	5,175	-	5,175
Salaries and wages	120,231	-	120,231
School supplies and fees	3,247	-	3,247
Taxes and licenses	158	-	158
Telephone	3,799	-	3,799
Travel	17,211	-	17,211
Utilities	15,808	-	15,808
Total expenses	<u>252,676</u>	<u>-</u>	<u>252,676</u>
CHANGE IN NET ASSETS	(23,106)	449	(22,657)
NET ASSETS RELEASED FROM RESTRICTIONS:			
Restrictions satisfied by payments	30,000	(30,000)	-
NET ASSETS, SEPTEMBER 1	189,849	50,916	240,765
NET ASSETS, AUGUST 31	<u>\$ 196,743</u>	<u>\$ 21,365</u>	<u>\$ 218,108</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENT OF ACTIVITIES
YEAR ENDED AUGUST 31, 2017

	Unrestricted	Temporarily Restricted	Total
REVENUE AND SUPPORT			
Contributions - general	\$ 225,389	\$ -	\$ 225,389
Contributions - specific children	5,648	-	5,648
Interest income	870	963	1,833
Total revenue and support	<u>231,907</u>	<u>963</u>	<u>232,870</u>
EXPENSES			
Automobile expense	2,891	-	2,891
Children's spending money	1,196	-	1,196
Gifts from Contributors	8,384	-	8,384
Clothing	359	-	359
Depreciation	13,883	-	13,883
Food	7,787	-	7,787
Garbage pickup	1,534	-	1,534
Haircuts	163	-	163
Insurance	30,661	-	30,661
Legal and accounting	2,500	-	2,500
Medical expense	134	-	134
Miscellaneous	5,816	-	5,816
Office and postage	6,679	-	6,679
Payroll taxes	10,723	-	10,723
Pest control	449	-	449
Repairs and maintenance	4,711	-	4,711
Retirement contributions	6,911	-	6,911
Salaries and wages	128,174	-	128,174
School supplies and fees	3,853	-	3,853
Taxes and licenses	158	-	158
Telephone	3,291	-	3,291
Travel	17,239	-	17,239
Utilities	14,240	-	14,240
Total expenses	<u>271,736</u>	<u>-</u>	<u>271,736</u>
CHANGE IN NET ASSETS	(39,829)	963	(38,866)
NET ASSETS, SEPTEMBER 1	<u>229,678</u>	<u>49,953</u>	<u>279,631</u>
NET ASSETS, AUGUST 31	<u>\$ 189,849</u>	<u>\$ 50,916</u>	<u>\$ 240,765</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME

**STATEMENTS OF CASH FLOWS
YEARS ENDED AUGUST 31, 2018 AND 2017**

	<u>2018</u>	<u>2017</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (22,657)	\$ (38,866)
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:		
Depreciation	9,358	13,883
Increase (decrease) in operating liabilities		
Accounts payable	(1,744)	1,579
Payroll liabilities	(792)	1,503
Net cash flows from operating activities	<u>(15,835)</u>	<u>(21,901)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property and equipment	<u>-</u>	<u>(8,395)</u>
Net cash flows from investing activities	<u>-</u>	<u>(8,395)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(15,835)	(30,296)
CASH AND CASH EQUIVALENTS, SEPTEMBER 1	86,454	116,750
RESTRICTED CASH AND CASH EQUIVALENTS	<u>(21,365)</u>	<u>(50,916)</u>
CASH AND CASH EQUIVALENTS, AUGUST 31	<u>\$ 49,254</u>	<u>\$ 35,538</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME

**NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2018 AND 2017**

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, 2018 and 2017, 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.

Note 1 – Summary of Significant Accounting Policies - continued

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, 2018 and 2017:

	2018	2017
Main operating accounting - Trustmark National Bank	\$ 21,811	\$ 8,671
Baptist Missionary Association revolving loan fund - General	26,943	26,367
Petty cash	500	500
	<hr/>	<hr/>
Total cash and cash equivalents	<u>\$ 49,254</u>	<u>\$ 35,538</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 – 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, 2018 and 2017, the Home's accounts were fully insured by the FDIC.

Note 4 – Property and Equipment

Investment in property and equipment, stated at historical cost, consists of the following at August 31, 2018 and 2017 respectively:

	2018	2017
Land	\$ 123,000	\$ 123,000
Buildings and improvements	772,380	772,380
Furniture and fixtures	27,365	27,365
Equipment	109,639	109,639
Vehicles	38,125	38,125
	<u>1,070,509</u>	<u>1,070,509</u>
Less: accumulated depreciation	<u>(919,145)</u>	<u>(909,786)</u>
Net property, plant, and equipment	<u>\$ 151,364</u>	<u>\$ 160,723</u>

Depreciation expense was \$9,358 and \$13,883 for the years ended August 31, 2018 and 2017 respectively.

Note 5 – Restricted Assets and Restricted Net Assets

Restricted assets are made up of cash and cash equivalents and investments in certificates of depp. Restricted assets consist of \$21,365 at August 31, 2018 and \$50,916 at August 31, 2017. The rese accounts are restricted to use for the acquisition and construction of facilities. The related reserv which are included in the equity section of the statement of financial position, represent the net ass restricted by the source of the net assets.

Note 6 – 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, 2018 and 2017 consists of the following:

	2018	2017
Jesse M. Hamilton Memorial Fund - savings (interest of .10%)	\$ 5,965	\$ 5,964
Jesse M. Hamilton Memorial Fund - BMA Revolving Loan Fund (interest of 2.70%)	<u>15,400</u>	<u>44,952</u>
Total restricted cash and cash equivalents	<u>\$ 21,365</u>	<u>\$ 50,916</u>

Note 7 – Retirement Plan

For the years ended August 31, 2018 and 2017, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$5,175 in 2018 and \$6,911 in 2017. The plan is administered by the Baptist Missionary Association of America.

Note 8 – 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.

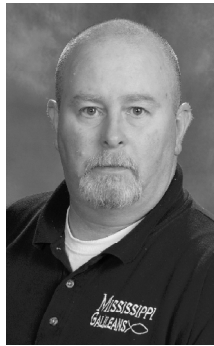
Investments – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those investments.

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 9 – Subsequent Events

Subsequent events were evaluated through September 14, 2018, which is the date the financial statements were available to be issued.

**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

2018-2019 Project
60% Just The Crumbs
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.

BMA of Mississippi Annual Brotherhood Meeting **Southeastern Baptist College, Laurel, MS** **7:00 PM, October 22, 2018**

Welcome was given by Mark Jones, President.
Opening Prayer was given by Bro. Kevin Clayton
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 Daystar Baptist Mission.

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 2018-2019 year:

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

Elected to the Disaster Relief Committee:

2021: Roger Akers

Others currently serving:

2019: Roger Jefcoat

2020: Scott Kirkland

Project for 2018-2019: "Just the Crumbs" (60%), Mississippi Galileans (40%).
\$1000.00 contribution from Disaster Relief Fund was approved for "Just the Crumbs."

As previously noted, \$546.60 from project funds was presented to Daystar Baptist Mission.

The State Galilean Report was given by Bro. Larry Tramel. He reported about the State Galilean Camp held in March 2018 at Camp Garaywa in Clinton. Mark Jones gave information on the National Galilean Camp held in Stoneridge, Arkansas.

Scott Kirkland spoke on behalf of “Just the Crumbs.” Prayer was offered by Roger Jefcoat.

There was no other Unfinished or New Business.

Song/Offering: “He Knows My Name” and \$171.50 was given for offering.

Our speaker was Bro. Larry Tramel. His text was from Ezekiel 22:30.

Appreciation on behalf of the Brotherhood was given to Bro. Tramel by Bro. Dwight Lindsey.

Closing Prayer: Bro. Larry Geraldson.

Women's Missionary Auxiliary



Beth Caldwell, President

WMA Officers

President	Beth Caldwell
1st vice president	Theresa Reus
2nd Vice President	Elaine Smith
3rd Vice President	Jean Knight
Treasurer	Shirlene Smith
Asst. Treasurer	Barbara White
Recording Secretary	Stacy Smith
Asst. Recording Secretary	Bea Hudson
Historian	Ginny Singleton
Editor	Rita Clark
Pianist	Pat Davis
Song Director	Sabrina Clayton
GMA/YLA Promoter	Jessica Haden
Sunbeam Promoter	Linda Dertinger
Project Promoters	Diane Rainey and Marilyn Welborn
Advisory Council	
Bro Matt Hudson, Bro Leon Carmical, Bro. Shane Singleton	
Retreat Committee Chairman	Jessica Haden
Co-Chairman	Mary Sprayberry
Registration	Beth Caldwell

2018 State WMA Report

The second Ladies on a Mission Banquet was held Monday, October 23, 2018 at Shady Grove Baptist Church. There were 90 ladies in attendance. Alicia Ramshur Samson spoke about her and her husband's work in the Philippines. Elaine Smith, second vice president introduced the guest speaker, Angelyn McMurray, representing "We Are Free." Louise Crawley gave the hand of appreciation to Alicia and Angelyn.

The WMA officers met prior to the regular meeting on October 24th at Southeastern Baptist College.

The Mississippi State WMA met October 24th at 9:00 AM at Southeastern Baptist College. Beth Caldwell, president presided. Alicia Samson brought the devotion and led in prayer. Ginny Singleton gave the welcome and June Holifield gave the response. Missionary Mrs. Doug Lee was recognized and she gave a report on the Philippine Bible College.

Business Meeting

Shirlene Smith gave the Treasurer's Report. Motion and second was made and approved to adopt this report. Bro. Carl Sookray, Peru Missions, received \$20,243.40 and \$1,827.23 General Fund. Churches giving over \$100.00 were recognized along with the 5 top givers. Bro. Carl spoke of his heart felt thanks for the amount given to the project.

Theresa Reus read the minutes and officers' recommendations which included: Pay \$650.00 for the banquet held on Monday, the 23rd, give \$500.00 to guest speaker, Angelyn McMurray, and give Shady Grove \$100.00. Also, change Director of Youth Auxiliaries to GMA Promoter. Motion and second and approved to adopt this report. The next Ladies Retreat will be September 20-21, 2019 at Camp Garawya, per Jessica Haden.

Marilyn Welborn read the Resolutions Committee Report. The resolution was as follows: "That all ladies of the WMA would abide by the guidelines set forth in God's Word, always taking a stand for what is right in the eyes of our God." Motion and second and approved to adopt this report.

Southeastern Baptist College was selected as the 2018-2019 project (75% College and 25% General Fund). Motion and second and approved to adopt this project.

The following officers were elected for 2018-2019:

President: Beth Caldwell
1VP: Theresa Reus
2VP: Elaine Smith
3VP: Jean Knight
Treasurer: Shirlene Smith
Assistant Treasurer: Barbara White
Recording Secretary: Stacy Smith
Assistant Recording Secretary: Bea Hudson
Historian/Media: Ginny Singleton
Editor: Rita Clark
Pianist: Pat Davis
Song Director: Sabrina Clayton
GMA/YLA Promoter: Jessica Haden
Sunbeam Promoter: Linda Dertinger
Project Promoters: Dianne Rainey, Marilyn Welborn

Advisory Council: Matt Hudson, Leon Carmical, Shane Singleton
Retreat Committee

Chairman: Jessica Haden

Co-Chairman: Mary Sprayberry

Registration: Beth Caldwell

2018-2019 Project: Southeastern Baptist College

Elaine Smith led in the installation officers. She reminded us that Jesus is our leader and we should strive to be more like Him.

Beth Caldwell, President

Southeastern Baptist College



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

Trustees	Term Expires
Matt Hudson, 1530 Loden Rd., Fulton 38843	2019
Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573	2019
Emma Hensarling	2019
Arthur Broadhead	2020
Chris Floyd 5312 Hwy 39 N., Meridian 39305	2020
Dwight Sibley 4669 Redwood Rd, Vicksburg 39183	2020
Leon Carmical, 70 Jarrod Rd, Ellisville 39437	2021
Sam Oglesby, 5002 W 4th St., Hattiesburg 39402	2021
Kenneth Pollock, 8155 Hwy 363, Mantachie 38855	2021

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 of institutions, organizations, or associations shall be transferred to the designated institutions, organizations, or associations.

President's Annual Report

Since last year's report the Lord has blessed us with amazing opportunities for growth. As Southeastern Baptist College closed out the 2017 calendar year we decided to try a new recruiting angle by reintroducing Christian sports to our campus. We began 2018 by hiring a new recruiter, Brad Phillips. Coach Phillips has an extensive and impressive recruiting history and basketball coaching experience – including coaching for our BMA Jacksonville College in Jacksonville, TX.

Southeastern Baptist College successfully closed out the Spring 2018 semester and conducted graduation exercises on May 17, 2018. It was late in the Spring semester that we began to realize our efforts towards recruiting Christian athletes was becoming very successful. Over the summer we focused on the renovation of the Men's dormitory which had not been occupied in numerous years. The 2018 fall semester began with an increase of 106% in students with 72 undergraduates combining both online and in classroom campuses. The dormitory population grew from one occasional occupant last semester to 56 full time students. All of our students continue to be required, regardless of degree program, to take Bible education courses in order to graduate.

Also, with the anticipation of needing our classrooms to accommodate the significant growth of the student body, we did not renew the contract with the Excellence in Learning Academy, which had been renting our classroom facilities during the last school year.

We finished the fiscal year in the black for the second year in a row. SBC is required to remain in the black for FY18-19, and only then can we apply for accreditation with the Southern Association of Colleges and Schools. Thank you to all the BMA of MS churches and individuals who helped us achieve step two of three toward this primary goal as set by the Board of Trustees several years ago and is now being aggressively pursued as a primary strategic objective.

Many years ago, most secular colleges throughout Mississippi stopped accepting our credits. Yesterday, I had an office call with the President and Provost of Institutional Effectiveness of the University of Southern Mississippi. As a result of this meeting, USM will produce a Memorandum of Understanding for accepting SBC credits! This is a huge strategic step forward for the future of SBC! Praise the Lord!

Extra monies received through generous individuals, churches and organizations have enabled us to address several infrastructure needs including the remodeling of the dormitories and gymnasium, numerous repairs and replacement to HVAC units, and roof repairs. We also received significant gifts in kind to the college including 20 acres of land which is almost adjacent to our campus and Paramount Baptist Church of Perkinston donated a 30 passenger bus for our team transportation needs. Many, many volunteers have stepped forward to assist us in numerous ways and means. Thank you to all for answering the call to serve the Lord in support of this great ministry of the BMA of Mississippi.

SBC has hosted several events that helped the college become better known in our region and throughout Mississippi. In May, the college hosted the second annual and well attended National Day of Prayer Breakfast for Jones County. In August, we held the first “Danny Pitts Lecture Series” with Dr. Gary O’Neil as our guest speaker. This month, we have successfully reinstated the Chargers Basketball team winning our first game which was held in Alexandria LA ten days ago. Our first home game is this Saturday at 2 p.m. and we are excited to be invited by University of Southern Mississippi to be their visiting opponent at their opening home game at their campus, on November 6, at 7 p.m.

We continue to be highlighted on a recurring basis in the local media and will be featured in an upcoming episode in the next season of HGTV’s “Hometown” as well as be the focus of a PBS program called “On Demand with Rob Lowe” to be aired later in 2019. The program will highlight the many successes of SBC and how the school was able to turn itself around.

Our Strategic Planning Committee has grown to include six highly motivated individuals for the promotion of the college. Initiatives the committee are working towards include the Alumni revitalization effort and breakfast held earlier this morning where we recognized Dr. John David Smith and his father, Arthur Smith as Distinguished Alumni. A big thank you to Brother and Mrs. Oglesby for helping to lead our initial efforts to revitalize the Alumni Association. The second annual Individual Donor Recognition Dinner is planned for late November; as well as several other activities in the works. In addition, Southeastern Baptist College has added three paid positions including an Interim Dean, Dr. McArthur at \$1 a year salary; a part time Financial Aid Officer filled by Ginny Singleton; and a part time Admissions Officer, Rhonda Sims. We are truly blessed that God sent these highly talented people our way at just the right time. Pray for us as we intensify our search for a qualified full time Academic Dean.

In March 2018 our college staff and leadership were hosts to the ten year evaluation team from our accrediting agency, the Association for Biblical Higher Education. The visiting team was exceedingly helpful providing our staff with a wealth of guidance and insight. In the end, the team provided numerous commendations and nine recommendations. The recommendations are things we must correct before our accreditation is extended for another ten years. Praise the Lord that we had already corrected eight of the nine issues even before our report was due to be sent to ABHE! We only have one issue left and it is, even now, actively being worked on. We fully anticipate having our accreditation extended. I thank all who faithfully prayed for us during this stressful time and also for those individuals and churches that sacrificially gave to pay for the ABHE visit.

The board of trustees and the strategic planning committee continue to look to the future on ways to diversify and maintain growth to our student population. If we had the housing and support facilities, we believe we could more than double our enroll-

ment over the next two years.

I wish to remind our association of the five Strategic Talking Points for the college. All who support the college are encouraged to share these points in their promotion of SBC. The talking points are:

1. SBC Equips the Saints (Assisting our churches to meet this biblical mandate and we stand firmly upon the doctrinal statement of the BMA of MS)
2. SBC Exalts the name of Christ (Our purpose and foundation for existence)
3. SBC Expounds the Word of God (Our authority for everything we teach)
4. SBC pursues Excellence (With numerous awards, student accolades, professional teachers)
5. SBC is Endorsed (We are an accredited Christian Bible College)

The staff, professors, and students of SBC greatly appreciate your continued support through encouraging words, as well as your time, talent, and monetary donations. Your support of this institution is critical to its continued ministry into the future. We thank you for your prayers as we continue to meet the daily ministry requirements of SBC and plan for the expansion of our school's influence regionally, throughout the great state of Mississippi, and beyond!

I will leave you with this thought and challenge: we believe we can again double our student body population over the next couple of years, but in order to accommodate them, we must find a way to house them! This is quickly becoming an immediate need that we must address, if we want to continue to follow the Lord's leading in the growth and mission of our great college.

For 70 years, Southeastern Baptist College has been leading Christian post-secondary education within Mississippi. The college holds a tremendous reputation producing scores of pastors, Christian leaders, missionaries, civic and business leaders. I believe SBC has a bright future as we follow the Lord's leading! God is on the move on the campus of SBC and we must keep up with Him!

Thank you for your time. God bless Southeastern Baptist College and God bless the churches of the BMA of Mississippi!

Equipping the Saints,
Dr. Scott R. Carson
President

Trustee Meetings Minutes October 2, 2018

The Trustees of Southeastern Baptist College met on October 2, 2018 with 10 trustees present. President Leon Carmical called the meeting to order and recognized Kenneth Pollack for scripture reading, thoughts, and prayer. He spoke on, "Follow Me and I will Make You Fishers of Men."

The minutes were approved as read

Sandy Barlow, our accountant, was recognized for his report of the audit. He stated the audit for the college was a clean audit. He also gave a report of the audit of the Southeastern Baptist College Foundation which also received a clean audit. Motion was made to approve the report of the audit.

Larry Welborn was also present to discuss his word of the foundation of the college.

Dr. Frank McArthur, interim Dean, was recognized for the Academic Dean's report. He included these items in the report:

- *Increased enrollment
- *Moving toward accreditation with the Southern Association of Colleges and

Schools

*Items of significance:

New degree programs are slated to begin soon

Moved faculty around to meet guidelines

Motion was made to approved the Academic Dean's report

Dr. Carson was recognized for his report His enthusiastic report was highlighted by these items:

*Enrollment was up.

*Budget was presented for the coming year.

Motion was made to approve the Presidents' report. It carried unanimously.

Motion was made to approve the budget and it was approved unanimously.

Motion was made to approve the ABHE Tenants of Faith.

Motion was made to approve the Five Year Plan

Motion was made to approve the Institution of Effectiveness

Comments were made on the Strengths and Weakness report submitted by the administration.

Comments were made on the Faculty and Staff Questionnaire

Comments were made about the Church Contributions.

Motion was made to increase the President's salary in line with the salary committee recommendation.

Motion was made to adjourn

Chris Floyd, Clerk

Leon Carmical, Chairman

Barlow & Company, PLLC
Certified Public Accountants

Charles S. Barlow, CPA
Kristi G. Thompson, CPA
Rose L. Williamson, CPA
Hogan E. Allen, CPA

Lauren M. LaPrade, CPA

Members of:
American Institute of CPA's
Mississippi Society of CPA's

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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. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2018, 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, Inc., as of June 30, 2018, 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.



September 25, 2018
Brandon, Mississippi

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2018

	<u>Without Restrictions</u>	<u>With Restrictions</u>	<u>Total</u>
ASSETS			
Current assets:			
Cash and cash equivalents	\$ 46,886	\$ 63,559	\$ 110,445
Accounts receivable, net	760	-	760
Due from SBC Foundation, Inc.	8,749	-	8,749
Prepaid expenses	2,747	-	2,747
Inventory - book store	6,161	-	6,161
Total current assets	<u>65,303</u>	<u>63,559</u>	<u>128,862</u>
Property, plant and equipment:			
Land	143,094	-	143,094
Buildings and furniture	812,004	-	812,004
Equipment	314,938	-	314,938
Vehicles	33,500	-	33,500
Library Books	81,182	-	81,182
	<u>1,384,718</u>	<u>-</u>	<u>1,384,718</u>
Less: accumulated depreciation	<u>(1,134,352)</u>	<u>-</u>	<u>(1,134,352)</u>
Property, plant and equipment, net of accumulated depreciation	<u>250,366</u>	<u>-</u>	<u>250,366</u>
Total assets	<u>\$ 315,669</u>	<u>\$ 63,559</u>	<u>\$ 379,228</u>
LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable	\$ 12,280	\$ -	\$ 12,280
Payroll liabilities	586	-	586
Total current liabilities	<u>12,866</u>	<u>-</u>	<u>12,866</u>
Total liabilities	<u>12,866</u>	<u>-</u>	<u>12,866</u>
Net assets:			
Without restrictions	302,803	-	302,803
With restrictions	-	63,559	63,559
Net assets	<u>302,803</u>	<u>63,559</u>	<u>366,362</u>
Total liabilities and net assets	<u>\$ 315,669</u>	<u>\$ 63,559</u>	<u>\$ 379,228</u>

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2018

	Without Restrictions	With Restrictions	Total
Revenues, gains and other support:			
Federal awards - Pell Grants	\$ 96,690	\$ -	\$ 96,690
Foundation donation	36,198	-	36,198
General (regular church support)	137,547	-	137,547
Special emphasis donations	-	28,080	28,080
Other donations	71,538	171	71,709
In kind donations	129,686	-	129,686
Interest	974	-	974
Student fees and tuition	42,919	-	42,919
Dormitory fees	25,958	-	25,958
Other income	17,502	-	17,502
Total education and general	<u>559,012</u>	<u>28,251</u>	<u>587,263</u>
Auxiliary enterprises:			
Bookstore sales	2,697	-	2,697
Cost of sales and worthless books	(5,908)	-	(5,908)
Total auxiliary enterprises	<u>(3,211)</u>	<u>-</u>	<u>(3,211)</u>
Net assets released from restriction	<u>10,593</u>	<u>(10,593)</u>	<u>-</u>
Total revenues, gains and other support	<u>566,394</u>	<u>17,658</u>	<u>584,052</u>
Expenses:			
Educational and general:			
Advertising	10,785	-	10,785
Athletic expense	2,755	-	2,755
Insurance - employee health	23,815	-	23,815
Insurance - other	28,334	-	28,334
Legal and accounting	9,971	-	9,971
ABHE expense	16,267	-	16,267
Office expense	34,313	-	34,313
Payroll taxes	18,438	-	18,438
Postage	1,575	-	1,575
Recruiting expense	5,882	-	5,882
Salaries	241,779	-	241,779
Travel	3,533	-	3,533
Maintenance and repairs	26,647	-	26,647
Utilities	29,800	-	29,800
Depreciation expense	16,043	-	16,043
Bad debts	9,084	-	9,084
Total expenses	<u>479,021</u>	<u>-</u>	<u>479,021</u>
Change in net assets	87,373	17,658	105,031
Net assets at July 1, 2017	<u>215,430</u>	<u>45,901</u>	<u>261,331</u>
Net assets at June 30, 2018	<u>\$ 302,803</u>	<u>\$ 63,559</u>	<u>\$ 366,362</u>

Southeastern Baptist College, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2018

Cash flows from operating activities:	
Change in net assets	<u>\$ 105,031</u>
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	16,043
In kind donations	(129,686)
(Increase) decrease in accounts receivable	8,115
(Increase) decrease in due from foundation	(1,197)
(Increase) decrease in prepaid expenses	(176)
(Increase) decrease in inventory - book store	5,023
Increase (decrease) in accounts payable	(2,781)
Increase (decrease) in payroll liabilities	(40)
Total adjustments	<u>(104,699)</u>
Net cash provided by operating activities	<u>332</u>
Funds provided by (used for) investing activities:	
Purchase of library books	<u>(308)</u>
Net cash used by financing activities	<u>(308)</u>
Net increase in cash and cash equivalents	24
Cash and cash equivalents at beginning of year	<u>110,421</u>
Cash and cash equivalents at end of year	<u>\$ 110,445</u>
Supplement data:	
Cash paid for interest	<u>\$ -</u>
Cash paid for taxes	<u>\$ -</u>
Noncash transactions:	
Land donated to college	\$ 122,186
Vehicle donated to college	7,500
	<u>\$ 129,686</u>

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2018

NOTE 1 – Summary of 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.

New Accounting Pronouncement

On August 18, 2016, the FASB issued ASU 2016-14, *Not-for-Profit Entities (Topic 958) – Presentation of Financial Statements of Not-for-Profit Entities*. Southeastern Baptist College, Inc. has adjusted the presentation of its financial statements accordingly, applying the changes retrospectively to the comparative period presented. The new standards change the following aspects of Southeastern Baptist College, Inc.'s financial statements:

- The temporarily restricted and permanently restricted net asset classes have been combined into a single net asset class called net assets with donor restrictions.
- The unrestricted net asset class has been renamed net assets without donor restrictions.
- The financial statements include a new disclosure about liquidity and availability of resources (Note 8).
- The classification has changed from unrestricted net assets to net assets with donor restrictions for the board designated endowment fund, which has investments stated at fair value.

The changes have the following effect on net assets at June 30, 2018:

	<u>As Originally Presented</u>	<u>As Adjusted after Adoption of ASU 2016-14</u>
Unrestricted net assets	\$ 302,803	\$ -
Permanently restricted net assets	63,559	-
Net assets without donor restrictions	-	302,803
Net asset with donor restrictions	-	63,559
 Total net assets	 <u>\$ 366,362</u>	 <u>\$ 366,362</u>

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, 2018, 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 Restrictions: net assets whose use is not limited or restricted by source. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- Net Assets With Restrictions: net assets whose use is limited by source for the purpose and/or time in which they may be expended. The income may be unrestricted or may also be restricted according to restrictions placed at the time of recognition.

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.

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, Plant and Equipment

Property, plant 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, 2018).

Revenue is recognized in the year the service is provided by the College.

The College recognizes all unconditional promises to give, grants and contributed support received as income in the period pledged or received. Support is reported based on the existence of stipulations that limit the use of the support. When a restriction expires, temporarily restricted net assets are reclassified to net assets without restrictions. 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.

Contributions

Contributions received are recorded as without restrictions, or with restrictions, depending on the existence and/or nature of any stated 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 source for performance and are reported at fair value at the date the promise is received. Conditional promises, including Pell Grants, 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 source and are reported at fair value at the date the gift is recognized. Gifts are reported with donor restrictions if they are received with donor stipulations that limit the use of the donated assets. When a source restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with restrictions are released from restrictions to net assets without restrictions. Donor-restricted contributions and grants 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 Taxes

The College 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 College has determined that there are no significant uncertain tax positions as of June 30, 2018. Filings for all tax periods retroactively approved remain subject to examination by federal and state taxing jurisdictions to which the College is subject.

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, 2018, are as follows:

Total accounts receivable	\$	9,851
Less: allowance for doubtful accounts		<u>(9,091)</u>
Accounts receivable, net of allowance for doubtful accounts	\$	<u>760</u>

NOTE 3 – 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, 2018, was \$96,690.

NOTE 4 – Assets with Restrictions

Assets with restrictions are comprised of amounts held in trust for future student scholarships. Assets with restrictions at June 30, 2018, amounted to \$63,559.

NOTE 5 – 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 2018, the Foundation contributed \$36,198 to the College. At June 30, 2018, the total due to the College from the Foundation was \$8,749.

NOTE 6 – Cost Allocation

Certain categories of expenses are attributable to more than one program or supporting function and are allocated on a reasonable basis that is consistently applied. The expenses that are allocated are compensation and benefits, which are allocated on the basis of estimates of time and effort; occupancy costs, property insurance and depreciation, which are allocated on a square footage basis; and supplies, which are allocated based on usage studies conducted annually.

The following schedule presents all costs according to activity.

	<u>Program</u>	<u>Management</u>	<u>Fundraising</u>	<u>Total</u>
Salaries	\$ 118,493	\$ 119,057	\$ 4,229	\$241,779
Employee benefits	11,670	11,669	476	23,815
Payroll taxes	9,007	9,108	323	18,438
ABHE fees	-	16,267	-	16,267
Professional fees	-	9,346	-	9,346
Other fees	-	625	-	625
Advertising	-	-	11,898	11,898
Office Expenses	17,388	13,910	3,478	34,776
Occupancy costs	51,366	5,080	-	56,446
Travel	-	3,533	-	3,533
Depreciation	14,599	1,444	-	16,043
Insurance	25,784	2,550	-	28,334
Other expenses	11,839	-	5,882	17,721
	<u>\$ 260,146</u>	<u>\$ 192,589</u>	<u>\$ 26,286</u>	<u>\$479,021</u>

NOTE 7 – Liquidity and Availability of Financial Assets

At June 30, 2018, the College has \$56,395 of financial assets available within one year of the statement of financial position date to meet cash needs for general operating expenditures, consisting of cash and cash equivalents totaling \$46,886, and accounts and other receivables totaling \$9,509. Additionally, the College has cash and cash equivalents totaling \$63,559, available to meet restricted purposes. The College also holds an irrevocable line of credit in the amount of \$12,157, from BancorpSouth Bank in Laurel, Mississippi. The irrevocable line of credit expires May 24, 2022. No advances are outstanding on the line of credit at June 30, 2018.

NOTE 8 – Subsequent Events

Management has evaluated subsequent events through September 25, 2018, 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 & Company, PLLC
Certified Public Accountants

Charles S. Barlow, CPA
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INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Southeastern Baptist College Foundation, Inc.

We have audited the accompanying financial statements of Southeastern Baptist College Foundation, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2018, 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, 2018, 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.



Brandon, MS
September 25, 2018

Southeastern Baptist College Foundation, Inc.
Statement of Financial Position
June 30, 2018

	Without Donor Restrictions	With Donor Restrictions	Total
ASSETS			
Cash in checking account	\$ 953	\$ 8,749	\$ 9,702
Investment in money market accounts	-	33,690	33,690
Other investments	-	727,342	727,342
	<u>\$ 953</u>	<u>\$ 769,781</u>	<u>\$ 770,734</u>
Total assets	<u>\$ 953</u>	<u>\$ 769,781</u>	<u>\$ 770,734</u>
LIABILITIES AND NET ASSETS			
Liabilities			
Due to Southeastern Baptist College, Inc.	\$ -	\$ 8,749	\$ 8,749
	<u>953</u>	<u>761,032</u>	<u>761,985</u>
Net assets	<u>953</u>	<u>761,032</u>	<u>761,985</u>
Total liabilities and net assets	<u>\$ 953</u>	<u>\$ 769,781</u>	<u>\$ 770,734</u>

Southeastern Baptist College Foundation, Inc.
Statement of Activities
For the Year Ended June 30, 2018

	Without Donor Restrictions	With Donor Restrictions	Total
Revenues, gains and other support:			
Contributions	\$ 8,430	\$ -	\$ 8,430
Investment Earnings	-	23,061	23,061
Realized gain (loss) on sale of investments	-	16,412	16,412
Unrealized gain (loss) on investments	-	(7,575)	(7,575)
	<u>8,430</u>	<u>31,898</u>	<u>40,328</u>
Total revenues	<u>8,430</u>	<u>31,898</u>	<u>40,328</u>
Net assets released from restriction	<u>31,996</u>	<u>(31,996)</u>	<u>-</u>
Total revenues, gains and other support	<u>40,426</u>	<u>(98)</u>	<u>40,328</u>
Expenses and contributions:			
Contribution to Southeastern Baptist College, Inc.	36,198	-	36,198
Audit and tax return preparation	3,275	-	3,275
	<u>39,473</u>	<u>-</u>	<u>39,473</u>
Total expenses	<u>39,473</u>	<u>-</u>	<u>39,473</u>
Change in net assets	<u>953</u>	<u>(98)</u>	<u>855</u>
Net assets, beginning of year	<u>-</u>	<u>761,130</u>	<u>761,130</u>
Net assets, end of year	<u>\$ 953</u>	<u>\$ 761,032</u>	<u>\$ 761,985</u>

Southeastern Baptist College Foundation, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2018

Cash flows from operating activities:	
Change in net assets	\$ 855
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
(Gain) on investments	(16,412)
Unrealized loss on investments	7,575
(Decrease) in amounts due to Southeastern Baptist College, Inc.	<u>1,197</u>
Net cash (used) by operating activities	<u>(6,785)</u>
Cash flows from investing activities:	
Proceeds from sale of investments	287,168
Purchase of investments, including dividend reinvestments	<u>(244,542)</u>
Net cash provided by investing activities	<u>42,626</u>
Net increase in cash	35,841
Cash, beginning of year	<u>7,551</u>
Cash, end of year	<u>\$ 43,392</u>
Cash is comprised of:	
Cash in checking account	\$ 9,702
Investment in money market accounts	<u>33,690</u>
	<u>\$ 43,392</u>
Supplemental information:	
Cash paid for taxes	<u>\$ -</u>
Cash paid for interest	<u>\$ -</u>

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2018

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.

New Accounting Pronouncement

On August 18, 2016, the FASB issued ASU 2016-14, *Not-for-Profit Entities (Topic 958) – Presentation of Financial Statements of Not-for-Profit Entities*. Southeastern Baptist College Foundation, Inc. has adjusted the presentation of its financial statements accordingly, applying the changes retrospectively to the comparative period presented. The new standards change the following aspects of Southeastern Baptist College Foundation, Inc.’s financial statements:

- The temporarily restricted and permanently restricted net asset classes have been combined into a single net asset class called net assets with donor restrictions.
- The unrestricted net asset class has been renamed net assets without donor restrictions.
- The financial statements include a new disclosure about liquidity and availability of resources (Note 7).
- The classification has changed from unrestricted net assets to net assets with donor restrictions for the board designated endowment fund, which has investments stated at fair value.

The changes have the following effect on net assets at June 30, 2018:

	As Originally Presented	As Adjusted after Adoption of ASU 2016-14
Unrestricted net assets	\$ 953	\$ -
Permanently restricted net assets	761,032	-
Net assets without donor restrictions	-	953
Net asset with donor restrictions	-	761,032
 Total net assets	 \$ 761,985	 \$ 761,985

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2018

Financial 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, 2018, 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.

Fair Value Measurement

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.

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.

Cash and Cash Equivalents

The Foundation considers all highly liquid investments with maturity when purchased of three months or less to be cash equivalents.

Investment Policy

The Foundation's investments are allocated among money market funds and other investments containing equity and fixed income securities. The Foundation desires to maintain a diversified mix of assets and maintains an investment policy that is monitored by the Trustees of the Foundation.

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.

Other Investments

Other investments presented in the Statement of Financial Position include investments in brokerage accounts containing mutual funds and equity securities which are measured at fair values based upon quoted prices in active markets (Level 1) and debt instruments which are measured at fair values based upon quoted prices for identical or similar assets or liabilities in markets that are not active

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2018

(Level 2). Unrealized gains and losses are included in the change in net assets in the accompanying Statement of Activities as increases or decreases in net assets with donor restrictions.

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, 2018. All tax periods after 2014 remain subject to examination by federal and state taxing jurisdictions to which the Foundation is subject.

NOTE 2 – Common Control and Related Party Activities

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 2018, the Foundation contributed \$36,198 to the College, which is owned and operated by the Baptist Missionary Association of Mississippi, for general support. At June 30, 2018, the total due from the Foundation to the College was \$8,749. 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, 2018 are as follows:

	Cost	Fair Value	Unrealized Gain (Loss)
Stock Funds	\$ 49,334	\$ 50,967	\$ 1,633
Bond Funds	46,032	43,562	(2,470)
Mixed Mutual Funds	557,511	531,002	(26,509)
Exchange Trade Funds	86,729	85,726	(1,003)
Publicly traded partnership interest	16,809	16,085	(724)
	<u>\$ 756,415</u>	<u>\$ 727,342</u>	<u>\$ (29,073)</u>

Amounts shown as cost include reinvested dividends.

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2018

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, 2018.

	With Donor Restrictions
Dividends and interest	\$ 27,994
Net realized and unrealized gains and losses	8,837
External fees (brokerage charges)	(4,933)
 Total return on investments	 \$ 31,898

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, 2018. There have been no changes in the valuation methodologies used at June 30, 2018.

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2018

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

Stock funds (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

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

Mixed-Mutual funds (Level 1): Valued by the national brokerage at the value of shares held by the funds at year-end.

Exchange Trade funds (Level 1): Valued by the national brokerage at the value of shares held by the funds at year-end.

Publicly traded partnership interest (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

Cash alternatives (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded; none at June 30, 2018.

The following table sets forth by level, within the fair value hierarchy, the Foundation's assets at fair value as of June 30, 2018:

	Level 1	Level 2	Level 3
Money market funds	\$ 33,690	\$ -	\$ -
Stock Funds	50,967	-	-
Bond Funds	-	43,562	-
Mixed Mutual Funds	531,002	-	-
Exchange Trade Funds	85,726	-	-
Publicly traded partnership interest	16,085	-	-
	<u>\$ 717,470</u>	<u>\$ 43,562</u>	<u>\$ -</u>

The Foundation recognizes transfers between levels in the fair value hierarchy at the end of the reporting period. The Board of Trustees reviews and approves the Foundation's fair value measurement policies and procedures annually. At least annually, the finance committee and the Board determine if the valuation techniques used in fair value measurements are still appropriate.

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, 2018, 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, 2018 (all with donor restrictions):

Investment in money market accounts	\$ 33,690
Investments in mutual funds	<u>727,342</u>
	<u>\$ 761,032</u>

The following is a summary of changes in endowment net assets (all with donor restrictions):

Endowment net asset, June 30, 2017	\$ 761,130
Investment Earnings	23,061
Realized gain (loss) on investments	16,412
Unrealized gain (loss) on investments	(7,575)
Net assets released from restrictions	<u>(31,996)</u>
Endowment net asset, June 30, 2018	<u>\$ 761,032</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 – Liquidity and Availability of Financial Assets

All of the assets of Southeastern Baptist College Foundation, Inc. are restricted to the support of Southeastern Baptist College. This support is determined annually based upon realized investment earnings less operating costs. To this purpose, the Foundation has \$761,032, of financial assets available within one year of the statement of financial position date to generate revenues to meet cash needs for general operating expenditures, consisting of interest bearing money market funds totaling \$33,690, and other investments totaling \$727,342. Additionally, the Foundation has cash totaling \$9,702, in a checking account.

NOTE 8 – Subsequent Events

Management has evaluated subsequent events through September 25, 2018, 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
Bryan Linkins 189 County Road 2351, Vossburg 39366	2019
Brent Hickman	2019
Josh Daniels 29145 Hwy 603, Perkinston 39573	2019
Adam Parker, P.O. Box 423, Soso 39480	2020
Chris Myers	2020
Tommy Shroads	2020
Phillip Burns, 352 N. Slade Rd., Sumrall 39482	2021
Ryan Anderson, Fulton	2021
Holden Stegall, Gulfport	2021

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 Associa-

tion 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.

Director's Annual Report

Good afternoon, I am thankful for the opportunity to stand before you today.

Many Christians claim to know Jesus Christ but do not share their faith on a regular basis.

If this is true, then what is the missing link between a Christian and being a witness?

I believe the missing link is that so many believers do not see Jesus as the greatest treasure in the world.

Do you remember the man in Matthew 13:44? He found a great treasure in a field and he sold all he had to buy that field. He didn't just know there was a treasure he was captured by it.

We must teach our youth not only to know God but also to treasure Him.

Someone once said it this way, "We must see Him, savor Him, and share Him."

May Jesus be our greatest treasure, might we value what is most valuable, and might we teach our youth to do the same.

We must be raising up the next generation who will lead our churches.

The youth department is here to support churches in this endeavor.

And the main way we do that right now is by providing our Summer Camp.

For the last 10 years, I believe we have averaged anywhere from 70-100 attendees at camp. This year, we had 170 camp attendees. It was an awesome group!

John David Smith was our speaker and he peached John 15. The students learned all about abiding in Christ.

We had a great time of fellowship, fun, and worship through song.

I say this year-after-year, but the churches that attend our camp are truly a joy to be around. They are made up of pastors and lay people who love the Lord. The kids are always great and it's obvious that these churches are doing their part to reach the next generation.

I would like to announce today that our 2019 camp will be May 30-June 1. (Thursday-Saturday). Once again, we'll be at Waukaway Springs.

I feel like each year our camp gets better and better and would love for you to check it out.

Please contact me for more information or to sign up.
Something new and something I hope will be a benefit to you.
We are going to add a Bible Drill emphasis this year.
One of our pastors had this wise idea and I think it's worth implementing.
We will have some Bible Drill material for any church that is interested. This will include things like Bible verse memory and locating Bible books. And when we come together at camp in May, we will have a time set aside for all those students who have worked on it to compete in a Bible Drill time.
It will be fun, but more importantly it will encourage our students to get into the Word until the Word gets into them.
Even if your church does not come to camp, I would love to connect you with these resources for your church.
But for those who come to camp, this would be a great way to motivate students to participate in Bible Drill.
I'll put out more information on this soon and get the resources to each church that is interested.
As always, I'm thankful for you.
I'm thankful for my trustees and Mrs. Brandy Riley.
May God bless you all and may we all see and savor and share our Savior.
Kelby R. Johnson

Trustee Minutes

*On Tuesday, October 17, the trustees corresponded via email.
Officers were elected
A motion and second were made for Josh Daniels to serve as Chairman.
A motion and second were made for Bryan Linkins to serve as Vice Chairman.
A motion and second made were for Holden Stegall to serve as Clerk.
All these motions passed unanimously.
Sharpen 2017 was discussed and a motion was made to hold the Sharpen 2018 Youth Leadership Conference at Shiloh Baptist Church in Mt. Olive, MS.
After a second, the motion was approved.
2018 State Youth Camp was discussed...topics included speaker, music, and dates.
A motion and second was made to invite Bro. John David Smith to be the speaker for our 2018 State Camp.
The motion passed.
A motion and second were made to to pay a \$500 deposit to Waukaway. The motion carried.

**BMA of MS Dept of Youth
Profit & Loss
July 2017 through June 2018**

	Jul '17 - Jun 18
Ordinary Income/Expense	
Income	
100 · General Church Contributions	20,492.68
105 · Special Emphasis Offerings Rec	672.51
120 · Camp Fees	14,674.63
130 · Interest Income	1,627.08
	37,466.90
Total Income	
Expense	
200 · Director's Compensation	18,000.00
230 · Employees' Salary (bookkeeping)	3,600.00
235 · Employee Bonus	1,500.00
240 · Employment tax expense	-43.72
250 · Insurance Expenses	680.02
270 · Office Supplies, Expense and Po	285.51
280 · Camp Expense	15,799.25
295 · Property Tax Expense	20.95
315 · Depreciation Expense	3,167.00
	43,009.01
Total Expense	
Net Ordinary Income	-5,542.11
Net Income	-5,542.11

State Missions Department



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

Missionary Trustees	Term Expires
Kevin Clayton, 475 Bethel Church Rd, Fulton 38843	2019
J.R. Hartfield 507 Max White Rd, Purvis 39475	2019
Blake McCain 85 Midway Church Rd, Sumrall 39482	2019
Billy Ferrell, 703 James Ave, Wiggins 39577	2020
Dennis Knight, 2978 Hwy 15, Wiggins 39577	2020
Harold Floyd, 19 Pat Holifield Rd, Laurel, 39481	2020
Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194	2021
James Sprayberry, P.O. Drawer 0, Bay Springs 39422	2021
Chad Cummins 77 Evergreen Church Rd, Seminary 39479	2021

Revolving Loan Fund Trustees	Term Expires
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
Larry Taylor, 127 Clear Creek Rd, Wiggins 39577	2020
John Prickett	2020
Jarrold Cox 437 Hwy 2 NE, Corinth 38834	2020
Greg Medenwald, 310 Quail Hollow Place, Hattiesburg 39402	2021
Roy Caldwell 166 Twin Creek Rd, Lucedale 39452	2021
Justin Cameron 208 Good Hope Rd, Columbia 39429	2021

State Missionaries

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

Kenneth Pollack **Midway Mission**
8155 Hwy 363 Mantachie MS 38855 – 662-255-7148

Johnny Williams **Salt Light Mission**

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

Leo Aden **El Camino, Hattiesburg**
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Lucas Gomez **El Camino, Canton**
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Luis Huchin **Way, Truth, & Life, Oxford**
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Humberto Regalado **Way, Truth, & Life, Tupelo**
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James Cook **Harvest**
P.O. Box 863, Olive Branch 38654 - 901-233-1851; jamscookjr@yahoo.com

State Missionary Coordinators

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

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

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

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 of Mississippi 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

"I thank my God upon every remembrance of you, Always in every prayer of mine for you all making request with joy, For your fellowship in the gospel from the first day until now; Being confident of this very thing, that he which hath begun a good work in you will perform it until the day of Jesus Christ:..." Philippians 1:3-6

God has blessed us with another good year. He has multiplied our efforts even more than we could ever imagine.

As I begin my report today, I want to take a moment to say 'Thank You' to two men: Bro. Danny Bartlett, and Bro. Anders Lee, for, "A Job Well Done." Both of these men have completed the task of organizing their respective missions into New Testament Churches. This task is long and painstaking. The task itself is enough for those of us who are onlookers, to say, "Well Done!"

Today, I begin my 8th year as your Director and I am as excited today, as I was the first day I stepped into the position. I am delighted to begin my report by telling you that Harvest Baptist Mission in Olive Branch, led by Missionary Pastor James Cook, is planning to organize on November 3, 2018 at 11:00am. Bro. Phillip Burns, Missionary Pastor of Day Star Baptist Mission in Sumrall, has announced that they plan to organize in January 2019. If all goes as planned, Lord willing, we will have organized 9 missions into New Testament churches since 2011. That's nine missions organized in just under seven years. Now, to be truthful, one of those did not remain.

But the rest have, and I think, overall, that is a pretty good rate of return.

It is also my privilege to report to you the beginning of a new mission in Waveland, MS. Bro. Johnny Williams and his wife, Neta, will be serving as church planters to the City of Waveland. Bro. Williams was approved on October 2, 2018 by the Missionary Committee and has already begun missionary activity in the area.

As some of our men rotate off support, we will be working to bring new men on board to start new churches. We are currently focusing on the City of Starkville and praying that God will raise someone up to go and plant a church in Starkville. We have 17 men who are presently involved in missions' activity that we are supporting (directly or indirectly). These men have engaged 2983 new people, and they shared the gospel 765 times. We witnessed 119 professions of faith and 36 baptisms. Efforts are being made to train these people so that they can join the ranks of those who are living out their faith in obedience to the Lord Jesus Christ.

We are almost complete with the building project at Sumrall, for Day Star Baptist Mission. Day Star Mission is scheduled to hold their first service in their new building on October 28, 2018. I am pleased to report, by the grace of God, and because of the generous support of our churches, directly and indirectly through the Revolving Loan Fund, the entire project is paid for. They will not have to take a loan. Praise the Lord!

We continue to work hard to improve the efficiency and effectiveness of our missions' operation. This past year we closed our books with an average efficiency of 90/10. This means when we take measure of all our expenditures, right at \$.90 on every dollar we received, for State Missions, was expensed directly to the missionaries. My goal for the upcoming year continues to be 95/5. I am confident we will get there. I also want to give a sincere thanks to our Coaches and Coordinators, for the work that they do. Each of them is doing a great job!

Our 2018 Annual Audit is complete, and both Missions and Revolving Loan Fund ended the year in the black. For Missions, this is the 7th year in a row. Our Auditors gave us an, "Unmodified Opinion" again this year. I want to specifically recognize Ms Kim Parker, our Office Manager, who is our sole Book Keeper for Missions and Revolving Loan Fund. She has done a superb job and is a priceless asset to our operation. All of the entries generated by the Audit were due to our Auditor's guidance. Not a single entry was made from some inaccuracy on the part of our book-keeping. Great job, MS Kim!

I also want to express my deep appreciation to Bro. Vernon Newman, our Revolving Loan Fund Manager. In addition to maintaining oversight of the 741 shareholder accounts and the 63 active loans, and providing routine and regular reports, to me, of the status of the overall fund, this year, I called upon him to travel more, make himself available to visit more of our churches, and local associations, and he has done an outstanding job. He will be sharing a separate report on Revolving Loan Fund.

I am very thankful for our local associations. Our partnerships are critical to the

ongoing work of missions throughout the State.

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

I also want to, again, express my appreciation to my wife, Cherita for her faithfulness and support. She is my best friend, my best cheerleader. Ours is a journey of faith together.

As we turn our attention toward the coming year, I am laser focused on the need for new missionaries. It is the subject of my prayers, and my promotion of State Missions, everywhere I go. We already have locations identified, across the State. We have the resources to meet the demand, and churches that are waiting in line to be Mother churches of new mission projects. Now, no one should be naïve. Planting a church is work, hard work, and those who are not so inclined to work, should not come this way. There is accountability! Those who are so inclined to not be subject to some level of accountability should not come this way. Missionaries, in their capacities, like me, are servants of the Churches of the Association and must seek to work in harmony with all our churches under the guiding principles set forth in our common doctrinal statement and by-laws. We are not looking for a “John Wayne” to serve as a missionary. Those who have ulterior motives or separate agendas should seek some other place to engage in their activities. The association, and indeed associational missions, is not a place for the advancement of extremes on either end of the spectrum.

To this end, I pledge to you, that I will seek to do a better job, upfront, as we interview and process missionary applications. This should not require new tools but a more concentrated effort to pray through our decisions. Again, I commend our Missionary Committee which is made up of men who have a wealth of experience. Their counsel is invaluable. But they too shall be asked to pray more and assess more each candidate who applies to become a missionary.

In addition, I believe it is time for us to address some inhibiting factors that almost all missionary applicants face. For example, housing is a big issue when men are asked to relocate to a new town or city. Currently, we provide little to no support in the relocation process other than a token moving allowance. I have recently raised the subject with our Revolving Loan Fund Trustees about the possibility of tailoring a loan guarantee program that would allow Missions to guarantee a loan so that new missionaries, moving to a new field, might be able to purchase a new home. I believe this will speak to two other inhibitors that we have identified as critical to church planting; namely, first, the missionary must reside in the community in which he intends to plant the church, and secondly, the longevity of the missionary to remain at the church he plants is greater when he and his family have permanent housing.

There is a third challenge that is equally important, and it has to do with compensation. Because our missionaries are staggered as to when they come on and go off support, across the board raises would favor the more junior missionary and penalize the more senior. Also, because of the diversity of cost of living through our State, a single compensation package is not always equal. Yet, we cannot continue to increase our support packages beyond the means provided by the churches. Therefore, I am looking at recommendations that can be reviewed and approved by the Missionary Committee to allow for, and in some cases encourage, the missionary to seek some uncompromising part time income in addition to our support. Again, and

again we have found that missionaries who are involved and engaged in their communities, many times through some type of work, find opportunities to connect to people and grow the church. Any such agreement between the Missions Office and the Missionary would have to carry the understanding that all support is subject to the church planting efforts remaining the primary focus to the Missionary.

These are just a few of the internal dynamics that we are looking at. I will not try to fool you; the external dynamics are equally challenging. We are trying to do missions in a State that is extremely diverse, though most do not recognize or acknowledge this. We face cultural diversities, theological diversities, denominational influences, struggles over methodology, varying philosophies of ministry. Our churches are often torn in their loyalties, and preferences and constantly face those who have an agenda. The growth of our Revolving Loan Fund has inadvertently created a risk imposed by those who seek to join us merely to gain access to our Fund but have little regard for the integrity or fiduciary responsibilities we have to our shareholders. Future loan processing will demand that we scrutinize the long-term objectives of those seeking the loan and more thorough collateralization of our assets. Let's face it, the days of doing business with a hand shake, alone, are gone, even among churches. It is absolutely critical for our Association of Churches to understand that the ministry of the Revolving Loan Fund belongs to the churches, but the Fund belongs to the Shareholders. This reality advances the deep fiduciary concerns that myself, as Director, Bro. Newman, as the Manager and the Trustees carry regardless of the opinions of others.

The blessings we have experienced and the advances we have made in Missions and Revolving Loan Fund are a testament to God's goodness expressed to us and His grace poured out on us. It is His Spirit that maintains our unity in the face of our struggles, our love in the midst of our diversities and our hope in the face of generational transformation. It should be our constant reminder that this is His work and His agenda is what is important, and He is in control and we all serve Him. Our future is bright and the opportunities limitless. But our future demands unity around our common passion of missions. Let us resolve today that we will strive for this unity.

I am grateful for the opportunity to serve as your Director and I covet your prayers as we face the challenges of the upcoming year. I long for our Lord's return and trust that He will find us faithful.

Prayerfully Submitted,

Larry Geraldson

Director of Missions and RLF

Baptist Missionary Association of Mississippi

Missionary Committee Minutes

August 6, 2018

The Missionary Committee met at 9:30 a.m. in the State Missions Office. The following members were present: James Sprayberry, Kevin Clayton, Jeff Dixon, Chad Cummins and Dennis Knight (speaker phone).

Chairman James Sprayberry called the meeting to order.

Bro. Chad Cummins brought the devotional from Philippians 3:10.

Bro. James Sprayberry led the committee in prayer.

Reading of the minutes from Oct 3, 2017, Oct. 18, 2017.

Review and ratification of email/telephonic minutes from Jan, 8, 2018; May 16,

2018; July 30, 2018.

Motion and second was made and approved to ratify email/telephonic minutes.

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

Motion and second was made and approved to accept the financial overview.

Motion and second was made and approved to accept the operational overview.

The following motions were made, seconded and passed:

To approve the resignation of missionary Dale Broom, effective _____ .

To approve the disposition of the South Hattiesburg property, complete the required reconciliation and repay the RLF money owed.

Revolving Loan Fund Manager's Annual Report

The FY2018 report to the Churches of the Baptist Missionary Association of Mississippi is that the Revolving Loan Fund remains fiscally sound and continues to focus on supporting our Churches and Missionaries. As the RLF Manager, I want to thank our churches (and church members) that have placed funds on deposit in the fund, which allows us to make loans to our Missions and Churches. As evident by our history, the Lord has truly blessed the efforts of the fund. We invite you to become a part of this Ministry by opening a deposit account.

Effective 1 October 2018, the RLF raised the rate paid on deposit accounts to 2.25% APR (or 2.27% yield if you allow the interest to compound) and the rate for new loans to BMA of MS Church loans is 4.75%. During FY2018, we had 9 loans paid-off and we were able to loan over \$2,500,000.00 in 10 new loans. Since inception, the RLF has loaned over \$76,750,000.00 across our work through 609 new or refinanced loans. The RLF already has Inquiries or Requests for several potential loans for the future.

The Revolving Loan Fund finished the budget year in the black and completed the Annual Audit of the fund. The auditor's findings have been worded as "An UnModified Opinion", the highest audit opinion that can be received (a copy of the audit is available upon request). The Management Practices that are in place received complementary comments from the auditors.

The Lord has truly blessed the efforts and hard work of the RLF. Through His blessings, we are being used by Him in the growth of His Churches.

Again, this year I say a special thanks and words of appreciation to Ms Kim Parker. She truly is talented in her position as Office Manager; offering unparalleled customer support to each of our account holders. Ms Kim has been blessed this year as she and her husband Adam, who is the Youth Minister at Lebanon Baptist Church, become parents to Mr Easton Parker in May of this year.

The RLF could not do what it does without the dedicated efforts of our Trustees. These nine (9) men have been very busy this year as evidenced by the activity of the RLF. I thank them for their selfless service to the Lord through their willingness to serve as a Trustee for the fund.

God bless you during the remainder of this annual meeting. We continue to ask for your prayers for God's guidance and blessings on the efforts of the Revolving Loan Fund in its support role to Missions.

In His service,

VERNON L. NEWMAN

Oct 18, 2017

The RLF Trustees met after the BMA of MS Annual Meeting at Southeastern Baptist College.

Old Business – None

New Business –

· M/S/Approved to retain current slate of Officers o Chairman – Kenneth Lott, Vice Chairman – Greg Medenwald, Clerk – Roy Caldwell, Assistant Clerk – Jarrod Cox.

The meeting was adjourned

Jan 16, 2018

The RLF Trustees met at 9:30 p.m. at the BMA of MS Missions Office. The minutes of the previous meeting were read.

M/S/Approved New Business –

Approve a loan to East Main Baptist Church, Lumberton MS to refinance their present loan with an additional \$20,000.00 for roof repair and replacement. M/S/Approved

Director and Manager presented Future Growth Initiatives.

Bro Geraldson presented a Missions update.

Director and Manager presented the Financial & Liquidity Overview, Obligated Funds, In-Process Loans, Delinquent Report, and Properties Pending Sale.

Closing prayer was given by Bro Justin Cameron and the meeting was adjourned.

Mar 12, 2018

The RLF Trustees met at 9:30 p.m. at BMA of MS Missions Office.

The Missions Director gave an update on Mission's Projects.

The Clerk read the minutes of the previous meeting. M/S/Approved.

The RLF Manager gave a Financial & Liquidity Overview; reviewed Obligated Funds, Delinquent Report, and Prospective Loan status Director and Manager presented Strategic Initiative items

Old Business –

· Diamond Head, Redemption: o M/S to agree to split the difference of the appraised value and the asking price. Approved o M/S to authorize the Director to negotiate an increased sale price up to ½ the difference between the asking and appraised value with the understanding that the difference will be offset by a donation receipt at closing. Approved

New Business –

· Approve a loan to Grace Baptist Church, Saucier MS for \$60,000.00 to purchase adjacent land to the church and make repairs on the church building. M/S/Approved

· Approve a loan to Grace Hills Baptist Church, Rogers/Bentonville, AR for \$1,100,000.00 to purchase a building for their church. M/S/Approved

Closing prayer was given by Bro Larry Taylor and the meeting was adjourned.

2 Mar 26, 2018

The RLF Trustees held a conference call at 10:00 a.m.

Purpose of the Conference Call – The purchase of building and property at Diamondhead, MS

Business –

- M/S to approve the purchase of the 4401 Park Ten Drive, Diamondhead, MS building and adjacent lots for \$695,000.00 or less. Approved
- M/S to approve the Director to use \$170,000.00 from the Mission's Designated Account to help with the expansion and parking lot for Redemption, Diamondhead, MS. Approved.

Sep 24, 2018

The RLF Trustees met at 9:30 p.m. at the BMA of MS Missions Office.
 Mr. Clint King, Horne CPA, gave a review of the annual audit. M/S/Approved
 The Clerk read the minutes of the previous meeting. M/S/Approved as read

Old Business –

- Review of Telephonic/Email Actions –
 - 26 Mar 18 – M/S to purchase building & property for Redemption Baptist Mission, Diamondhead, MS for \$695,000.00 // Approved
 - 26 Mar 18 - M/S to approve the Director to use \$170,000.00 from Discretionary Fund for expansion and parking lot for Redemption Baptist Mission, Diamondhead, MS // Approved
 - 5 Jul 18 – M/S to approve a loan of \$950,000.00 to Oak Park Baptist Church, Little Rock, AR to refinance present commercial loan // Approved
 - 30 Jul 18 – M/S to approve the BMA of MS RLF 2018-19 Annual Budget // Approved
 - 8 Aug 18 – M/S to approve the liquidation of the South Hattiesburg Mission property located at 4229 Hwy 11 S, Hattiesburg, MS // Approved
 - 9 Aug 18 – M/S to approve the liquidation of the Bethel Baptist Church property located at 332 Barkley Road, Hattiesburg, MS // Approved
 - 17 Sep 18 – M/S to approve a loan of \$450,000.00 to Grace Hills Baptist Church, Bentonville, AR to build-out their new church building // Approved
- The RLF Manager reviewed RLF Reports: · Loan(s) in Progress · Loan(s) Requested · Obligated Funds · Delinquent Report · Shareholders Report · Financial & Liquidity Overview // M/S Approved as presented

New Business –

- The Missions Director gave his recommendations:
- Discretionary Fund:
- Recommend using up-to \$45,000.00 to finish out-side work and parking for Day Star, Sumrall, MS. M/S Approved
 - Recommend using up-to \$16,050.00 to replace the roof at All Nations Baptist Church, Indianola, MS. M/S Approved 3
- Properties Pending Sale reviewed
- Release of Obligated Funds:
- Approve release of \$270,000.00 previously obligated for Day Star, Sumrall, MS back into available funds. M/S Approved
- Purchase of Property:
- Recommend purchasing property for a new Mission in Waveland, MS for up-to \$192,000.00 subject to contingencies of Missionary Approval and proper due diligence. M/S Approved.
- Rate Adjustment(s): effective October 1, 2018
- Deposit – 2.17% to 2.25% // M/S Approved
 - BMA of MS Church Loans – 4.25% to 4.75% (new or modified loans) // M/S Approved

Request for Director to use \$100,000.00 to help reduce obligations of Missions churches // M/S Approved

Miscellaneous Business

M/S to approve a salary increase for the Director up to 5% or Salary Committee's recommendation // Approved

M/S to approve sharing 1-week's pay with the Missionary Committee for a Christmas Bonus for the Director // Approved

Closing prayer was given by Bro John Prickett and the meeting was adjourned -
Kenneth Lott, Chairman

Roy Caldwell, Clerk



INDEPENDENT AUDITOR'S REPORT

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

Report on the Financial Statements

We have audited the accompanying financial statements of the Baptist Missionary Association of Mississippi Missions and Revolving Loan Fund Departments (the "Association") which comprise the statements of financial position as of July 31, 2018 and 2017, 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, 2018 and 2017, 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.

HORNE LLP
Ridgeland, Mississippi
September 21, 2018

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2018

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 144,445	\$ 2,933,462	\$ -	\$ 3,077,907
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	1,008,257	(1,008,257)	-	-
Short-term investments	-	1,004,000	-	1,004,000
Trading investments	-	2,880,950	-	2,880,950
Interest receivable	-	38,853	-	38,853
Loans receivable, net of allowance of \$367,453	-	14,695,522	-	14,695,522
Foreclosed property	-	185,000	-	185,000
Property and equipment, net	-	1,300,184	322,123	1,622,307
Total assets	\$ 1,152,702	\$ 22,029,714	\$ 322,123	\$ 23,504,539
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 43	\$ -	\$ -	\$ 43
Other liabilities	215,458	1,865	-	217,323
Accrued interest	-	36,697	-	36,697
Notes payable to related parties	-	1,084,851	-	1,084,851
Notes payable to investors	-	17,946,380	-	17,946,380
Total liabilities	215,501	19,069,793	-	19,285,294
Net assets				
Unrestricted	426,199	2,937,840	322,123	3,686,162
Board designated	-	22,081	-	22,081
Total unrestricted net assets	426,199	2,959,921	322,123	3,708,243
Temporarily restricted	511,002	-	-	511,002
Total net assets	937,201	2,959,921	322,123	4,219,245
Total liabilities and net assets	\$ 1,152,702	\$ 22,029,714	\$ 322,123	\$ 23,504,539

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2017

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 97,293	\$ 2,760,416	\$ -	\$ 2,857,709
Restricted cash and cash equivalents	-	5,435	-	5,435
Total cash and cash equivalents	97,293	2,765,851	-	2,863,144
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	853,780	(853,780)	-	-
Short-term investments	-	785,947	-	785,947
Trading investments	-	2,748,284	-	2,748,284
Interest receivable	-	24,606	-	24,606
Loans receivable, net of allowance of \$367,453	-	12,917,830	-	12,917,830
Foreclosed property	-	185,000	-	185,000
Property and equipment, net	-	1,326,954	346,229	1,673,183
Other assets	-	622	-	622
Total assets	<u>\$ 951,073</u>	<u>\$ 19,901,314</u>	<u>\$ 346,229</u>	<u>\$ 21,198,616</u>
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 131	-	-	\$ 131
Other liabilities	162,337	6,084	-	168,421
Accrued interest	-	33,059	-	33,059
Notes payable to related parties	-	813,049	-	813,049
Notes payable to investors	-	16,271,985	-	16,271,985
Total liabilities	162,468	17,124,177	-	17,286,645
Net assets				
Unrestricted	177,907	2,771,015	346,229	3,295,151
Board designated	-	6,122	-	6,122
Total unrestricted net assets	177,907	2,777,137	346,229	3,301,273
Temporarily restricted	610,698	-	-	610,698
Total net assets	788,605	2,777,137	346,229	3,911,971
Total liabilities and net assets	<u>\$ 951,073</u>	<u>\$ 19,901,314</u>	<u>\$ 346,229</u>	<u>\$ 21,198,616</u>

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Changes in Net Assets
Year Ended July 31, 2018

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in unrestricted net assets				
Revenues, gains and other support				
Donations from churches	\$ 257,682	\$ 462,969	\$ -	\$ 720,651
Donations from others	147,703	-	-	147,703
Salary supplement support from local associations	91,456	-	-	91,456
Interest earned	14,668	641,985	-	656,653
Investment income	-	190,408	-	190,408
Late fees	-	1,147	-	1,147
Miscellaneous income	-	172	-	172
Total unrestricted revenues, gains and other support	511,509	1,296,681	-	1,808,190
Expenses				
Salaries, wages and other compensation	156,102	119,272	-	275,374
Health insurance	33,324	34,336	-	67,660
Housing allowance	31,292	-	-	31,292
Contract labor	-	1,283	-	1,283
Insurance expense	2,212	20,550	-	22,762
Interest expense	-	411,253	-	411,253
Donations	-	299,515	-	299,515
Legal and accounting fees	209	33,115	-	33,324
Miscellaneous expense	18,842	21,541	-	40,383
Office supplies and expense	427	10,283	-	10,710
Property tax	-	4,431	-	4,431
Provision for loan losses	-	71,654	-	71,654
Depreciation expense	-	26,770	42,266	69,036
Repairs and maintenance	-	17,868	-	17,868
Scholarships	-	9,028	-	9,028
Travel expense	20,809	14,838	-	35,647
Total expenses	263,217	1,095,737	42,266	1,401,220
Other changes				
Net transfers of property and equipment from (to) equipment fund	-	(18,160)	18,160	-
Change in unrestricted net assets	248,292	182,784	(24,106)	406,970
Changes in temporarily restricted net assets				
Released from donor restrictions	(106,360)	-	-	(106,360)
Contributions	6,223	-	-	6,223
Interest income on temporarily restricted net assets	441	-	-	441
Change in temporarily restricted net assets	(99,696)	-	-	(99,696)
Change in net assets	148,596	182,784	(24,106)	307,274
Net assets at beginning of year	788,605	2,777,137	346,229	3,911,971
Net assets at end of year	\$ 937,201	\$ 2,959,921	\$ 322,123	\$ 4,219,245

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
 MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
 Statement of Changes in Net Assets
 Year Ended July 31, 2017

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in unrestricted net assets				
Revenues, gains and other support				
Donations from churches	\$ 248,872	\$ 5,225	\$ -	\$ 254,097
Donations from others	72,130	-	-	72,130
Salary supplement support from local associations	80,690	-	-	80,690
Interest earned	14,888	592,919	-	607,807
Loss on disposal of property and equipment	-	(19,022)	-	(19,022)
Investment income	-	244,068	-	244,068
Late fees	-	965	-	965
Miscellaneous income	-	2,093	-	2,093
Total unrestricted revenues, gains and other support	416,580	826,248	-	1,242,828
Expenses				
Salaries, wages and other compensation	280,796	111,496	-	392,292
Health insurance	34,473	29,757	-	64,230
Contract labor	-	11,822	-	11,822
Insurance expense	1,355	-	-	1,355
Interest expense	-	387,519	-	387,519
Donations	-	17,435	-	17,435
Legal and accounting fees	500	43,445	-	43,945
Miscellaneous expense	19,697	136,877	-	156,574
Office supplies and expense	4,690	8,501	-	13,191
Property tax	-	2,617	-	2,617
Depreciation expense	-	20,392	40,036	60,428
Repairs and maintenance	-	20,270	-	20,270
Scholarships	-	8,179	-	8,179
Travel expense	31,993	8,885	-	40,878
Total expenses	373,504	807,195	40,036	1,220,735
Other changes				
Net transfers of property and equipment from (to) equipment fund				
	-	(40,817)	40,817	-
Change in unrestricted net assets	43,076	(21,764)	781	22,093
Changes in temporarily restricted net assets				
Released from donor restrictions	(35,055)	-	-	(35,055)
Contributions	7,871	-	-	7,871
Interest income on temporarily restricted net assets	321	-	-	321
Change in temporarily restricted net assets	(26,863)	-	-	(26,863)
Change in net assets	16,213	(21,764)	781	(4,770)
Net assets at beginning of year	772,392	2,798,901	345,448	3,916,741
Net assets at end of year	\$ 788,605	\$ 2,777,137	\$ 346,229	\$ 3,911,971

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Cash Flows
Year Ended July 31, 2018

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ 148,596	\$ 182,784	\$ (24,108)	\$ 307,274
Adjustments to reconcile change in net assets to net cash provided by operating activities				
Provision for loan losses	-	71,854	-	71,854
Depreciation expense	-	28,770	42,268	69,038
Unrealized gains on investments	-	(37,008)	-	(37,008)
Realized gains on investments	-	(90,571)	-	(90,571)
Changes in assets and liabilities				
Interfund receivables and payables	(154,477)	154,477	-	-
Other assets	-	822	-	822
Interest receivable	-	(14,247)	-	(14,247)
Accrued expenses	53,121	(581)	-	52,540
Other liabilities	(88)	-	-	(88)
Net cash provided by operating activities	47,152	293,900	18,180	359,212
Cash flows from investing activities				
Loans receivable	-	(1,849,348)	-	(1,849,348)
Purchase of property and equipment	-	-	(18,180)	(18,180)
Purchase of investments	-	(2,488,352)	-	(2,488,352)
Sale of investments	-	2,285,212	-	2,285,212
Net cash used in investing activities	-	(2,072,488)	(18,180)	(2,090,646)
Cash flows from financing activities				
Issuances of notes payable	-	4,365,693	-	4,365,693
Repayment of notes payable	-	(2,419,498)	-	(2,419,498)
Net cash provided by financing activities	-	1,946,197	-	1,946,197
Net increase in cash and cash equivalents	47,152	187,611	-	214,763
Cash and cash equivalents, beginning of year	97,293	2,765,851	-	2,863,144
Cash and cash equivalents, end of year	\$ 144,445	\$ 2,933,462	\$ -	\$ 3,077,907
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 407,615	\$ -	\$ 407,615
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ -	\$ 18,180	\$ (18,180)	\$ -

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Cash Flows
Year Ended July 31, 2017

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ 18,213	\$ (21,764)	\$ 761	\$ (4,770)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities				
Depreciation expense	-	20,392	40,036	80,428
Unrealized gains on investments	-	(121,850)	-	(121,850)
Realized gains on investments	-	(61,093)	-	(61,093)
Loss on disposal of property and equipment	-	19,022	-	19,022
Changes in assets and liabilities				
Interfund receivables and payables	(3,281)	3,281	-	-
Other assets	-	(3)	-	(3)
Interest receivable	-	16,550	-	16,550
Accrued expenses	28,959	(1,111)	-	25,848
Other liabilities	37	-	-	37
Net cash provided by (used in) operating activities	39,928	(146,576)	40,817	(65,831)
Cash flows from investing activities				
Loans receivable	-	474,724	-	474,724
Purchase of property and equipment	-	(508,095)	(40,817)	(548,912)
Purchase of investments	-	(57,992)	-	(57,992)
Net cash used in investing activities	-	(91,363)	(40,817)	(132,180)
Cash flows from financing activities				
Issuances of notes payable	-	3,127,452	-	3,127,452
Repayment of notes payable	-	(3,140,800)	-	(3,140,800)
Net cash used in financing activities	-	(13,348)	-	(13,348)
Net increase (decrease) in cash and cash equivalents	39,928	(251,287)	-	(211,359)
Cash and cash equivalents, beginning of year	57,365	3,017,138	-	3,074,503
Cash and cash equivalents, end of year	\$ 97,293	\$ 2,765,851	\$ -	\$ 2,863,144
Restricted cash and cash equivalents				
Restricted cash and cash equivalents	\$ -	\$ 5,435	\$ -	\$ 5,435
Unrestricted cash and cash equivalents	97,293	2,760,416	-	2,857,709
Total cash	\$ 97,293	\$ 2,765,851	\$ -	\$ 2,863,144
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 387,632	\$ -	\$ 387,632
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ -	\$ 40,817	\$ (40,817)	\$ -
Financed sales of property and equipment	\$ -	\$ 130,318	\$ -	\$ 130,318

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2018 and 2017

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 \$17,946,000 at July 31, 2018, 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, 2018, the Association had over \$6,818,000 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, 2018 and 2017, 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 \$39,213 at July 31, 2018, as compared to \$374,504 at July 31, 2017.

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:

	<u>Years</u>
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 donor 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 Trustees. Board designated net assets are those unrestricted net assets set aside by the Board of Trustees 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, 2018, 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, 2018 and 2017. Accruing loans 90 days past due as a percent of loans was 0.26 percent and 2.81 percent at July 31, 2018 and 2017, respectively.

The composition of total loans as of July 31, 2018 and 2017, was as follows:

	2018	2017
Consumer loans	\$ 407,598	\$ 491,881
Commercial loans:		
Churches	14,655,377	12,318,658
Construction loans:		
Churches	-	474,744
Gross loans	15,062,975	13,285,283
Allowance for loan losses	(367,453)	(367,453)
Loans, net	<u>\$ 14,695,522</u>	<u>\$ 12,917,830</u>

Note 3. Trading Investments

The composition of trading investments at July 31, 2018 and 2017, is set forth in the following table:

	Revolving Loan Fund	
	2018	2017
Fixed income	\$ 1,084,917	\$ 1,031,187
Equity securities	1,796,033	1,717,097
Total investments	<u>\$ 2,880,950</u>	<u>\$ 2,748,284</u>

Investment income for investments was comprised of the following for the years ended July 31, 2018 and 2017:

	2018	2017
Investment income		
Interest and dividend income	\$ 62,829	\$ 61,125
Realized gains	90,671	61,093
Change in fair value	37,008	121,850
	<u>\$ 190,408</u>	<u>\$ 244,068</u>

NOTES TO FINANCIAL STATEMENTS

Note 4. Property and Equipment

Property and equipment consisted of the following at July 31:

	2018		
	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 836,279	\$ -	\$ 836,279
Buildings and improvements	675,471	815,380	1,490,851
Total property and equipment	1,511,750	815,380	2,327,130
Less accumulated depreciation	(211,566)	(493,257)	(704,823)
Property and equipment, net	<u>\$ 1,300,184</u>	<u>\$ 322,123</u>	<u>\$ 1,622,307</u>
	2017		
	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 836,279	\$ -	\$ 836,279
Buildings and improvements	675,471	797,220	1,472,691
Total property and equipment	1,511,750	797,220	2,308,970
Less accumulated depreciation	(184,796)	(450,991)	(635,787)
Property and equipment, net	<u>\$ 1,326,954</u>	<u>\$ 346,229</u>	<u>\$ 1,673,183</u>

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2018 and 2017 amounted to \$26,770 and \$20,392, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2018 and 2017 amounted to \$42,266 and \$40,036, 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, 2018, the notes consisted of 609 loans with an interest rate of 2.17 percent with individual balances varying from \$1 to \$681,899. At July 31, 2017, the notes consisted of 554 loans with an interest rate of 2.17 percent with individual balances varying from \$1 to \$658,372. Interest expense totaled \$411,253 and \$387,519 for the years ended July 31, 2018 and 2017, respectively.

At July 31, 2018 and 2017, \$1,084,851 and \$813,049, respectively, represented related party payables.

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 of credit is due on May 29, 2019, and bears interest at 4.00 percent.

Note 6. Temporarily Restricted Net Assets

Temporarily restricted net assets totaling \$511,002 and \$610,698 as of July 31, 2018 and 2017, 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 \$6,122 for the years ended July 31, 2018 and 2017, respectively, are available for the purpose of establishing mission churches in various locations as specified by the Board of Trustees. 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	
	2018	2017
Program services	\$ 115,363	\$ 155,223
Support services	147,854	218,281
Total expenses	\$ 263,217	\$ 373,504
	Revolving Loan Fund	
	2018	2017
Program services	\$ 906,564	\$ 679,723
Support services	189,173	127,472
Total expenses	\$ 1,095,737	\$ 807,195
	Equipment Fund	
	2018	2017
Support services	\$ 42,266	\$ 40,036
Total expenses	\$ 42,266	\$ 40,036
	All Funds	
	2018	2017
Program services	\$ 1,021,927	\$ 834,946
Support services	379,293	385,789
Total expenses	\$ 1,401,220	\$ 1,220,735

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, 2018 and 2017:

Fair Value Measurements at July 31, 2018				
	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, 2018
Fixed income	\$ -	\$ 1,084,917	\$ -	\$ 1,084,917
Equity securities	1,796,033	-	-	1,796,033
Total	\$ 1,796,033	\$ 1,084,917	\$ -	\$ 2,880,950

Fair Value Measurements at July 31, 2017				
	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, 2017
Fixed income	\$ -	\$ 1,031,187	\$ -	\$ 1,031,187
Equity securities	1,717,097	-	-	1,717,097
Total	\$ 1,717,097	\$ 1,031,187	\$ -	\$ 2,748,284

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.

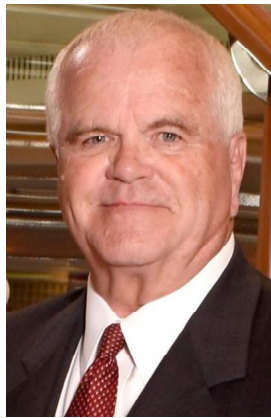
Note 10. Concentration of Credit Risk and Market Risks

At July 31, 2018, 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 \$3,433,000 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 September 21, 2018, the date the financial statements were available to be issued. There were no subsequent events requiring recognition in the financial statements, and there were no nonrecognized subsequent events requiring disclosure.

Christian Publication's Department



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

Trustees	Term Expires
Robert Conrad 130 Hoxie Rd, Vicksburg 39180	2019
Clell Allen 13062 Turtle Creek Parkway, Gulfport 39503	2019
Sidney Farmer 464 Churchwell Rd, Hattiesburg 39401	2020
Dwight Lindsey 233 Lone Oak Rd, West Point 39773	2020
Ken Riley 454 Lebanon Rd, Laurel 39440	2021
Jean Jeffcoat, 79 Jessies Lane, Laurel 39433	2021

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:

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 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

by Don Brown

I am as a wonder unto many; but thou art my strong refuge. Let my mouth be filled with thy praise and with thy honour all the day. Cast me not off in the time of old age; forsake me not when my strength faileth. Psalm 71:7-9

We learn from the Psalmist's words that God is our refuge and He never fails His people. It is a joy to give my 41st annual report and count it a blessing and privilege upon my life to serve this great Association. Our work collectively is to share the Gospel of our Lord with the world.

Let me first share that the finances of this department are stable and we ended this past fiscal year in the black. The fee for the Mississippi Baptist is \$1.30 per month per subscription on the Church Family Plan, but our cost for this past year was \$1.83 per subscription. We were able to meet our financial needs due to the support you give through special emphasis and monthly support. For 2017-18 you gave over \$34,000 in offerings and special emphasis gifts above the cost of your subscriptions. We are grateful for this support.

Postage costs have increased and our printing cost alone has increased by 5% this past year, yet we were able to cover this due to the generosity of our supporting churches and individuals. We have not increased our rates in over 15 years and do not plan an increase if donations continue to cover our expenses.

Writers

I must again commend those individuals who donate their time and talents as contributing writers. Anders Lee, Chuck Lee, Barbara White, and Tony Cleaver continue to bless us with their talents. They are totally voluntary and we do appreciate their loyalty. I would ask you to let each of them know by mail, email, a phone call or by personal contact, that you appreciate their work. Each of them are special to this editor. I have also received permission from Bro. Grover Laird to use his writings in our paper as needed. What a treasure we have in his writings.

Ministry Goal

Our ministry is to amplify the work of the BMA of Mississippi as a whole. Each department and commission has a worthy ministry and your Mississippi Baptist stands with each of them to support their work and share their needs, goals, and victories with our churches. It is our goal to get our publication in the home of each of our church families. This will allow them to see the work their church supports and share in the needs and work of each ministry. Each of our member families should be informed about the overall work of each department and commission.

We supply each new state mission project with the paper for one year at no cost to them. A good ministry for each Mother Church would be to pay for the new mission congregation's papers until they are able to assume that cost.

The Mississippi Baptist is the Association's best method of disseminating information to our churches and our members. Information in the hands of supporters is vital for any organization to prosper and survive. When God's people know the needs, blessings, work, opportunities, and desires in the heart of our workers and leaders, they then can catch the vision God has put in the hearts of His people. Knowing the needs allows us to rally to the cause.

Your Mississippi Baptist is the conduit of information to the people of the BMA of Mississippi. It is the responsibility of our leaders, workers, pastors, and churches to share as much information as possible with our members. We ask for your help in

increasing the number of families receiving the paper. The Missions Department, Southeastern Baptist College, the Mississippi Baptist Children's Home, our State Youth Department, the Commissions and Auxiliaries of our work are depending on the Mississippi Baptist to reach our members with their needs, goals, and victories.

Assistant Sought

Your editor is the only employee of the Publications Department and the only individual who knows its operation. He is the only person currently with the ability to actually produce an issue of the paper. We will be looking for someone who would be willing to come along side and learn the basics of running this department. We are not looking for the next editor or a replacement, but for a 'backup' who could step in if needed. This individual must have basic business knowledge and good computer skills. This would not be a paid position and would not require regular work. We are wanting to train an individual in the basics and would compensate them while learning this ministry's operation.

Appreciation

I would like to thank our trustee board for their support. Their work requirements are minimal, but they do not take their responsibility lightly. Our writers continue to enhance the pages of this publication with their contributions. We cannot thank them enough for their input.

We appreciate our churches for their continued support of this ministry. By supporting Publications they are supporting each ministry of our Association.

May God continue to bless the BMA of Mississippi's ministries through the pages of the Mississippi Baptist.

Mississippi Baptist Trustee Minutes October 22, 2018

The trustees of the Christian Publication's Department met in the Southeastern College Library on Tuesday, October 22, 2018 at 4:00pm Present for the meeting were Don Brown, Editor and Director of Christian Publication Department of Mississippi, and trustees Ken Riley (Chairman), Jean Jefcoat (Clerk), Clell Allen and Dwight Lindsey.

The meeting was called to order by Ken Riley, Chairman and Don Brown led in the opening prayer.

Editor, Don Brown, was recognized to give his (fortieth) annual report. The financial report was approved with a motion and second.

A motion and second was offered to give Don Brown, Editor, a Christmas bonus of \$600.00. This motion passed with a show of hands. In recognition of the individuals who contribute articles to the Mississippi Baptist the trustees voted to give these individuals a gift of \$100.00.

To help keep new mission churches informed of BMA of Mississippi activities, the trustees voted for the editor to send copies of The Mississippi Baptist Paper for their first year at no cost. This motion passed.

The trustees thanked Bro. Brown for his continued work and diligence in publishing the Mississippi Baptist Paper. Dwight Lindsey, trustee, led in closing prayer.

Ken Riley, Chairman

Jean Jefcoat, Clerk

Mississippi Baptist Financial Report
9/1/2017 through 8/31/2018

INCOME

Church Subs	51,524.55
Donations	11,764.38
Individual Subs	570.00
Other Inc, Bus	700.00
Special Emphasis	12,516.77
Special Projects	3,119.71
TOTAL INCOME	80,195.41

EXPENSES

Bank Charge	564.80
Bonus	600.00
Dues and Subscriptions	45.00
Editor Housing	12,000.00
Editor Salary	18,000.00
Equipment	1,344.80
Health Insurance	8,207.52
Misc	433.57
Part Time Salaries	110.00
Postage	
Postage:2nd Class Postage	12,900.00
Office Postage	1,100.74
TOTAL Postage	14,000.74
Printing	15,828.20
Retirement	1,500.00
Software	191.20
Supplies, Bus	897.82
Soc Sec	1,994.40
Telephone	909.15
Travel, Bus	1,627.06
Internet	969.07
Website	450.00
TOTAL EXPENSES	79,673.33

INCOME OVER EXPENSES **522.08**

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 facilities 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.

**BMA of Mississippi Foundation, Inc.
Minutes of August 2, 2018**

The trustees of the BMA of Mississippi Foundation, Inc. met for their annual meeting on August 2, 2018 at the BMA of Mississippi Missions Complex.

Present were Ed Steele, Scott Carson, Don Brown, Sidney Davis, and Larry Geraldson. The meeting was opened with prayer.

Officers elected for the 2018-19 year are President Sidney Davis, Vice-president Larry Geraldson, Secretary-Treasurer Don Brown, Assistant Secretary-Treasurer Scott Carson.

The trustees authorized that all current officers would be listed on the bank signature card.

A financial report was shared by Treasurer Don Brown. The report was approved.

Bro Ed Steele closed the meeting with prayer.

Sidney Davis, President

Don Brown, Clerk-Treasurer

BMA of Mississippi Foundation Financial Report

Balance in Revolving Loan Fund 9-30-2018	\$22,693.59
Balance in Checking @ Trusmark National Bank	\$19.93
Total Financial Assets	\$22,71352

Don Brown, Treasurer

DIRECTORY

CHURCHES
OF THE
BAPTIST MISSIONARY ASSOCIATION
OF MISSISSIPPI

Church Directory

City, Church, Address (Local Association, Membership, Date Organized, S.S Average, Christian Growth Average) Pastor, Clerk, Home=Home Phone; Church=Church Phone

Amory

***East Amory**-905 Hatley Rd-(Tombigbee) 85, 1/20/1952, 50,

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.-(Harmony) 132, 11/7/93, 40,

Pastor: Scott Johnson, 50014 Robbie Gregg Dr., Aberdeen 39730

Cell (662-436-6518)

Clerk: Melissa Doublin 60126 Phillips Schoolhouse Rd, Amory 38821

Cell (662-825-1243)

Anguilla

***Zion**- Widow Bayou Rd off Hwy 14-(Delta) 38, 1930,

Pastor:

Clerk: Pamela Phillips, 3599 Sunflower River Rd, Rolling Fork 39159

Home (662-873-6864) Cell (662-907-0136)

Baldwyn

***Friendship**- 890 CR 2578 -(Tombigbee)212, 41,

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) Cell (662-891-0007)

Email (kimeandstone@aol.com)

***Parkview**-663 East Clayton St - (Harmony) 61, 10/13/1974, 25, (no letter)

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- (Tombigbee)64, 1/13/1934, 12,

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 (spedcandystore@msn.com)

Bassfield

***Bethel**-1370 Bethel Church Rd-(Oak Grove) 218, 8/31/1869,

Pastor: Joseph Bain, 7 Anderson Rd, Bassfield 39421

Cell (601-522-6911) Email(jospephbain77@gmail.com)

Clerk: Freida McNeese, 342 Miller Rd, Bassfield 39421

Cell (601-731-0380) Email (lilwilks@bellsouth.net)

Bay Springs

- ***First**- 319 Hwy 18- (Big Creek)355, 1828, 82,
Pastor: James Sprayberry, P.O. Drawer 0, Bay Springs 39422
Cell (601-670-5005)Email (jesssprayberry@gmail.com)
Church (601-764-2492) Email (hilllight@bayspringstel.net)
Clerk: Leigh White, 326 CR 1521, Bay Springs
Cell (601-670-0622) Email (leighwhite18@yahoo.com)
- ***Salem**- 723 CR 17- (Big Creek)1944,
Pastor: Clay Smith, 445 CR 1612, Louin, 39338
Home(601-764-9582) 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) Cell (601-577-0422)
Email (tupton@jdfec.com)
- ***Union**- 620 SCR 13 -(Big Creek) 40, 1836, 10,
Pastor:Adam Sloan, 115 Downs Rd, Bay Springs, 39422
Cell (601-323-4531) Email (Brother.Sloan@gmail.com)
Clerk: Bobbie Blackwell, 3432 Hwy 531, Bay Springs 39422

Beaumont

- ***Fairhope**-299 Arlington Rd- (East Central)190, 1870, 45,
Pastor: Wendell Helton, 245 Pine Level Rd., Leakesville 39451
Cell (601-525-6316)
Clerk: Yesleta Jordan, 260 Arlington Loop, Beaumont 39423
Home (601-784-3824)

Bentonia

- ***Scotland**- 5617 Scotland Road- (Capitol)268, 8/23/1942, 27,
Pastor: Glenn Allen, 206 E. Semmes St, Canton 39046
Cell (601-291-9109)
Clerk: Shirley Gilmer, 8615 Myrleville Rd, Benton, 39039
Cell (662-571-2772) Email (shstewart55@gmail.com)

Biloxi

- ***Heritage**- 15368 Shriners Blvd,(Ten Mile) 280,10/1/1995,15,
P.O. Box 6705
Pastor: Randy Heddings, 1337 Dillee Rd, Ocean Springs 39564
Home (228-872-4039) Cell (228-292-1555)
Email (pastor108@juno.com)
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 -(Ten Mile) 8/20/1953, 21,
Pastor: Jack Patton Cell (228-323-9801)
Clerk: Lorna Shoemaker 20132 Scarborough Rd, Saucier 39574
Cell (228-669-7559) Email (Tonylorna@att.net)

Booneville

***Forked Oak-** Hwy 365 CR 2312-(Harmony) 66, 12
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.-(Capitol)6/30/1974,
Pastor: Adair Jernigan, 1239 Hwy 471 N., Brandon 39042
Home (601-824-9005) Church (601-825-2864)
Cell (601-540-3219) Email (diane.jernigan@att.net)
Clerk: Deloris Ladd, 103 Carlisle Dr., Brandon 39042
Home (601-825-8403)

Brooklyn

***Cypress Creek-** 2731 Hwy 29 – (Ten Mile)118, 1879, 33,
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

***Freedom** – 491 CR 313 (Harmony)
Pastor: Bobby Elliot, 491 CR 313, Burnsville 38833
Cell (662-423-8373) Email (beme@bellsouth.net)
Clerk:
***Rowland Mills-** 203 Hwy 365 S-(Judson) 47, 1930, (no letter)
Pastor: Franky Smith, 210 CR 169, Iuka 38852
Home (662-423-5601)
Clerk: Linda Roberts 57 CR 206, Burnsville 38833
Home (662-427-9059)
***Temple-** 146 CR 217 –(Harmony) 2/19/1961, (no letter)
Pastor: Tommy Leatherwood
Clerk: Gerald W. Glidewell, 146 CR 217, Burnsville 38833
Home (662-427-9804)

Caledonia

***Caledonia** – 7840 Wolfe Rd, Columbus, (Tombigbee)
Pastor: Bob Burch, P.O. Box 301, Caledonia 39740
Phone (662-549-7542) Email(bobburch@aol.com)
Asst Pastor: DavidLawrence
Phone (662-328-4645)
Clerk: Dale Cook, 152 Marilyns Place, Caledonia 39740
Cell (205-712-5710) Email (dale.cook80@yahoo.com)

Carriere

- ***First of Henleyfield** - 5715 Hwy 43 N(Hobolochitto).- 1874, 30,
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) Email (jackb8269@gmail.com)
- ***Mt Carmel** -326 Mt Carmel Rd-(Hobolochitto) 171, 6/5/1944, 29,
Pastor: Cedric Lumpkin, 326 Mt Carmel Rd, Carriere 39426
Home (601-798-1215) Cell (601-347-5334)
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: Donnie Smith
Clerk Jan Burks, 117 Pine Burr Rd., Carriere 39426

Cleveland

- ***Homestretch** – 4370 Hwy. 8 E – (Great Rivers) 57, 2010, 14, 3, P.O. Box 233
Pastor: Edward Duvall, 8 Rose Lane, Cleveland 38732
Cell(662-402-8222) Church(662-402-8222)
Email (duvalledward3@gmail.com)
Clerk: Juanita W. Green, 39 Happy St, Apt#7 Cleveland 38732
Phone (662-579-2170) Cell(662-545-1022)
Email (jwgreen1949@cablone.net)

Clinton

- ***Grace**-584 Clinton-Tinnin Rd (Capitol)
P.O. Box 186, Clinton
Pastor: Daniel Bartlett, 109 Pine Cove, Clinton 39056
Cell (601-218-0735) Email (gracebaptistclinton@gmail.com)
Clerk:

Collinsville

- ***New Hope**-11642 Hwy 494, (no letter)
Pastor: Lyn Chesney

Columbia

- ***Good Hope**- 208 Good Hope Rd-(Oak Grove) 314, 7/12/1896, 78, 40
Pastor: Justin Cameron, 208 Good Hope Rd, Columbia 39429
Church(601-736-6187) Cell (601-325-3047)
Email(justincameron@bellsouth.net)
Assoc Pastor: Cris Samson, 67 Dry Branch Rd, Columbia 39429
Cell (601-441-8620)
Clerk: Betty Speights, Williamsburg Rd Columbia 39429
Phone (601-441-5793) Email (bspeights46@gmail.com)
- ***Mt Gilead**- 137 Mt Gilead Rd- (Oak Grove) 134, 7/1936, 40, 11
Pastor: Dewitt Bain, 131 Mt Gilead Rd, Columbia 39429
Home (601-736-5002) Cell (601-797-9161) Church (601-736-5002)
Clerk: Eric Ramshur, 218 Bethel Church Rd, Columbia 39429
Cell(601-731-4559) Email (eramshur@gmailcom)

***Temple-** 811 Rogers Ave- (Oak Grove)1958, 6, (no letter)
Pastor:
Clerk: Martha Ellis, 402 Chinaberry Ave, Columbia
Home: (601-736-0697) Cell(601-441-3833)
Email (marthaellis1@hotmail.com)

Corinth

***Central-** 241 CR 218-(Harmony) 79, 5/1972, 3,
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- (Harmony) 775, 1803, 109, (no letter)
Pastor: none
Asst. Pastor: Bartley Nethery, 112 CR 216, Corinth 38834
Cell (662-212-3363)
Clerk: Tina Moss, 13 CR 118, Corinth 38834
Cell(662-212-3363) Email(tmoss613@yahoo.com)

Ellisville

***Central-** 622 Blank St -(Big Creek) 31, 1955, 10, (no letter)
P.O. Box 845
Pastor: Joey Harris, 77 Neil Rd, Ellisville 39437
(601-498-8418) Email (houdini59@att.net)
Clerk: Linda Smith, 702 Blank St., Ellisville 39437
Cell (601-498-4174)
***Mt. Moriah-** 1164 Old Hwy 15 South- (Big Creek)1854, (no letter)
Pastor: Ray Matthews, 1164 Old Hwy 15 South
Home (601-428-8004) Church (601-428-8004)
Cell (601-283-9551) Email (raymatthews46@gmail.com)
Clerk: Sherry Shows, 122 Jeans Dr, Ovett 39464
Home (601-344-5888)
***New Bethany-** 2798 Hwy 588 East- (Big Creek) 100, 1929, 32
Pastor: Ricky Owens, 385 Old Hwy 49, Seminary, 39479
Church (601-763-7300) Cell (601-297-1748)
Email (rowens39479@yahoo.com)
Clerk: Katherine Meeler, 109 Sudie Rd, Moselle 39459
Cell (601-319-9174) Email (katiemeeler@yahoo.com)
***Riverside-** 383 Riverside Church Rd- (Big Creek) 101, 1932, 20
Pastor: Medrick Savell, 31 Meadow 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- (Big Creek) 42, 1985 (no letter)
Pastor: Allen Busby
Clerk: James Lawrence, 793 Ira G. Odom Rd, Ellisville 39437
Home (601-425-3772)

Florence

*Trinity- 128 Hwy 469 North- (Capitol) 7/1979, (no letter)
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- (Big Creek) 127, 1977, 25,
(no letter)
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 – (Harmony)541, 1875, 252,
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)
Asst. Pastor: Tracy McMillen, P.O. Box 363, Mantachie 38855
Cell: (662-401-7956) Email: (youthdudebbc@yahoo.com)
Clerk: Jamie Wheeler, 445 Bethel Church Rd, Fulton 38843
Home (662-862-7375)
***Big Oak**- 6784 Van Buren Rd-(Harmony) 151, 1940, 30,
Pastor: none
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 – (Tombigbee) 319, 1886, 50,
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., (Tombigbee) 263, 11/1930, 55,
Pastor: none
Clerk: Amy Conwill, 47 Hope Dr.,Mantachie, 38855
Home(662-255-1066) Email (amy_conwill85@hotmail.com)
***Hopewell** – 1132 Hopewell-Keys Rd. – (Tombigbee) 210, 1843, 25,
Pastor: none
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. – (Tombigbee) 609, 1847, 144,
 P.O. Box 901
 Pastor: Tim Holsonback, 2260 Mantachie Creek Rd, Mantachie 38855
 Home: (662-282-4886) Cell (662-322-7679
 Email (timholsonback@yahoo.com)
 Clerk: Vicki Hamm, 101 Drake Dr., Fulton 38843
 Home(662-862-5540) Cell (662-678-3553)
 Email (vw Hamm1@gmail.com)
- ***Walnut Grove** – 1904 S. Adams St, Hwy 25 S. – (Tombigbee) 87, 2007, 40,
 (no letter)
 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. – (Gulf) 45, 1966, 12,
 Pastor: Nick Seymour, 6721 Washington Ave Apt 1C,
 Ocean Springs 39564 Cell (228-669-2715)
 Clerk: Bud Bloom, 1216 St. Ann, Gautier 39553 Home (228-235-2927)

Greenville

- Harmony** – 2602 Hwy. 1 S.- (Delta) 50, 1992, 10, (no letter)
 *Pastor: Stephen Ramsey, 2602 Hwy.1 S., Greenville 38701
 Cell (662-379-3439)
 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 (Ten Mile)- 742, 9/20/91,300,
 Pastor: Bryan Atwood, 22407 Clark Lane, Gulfport 39503
 Cell(228-861-8020) Church(228-832-016)
 Email(campgroundbapt@bellsouth.net)
 Clerk: Kristin Thomas, 15017 Sagewood St, Gulfport, 39503
 Home (228-832-9016) Email: (ktriple2@yahoo.com)
- ***First, Orange Grove** – 15486 Orange Grove Rd. (Ten Mile) 58, 11/19/59, 15,
 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. –(Ten Mile) 24, 9/23/1973, 10,
 Pastor: Jerry Reed, 21184 28th St, Long Beach 39560
 Church (228-596-7166) Cell (228-697-6186)
 Clerk: Diane Reed, 21184 28th St., Long Beach 39560
 Home(228-669-5640) Email (diane-reed@live.com)

Guntown

- ***Grace** – 1169 Hwy 45- (Harmony) 48, 1/2002, 40 (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- (Harmony)287, 1840, 71,
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

- ***Cornerstone** – 3202 W.7th St., -(Oak Grove) 1960, (no letter)
Pastor: Glen M. Pace, 3202 West 7th St., Hattiesburg 39401
Home(601-264-6646) Church(601-264-6646)
Cell (601-520-5376)
Clerk: Theresa Pace, 3202 West 7th St. Hattiesburg 39402
Home(601-264-6646)
- ***First, Oak Grove** – 4931 Old Hwy 11,(Oak Grove) 223, 10-11-1902,
58, 45 (no letter)
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., (Oak Grove) 462, 10-20-50, 85, 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)
- ***South Forrest** – 464 Churchwell Rd (Oak Grove) 12/2016
Pastor: Sidney Farmer, 464 Churchwell Rd Hattiesburg 39402
Cell (601-596-1004) Email (sidney@southforrest.org)
Clerk:
- ***Westover** – 4903 W. 4th St. -(Oak Grove) 37, 11-9-74,
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 (no letter)
Pastor: Kit Kitchens
Cell (901-277-3058)
Clerk: Laura Walker, 1584 Hillshire N., Hernando, 38632
Phone (901-493-4796) Email (lythandie@gmail.com)

Indianola

***All Nations**-103 French Road, (Great Rivers) 50, 2014, 15 (no letter)
Pastor: Donnie Loggins, 100 Terrace Drive, Indianola, 38751
Home: (662-887-3283) Cell: (662-303-7209)
Email: (donnielogins@gmail.com)
Clerk: Tammy Simmons, 105 Stone Wall, Indianola, 38751
Home: (662-887-4728) Cell: (662-635-5075)
Email: (Tammysimmon@gmail.com)

Isola

***Liberty** – 6551 Isola Rd – (Delta) 24, 3/12/1944, 4, (no letter)
Pastor: None
Clerk: Wanda Hill, 6487 Isola Rd., Isola 38754
Home(662-247-2927)

Iuka

***Mt. Glory** – 275 CR 992 –(Judson) 59, 1924, 15,
Pastor: Neil Edmondson, 275 CR 992, Iuka 38852
Cell (662-279-0179) Email (npedmo@hotmail.com)
Clerk: Monica Moss, 303 CR144, Tishomingo 38873
Cell (662-660-2224) Email (mmoss@tcsk12.com)
***Mt Joy**- , Judson (no letter)
Pastor: Sammy Barnett Cell(662-279-3152)

***Sardis** – 206 CR169., - (Judson) 30, 1877, 15,
Pastor: Doug Evans
Clerk: Kathleen Kiddy, 18 CR 435, Iuka 38852 Home(662-427-9254)

Jackson

***Westhaven** – 1613 Westhaven Blvd.- Capitol (no letter)
Clerk: Nettie Welsh, 206 Adams St., Richland 39218
Home(601-420-3548)

***Kiln**

Wolf Creek – 29280 Deschamp Rd. – (Hobolochitto) 259,1900, 33,
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** – 810 Hwy. 12 W. – (Capitol) 74, 1/25/75, 15,
Pastor: Matt Steed, 14656 Allen St, McCool 39108
Home (662-547-6543) Cell (662-582-6450)
Email (msteedlaw@gmail.com)
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, (Big Creek) 125, 2/12/2011, 100, (no letter)
Co-Pastor: Marciano Montalvo; Co-Pastor: Estuardo Marroquin, 1 811 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 Comm.-Big Creek (no letter)
Pastor:
Clerk:
- ***First of Calhoun**-14 Calhoun Cemetery Rd, (Big Creek) 181, 11/2/1947,
Pastor: Leon Carmical, 70 Jarrod Rd., Ellisville 39437
Home(601-268-9406)Cell(601-466-2782)
Email(carmical@hotmail.com)
Church(601-426-9721)Email(www.firstbaptistofcalhoun.@gmail.com)
Clerk: Cherrie Dearman, 178 Dogwood Hills Rd., Laurel 39443
Home(601-498-4292)Email(cherrie.dearman@1hcgroupp.com)
- ***First, Shady Grove** – 4514 Hwy. 15 N- (Big Creek) 254, 1888,
Pastor: Jason Goodwin, 4432 Hwy 15 N, Laurel 39443
Church(601-426-6098) Cell (601-323-6185)
Email(fbcshadygrove@yahoo.com)
Clerk: David Parker, 316 Watermill Rd., Laurel, 39443
Home(601-426-3976)
- ***Hopewell** – 95 Jasper Hwy. 533 – (Big Creek) 99 ,1934, 17, 12,
Pastor: Steve Clark,
Cell (601-498-1827)
Clerk: Shirlene Smith, 730 Hwy 533, Laurel 39443
Home(601-729-5638) Email(arthursmith@bayspringstel.net)
- ***Lebanon** – 460 Lebanon Rd.- (Big Creek) 328, 1905,
Pastor: Ken Riley, 454 Lebanon Rd., Laurel 39443
Home(601-729-2123)Cell(601-528-4153)Church(601-729-2436)
Email (kw Riley@bayspringstel.net)
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.- (Big Creek) 232, 1875, 26, (no letter)
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., (Big Creek) 2/14/60, (no letter)
Pastor: Brandon Wilson, 3130 Old Amy Rd., Laurel 39443
Cell (601-580-1304) Email(bcawilson@gmail.com)
Clerk: Michelle Blackwell, 15 Stephanie Dr., Laurel 39443
Home(601-498-6316) Email(cshaygo2001@yahoo.com)

- ***Sharon** – 4346 Sharon Rd.- (Big Creek)179, 1889, 15, 13,
 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.- (Big Creek) 225, 1886, 30, 20,
 Pastor: Chris Freeman, 558 Springhill Rd, Laurel
 Home (601-729-8019) Cell (601-319-5199)
 Email(springhillbaptistlaurel@outlook.com)
 Clerk: Cindy McLauchlin, 27 RL Musgrove Dr., Soso 39480
 Cell(601-498-1157) Email (cindymc1961@yahoo.com)
- ***Temple** – 12 Hillcrest Dr. – (Big Creek) 600, 5/20/48,126
 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.- (East Central) 101, 4/10/98, 65, 65, (no letter)
 P.O. Box 727 (mailing address)
 Pastor: Gregory N. Hillman, 126 Cow Lot Rd., Leakesville 39451
 Cell(601-525-3677)
 Email(gmh3264@gmail.com) Church(601-394-4516)
 Clerk: Stacy Pipkens, 3502 Jenkins Rd, Neelyu 39461
 Home(601-525-6482)
- ***Leakesville Missionary** – 1701 Lackey St.- (Washington) 65, 9/30/1983,
 Pastor: Wilkie Parker, 141 Fig Farm Rd, Lucedale 39452
 Cell (601-508-7843)
 Clerk: Gail Hamilton, P.O.Box 1122, Leakesville 39451
 Home(601-394-2851) Cell (601-394-9910)
- ***Pilgrim's Rest** – 125 Pilgrim's Rest Rd., (Washington) 80, 3/06/1938,
 15, (no letter)
 Pastor: none
 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., (Ten Mile) 157, 3/19/2009, 65,
 P.O. Box 1392
 Pastor: Mike Angus, 106 Graham St, Gulfport 39503
 Cell (228-669-1108) Email (bromikeangus@yahoo.com)
 Clerk: Michelle Angus, 106 Graham St, Gulfport 39503
 Cell (228-861-0755) Email (miknmikki@yahoo.com)

Louin

- ***First** – Hwy. 15 N.- (Big Creek) 153, 1855, 12, P.O. Box 188
 Pastor: Tim Shelby, 211 SCR 16F, Taylorsville 39168 Cell(601-452-0129)
 Clerk: Rosamond Ward, 92 CR 1543, Louin 39338
 Home (601-670-6236) Cell(601-670-0965)
- ***Palestine** – 167 Downs Rd., Bay Springs (Big Creek), (no letter)
 Pastor: none
 Clerk: Anna R. Roberts, 5367 Hwy. 15, Louin 39338 Home(601-739-3407)

Louise

- ***Bethel** – 2975 Seven Mile Rd., - 1940, (no letter)
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: Jacob Bogard
Cell (228-697-2092)
Clerk: Darlene Hearndon, 146A Stafford Hill Dr, Lucedale
Cell (601-508-3705)
- ***Canaan** – 16127 Hwy.26 W. –(Washington) 1959, 9/15/65, 40, (no letter)
Pastor: Hunter Phillips, 996 Morriston Rd, Petal 39465
Cell (601-550-1109)
Clerk: Judy Havard, 108 Gavin Havard Rd, Lucedale 39452
Home (601-947-4573)
- ***Corinth** – 231 Fig Farm Rd. (Washington)10/14/19, (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. – (Washington) 275, 1933, 70, (no letter)
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) Cell (601-508-6656) Email (robinco4@bellsouth.net)
- ***Oak Grove** – 14170 Hwy.98 E. – (Washington) 7/47, (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.,(Washington) 137, 3/57, 55, 30, (no letter)
Pastor: Brad Crowe Cell (985-515-2251)
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. –(Washington) 205, 1950, 25, (no letter)
 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. - (Washington) (no letter)
 Pastor: Scott Brocius
 Clerk: Mary Mallette, 2164 Cooks Corner Rd., Lucedale 39452
 Home(601-508-2828)
- ***Temple** – 88 Summer St.,(Washington) 100, 1958, 45, 40,
 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** – River Bend Rd, Lena – (no letter)
 Pastor: none
 Clerk: Elizabeth Johnson, 3151 Bridgeport Rd, Madison 39110
 Home (601-906-1390)

Lumberton

- ***East Main**–307 E. Main Ave.,(Oak Grove) Hwy 13 E., 72, 2/17/67, 35, 25
 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,
 Cell (601-606-5768)
 Clerk: Patricia Nall, 16 Jerry Nall Rd., Lumberton 39455
 Home (601-723-0519)

Mantachie

- ***Centerville** – 25 Centerville Church Rd. – (Judson) 125, 1928, 29,
 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 – (Harmony) 807, 1843, 171 P.O. Box 159
 Pastor: Dr. John Adams, 1507 Maple Spring Rd., Mantachie 38855
 Home(662-282-4923) Cell(662-231-3863) Email(FBCDJMAJ@yahoo.com)
 Church(662-282-7425) Email(FBCDJMAJ@yahoo.com)
 Asst. 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.,(Harmony) - 64, 1945, 30 (no letter)
 Pastor: Cody Tucker
 Clerk: Casey J. Clayton, 2570 River Rd., Mantachie 38855
 Home (662-397-7010)
- *Oak Grove** – 751 Oak Grove Rd. – (Judson) 153, 1875, 25,
 Pastor: Rodney Lindsey, 3149 Shiloh Rd., Mantachie 38855
 Home (662-255-5509) Phone (662-282-4995)
 Clerk: Juanita Farrar, 350 Centerville Rd., Mantachie 38855
 Home (662-282-4364)
- *Tombigbee** – 335 Tombigbee Church Rd., - (Judson) 115, 1903, 30,
 Pastor: Joseph Jones, 409 Mimosa Dr, Fulton 38843
 Home (662-862-5923) Cell (662-891-1281)
 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 – (Ten Mile) 254, 3/14/91,
 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., - (Washington) 127, 1936, 20
 Pastor: Donald Brown, 1594 Buffalo Rd, McLain 39456
 Home (601-525-3828) Cell (601-508-8782)
 Church: (601-525-3828) Email:(teachforjoy7577@gmail.com)
 Clerk: Regina Breland, 2219 Old Hwy. 24, McLain 39456
 Phone (601-252-3770) Cell(601-525-7366)
 Email(breland85@gmail.com)
- *Midway** – 62 Midway Church Rd.-(Washington) 94, 7/12/42, 50,
 Pastor: John Burge
 Clerk: Dianne Helton, 30 Shorty O'Neal Rd., Leakesville 39451
 Home (601-947-4412) Cell (601-508-5786)

Meridian

- *Broadmoor** – 5426 Hwy.39 N.- (Big Creek) 137, 5/16/75, 23,
 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.,(Gulf) 75, 15, (no letter)
 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.,- (Big Creek) 191, 10/1860, 50, 45
Pastor: Bryson Haden, 785 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) Cell (601-382-3968)

Natchez

***Trace City**-29 Fatherland Rd 39121 (no letter)
Pastor: Ronnie Randall
Phone (601-442-0198)

Neely

***Washington** – 6236 Old Hwy. (Washington) 24.- 113, 1845, 27,
Pastor: Rayburn Freeman, 135 Lube Dr., Richton 39476
Home (601-989-2261) Cell (601-433-2694)
Email (rsfree39@gmail.com)
Clerk: Joy Hillman, 585 Old Denco Rd., Neely 39461
Phone (601-525-3729) Email (georgiahillman@gmail.com)

Ocean Springs

***First of Windsor Park**- 6108 N. Washington Ave.-(Gulf) 8/1961, 55,
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., -(Gulf) 80, 1978, 13,
Pastor: Duane Ledlow, 17401 Indian Lane, Vancleave 39565
Cell(228-282-5704) 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., – (BMA of Memphis) 85, 3/24/06
Pastor: Allan Lunyou, 4845 Cherry Tree Rd., Olive Branch 38654
Cell(662-812-8366) Church (662-895-0822)
Email(newbeginningsbc@yahoo.com)
Clerk: Wanda Tuck, 794 Autumn Woods Cove, Southhaven 38671
Cell(901-233-6393)

Ovett

***Bible** – 569 Will Young Rd. -(East Central) 31, 4/27/1981,
Pastor: Darnell Minyard, 131 Pierce Rd, Lucedale 39452 Cell (601-947-2304)
Clerk: Bonnie J. Wilson, 725 Will Young Rd., Ovett 39464
Home(601-344-7120) Cell(601-344-8960)

- ***Good Hope** – 2304 Hwy 15S. 39464 (Big Creek) 191, 12/3/1904,
 Pastor: Ricky Mitchell, 1388 Seminary-Moselle Rd., Seminary 39479
 Cell(601-310-6750) Email (rick39479@gmail.com)
 Home (601-752-2099)
 Clerk: Raymond Landrum, 2133 Hwy 15 S. Ovett 39464
 Home (601-319-6544)
- ***Tiger Creek** – 694 Tiger Creek Rd 302, (East Central)301, 1903, 45,
 Pastor: Jerry Overstreet, 19 Elmer Stevison Rd., Richton 39476
 Home(601-735-0141) Cell(601-408-8465) Email (bjoever60@gmail.com)
 Clerk: Earlene Scarbrough, 87 Stroud Rd., Laurel 39443
 Home (601-649-2934) Cell(601-577-2771)
 Email(earlenescarbrough@gmail.com)

Pascagoula

- ***Spencer Memorial** – 3607 Lanier Ave., -(Gulf) 56, 1943, 25,
 Pastor: none
 Clerk: Jeraldine Hanlon, 9061 Hall Rd, Grand Bay, AL 36541
 Home (251-229-7675)
- ***Woodlawn** – 2919 Old Mobile Hwy. -(Gulf) 101, 1958, 24
 Pastor: none
 Clerk: Wanda Davis, 2308 11th St. Pascagoula 39567
 Home (228-218-4029)

Pearl

- ***Skyway Hills** – 3790 Hwy. 80 E. – (Capitol) 300, 9/6/63, 55, 25,
 Pastor:
 Clerk: Janice Ray, 1207 Prince Dr, Brandon 39042
 Home (601-825-3960) Email (rolandjanice@bellsouth.net)

Perkinston

- ***Biloxi Creek** – 906 Perkinston-Silver Run Rd. – (Ten Mile) (no letter)
 PO Box 377 Perkinston
 Pastor: none
 Clerk: James Lizana, 27639 Hwy. 53, Saucier 39574
 Home (228-831-2567)
- ***Little Creek** – Hwy 15 and E. Wire Rd.-(Ten Mile) 110, 10/10/1909, 12,
 Pastor: Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573
 Cell (601-723-0532) Email (creativeinnovations@rocketmail.com)
 Clerk: Johnetta Bond, 320 Cable Bridge Rd, Perkinston, 39573
 Home: (601-928-9859)
- ***Paramount** – 63 Paramount Church Rd., (Ten Mile) – 363, 1880, 62, 45,
 Pastor: Dennis Knight, 2978 Hwy. 15, Wiggins 39577
 Home(601-928-3764)Cell(601-528-3764)
 Clerk: Charles Williams Jr. 2980 Hwy.15, Wiggins 39577
 Home (601-928-2918) Cell (601-528-0541)
- ***Shiloh** – 28531 Shiloh Church Rd., - (Hobolochitto) 264, 1945, 40,
 Pastor: Josh Daniels, 29013 Hwy 603, Perkinston 39573
 Cell (228-216-3064) Email (workin4god@yahoo.com)
 Clerk: Hayley Ladner

***Ten Mile** – 65 Ten Mile Church Rd. –(Ten Mile) 1870,
Pastor: Tim Parker, 65 Ten Mile Church Rd., Perkinston 39573
Clerk: Louise Breland, 366 JB Brown Rd, Perkinston, 39573
Home (601-928-3167)

Petal

***Corinth** – 276 Corinth Church Rd., Hwy 42 E. (Oak Grove) 57, 1926, 15, (no letter)
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. –(East Central) 96, 1960, 23, 20,
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: John Smith, Interim
Church(601-798-4014)
Clerk: Clara Howard, 102 Teague St., Picayune 39466
Home (601-798-3365)

***Benville** – 12011 Lott McCardy Rd. –(Hobolochitto) 140, 1944, 45,
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: Kenny Mitchell Church(228-469-0352)
Clerk: Gala Necaize, 24084 Rd. 357, Picayune 39466
Home(228-255-1784)

***Lee's Chapel #2** – 27015 Leetown Rd.(Hobolochitto)- 103,1928,50
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. – (Hobolochitto) 325,11/23/1909,75, (no letter)
Pastor: Bo Moeller
Clerk: Marsel Contrer, 11 Old Kiln Rd., Picayune 39466

***Mt. Calvary** – 310 Mitchell St. – (Hobolochitto)504, 1935,
Pastor: Beau Comeaux, 504 Joseph Ave. Picayune, 39466
Church (601-215-9445) Cell (601-916-8308)
Clerk: Judy Henderson, 158 Grover Barrett Rd., Picayune 39466
Home (601-798-1126),

***Westlawn** – 2703 Jackson Landing Rd, (Hobolochitto) 261, 1964, 47 (no letter)
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., (Hobolochitto) - 180, 1949, 58

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. -(Hobolochitto) 63, 9/74, 20, (no letter)

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: Mike Reed

Clerk:

***Plainview** – 2506 Silver Run Rd -(Ten Mile) 7/1970, 40,

Pastor: Tom Foster, 2498 Silver Run Rd., Poplarville 39470

Home (601-716-7471) Cell (601-716-7754)

Clerk: Wendall Smith, 204 Jess Williams Rd., Poplarville 39470

Cell(601-528-2426)

***Silver Run** – 2865 Silver Run Rd., (no letter)

Pastor: Quentin McCardle

Cell (601-463-0688)

Clerk: Karen Dedeaux, 711 Ridge Rd., Perkinston 39573

Home (601-928-9584)

Purvis

***Calvary** – 23 Hwy. 589 E.-(Oak Grove) 293, 12/7/74,

P.O.Box 393 (mailing address)

Pastor: Dale Broom, 2 Bay Lane, Columbia 39429

Cell (601-740-0567) (brodale50@hushmail.com)

Clerk: Lainey Hickman, P.O. Box 1054, Purvis 39475

Cell (601-325-7047)Email (loislott@gmail.com)

***Canaan** – 34 Elliot Circle – (Oak Grove) 69, 11/05/2003, 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 (601-575-6066)

Email (gssteele4@gmail.com)

***Pine Grove** – 860 Purvis-Oloh Rd., -(Oak Grove) 177, 1890, 25,

Pastor: Charles(Chuck)Lee, 77 Morrow Rd., Purvis 39475

Home (601-794-8035) Cell(601-596-3416)

Email (leecharles47@yahoo.com) Church (601-270-3261)

Church Email (mjoh6@att.net)

Clerk: Mayme Johnson, 40 Johnson Lane, Purvis 39475

Phone (601-270-3261)Email (mjoh6@att.net)

Richton

- ***Canaan**– 36020 Hwy. 63N.,–(East Central) 225, 1/18/1970, 85,
Pastor: Jason Howard, 35768 Hwy 63 N, Richton, 39476
Cell: (601-394-8723)
Clerk: Vanessa Freeman, 672 Lovewell Rd., Richton 39476
Home (601-525-6174) Email(mgfvhf@tds.net)
- ***Central** – 1374 Hwy. 15N.–(East Central) 7/7/1967, 20,
P.O. Box 791
Pastor: Kelly Byrd, 450 Camp Eight Rd, Richton 39476
Cell (601-788-7809)
Clerk: Edna Siddon, 224 Mace Rd, Richton 39476
Cell(601-788-7271) Email(esiddon2@gmail.com)
- ***Dykes Chapel** – 162 Dykes Chapel Rd.–(East Central) 70, 1944, 30,
(no letter) P O Box 631
Pastor: J.R. Hartfield, 507 Max White Rd. Purvis 39475
Home (601-794-7031) Cell(601-794-8788) Email(jadrack@live.com)
Clerk: Linda Dykes, P.O.Box 215, Richton 39476 Cell (601-788-4055)
Email (lindadykes57@yahoo.com)
- ***Mulberry** – 1774 Camp 8 Rd., (East Central) 115, 1904, 35, (no letter)
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., (East Central) 100, 1925, 50,
Pastor: Dustin Helton, 241 Pine Level Rd, Leakesville 39451
Cell (601-394-7934) Church (601-498-2626)
Clerk: Kelvin Freeman, Richton Cell (601-410-8950)

Ripley

- ***Way, Truth, and Life** – 144 Bails Rd. (Harmony) 65, 11/2010, 110,
106, (no letter)
Pastor: Byron Morales Cell (662-882-8484)
Clerk:Gustavo Cartagena, Ripley Phone(662-882-9176)

Saltillo

- ***Fellowship** – 700 CR 885, Fellowship Rd.–(Judson) (no letter) 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, –(Ten Mile) 81, 3/15/1992, 22, (no letter)
Pastor: Greg Wells, 42 Bubba Phillips Rd, Wiggins 39577
Cell (601-528-4734)
Clerk: Margie Hester, 196 Hester Loop, Perkinston 39573
Home (601-928-7422)

- ***Pleasant Hill** – 23146 Hwy 49 – (Ten Mile) 1978, 38,
 Pastor: none
 Clerk: Geraldine Necaize, 13254 Cleveland Ladner Rd, Pass Christian 39571
 Cell: (228-223-1166) Email(JgNecaize2@gmail.com)
- ***Ramsey Creek** – 4547 Bethel Rd.-(Ten Mile) 200, 1972, 50,
 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.- (Big Creek) 200, 1881, 25, (no letter)
 Pastor: Douglas Moore, Interim
 Clerk: Lisa Sanford, 334 Shirley Sanford Rd., Seminary 39479
 Cell (601-517-9514)
- ***Evergreen** – 65 Evergreen Church Rd.- (Big Creek) 344, 1933, (no letter)
 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. – (Big Creek) 73, 12/28/47, 40,
 P.O. Box 238 (mailing address)
 Pastor: Wayne Rice, 6345 Hwy 84 W, Soso 39480
 Cell(601-916-9020) Church:(601-729-4363)
 Email: (browayne40@gmail.com)
 Clerk: Kristin Welborn, 17 Josh Hinton Rd., Soso, 39480
 Cell (601-319-9766)Email(kwelborn25@gmail.com)
- ***Big Creek** – 28 Big Creek Rd. -(Big Creek) 573, 1862, 90, 60,
 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. – (Big Creek) 100, 1805, 40,
 Pastor: Robbie White, 127 County Rd 1515, Bay Springs 39422
 Home (601-764-2285)
 Clerk: Gary Ward, 9 Ruffin Rd., Soso 39480
 Home(601-729-4595)

Southaven

- *Central -7100 Getwell Rd, P.O. Box 344 (Mt Calvary, Arkansas)159, 2018, 103
 Pastor: Anders Lee, 5485 Meadow Point, Southaven 38671
 Cell (901-343-3493) Email (anders.lee571@gmail .com)
 Clerk: Carla Lee, 5485 Meadow Point, Southaven 38671

Stringer

***Good Hope** –Intersection of CR 155 & CR 19 –(Big Creek)
232, 1919, 30, (no letter)
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.- (Oak Grove) 293, 1886, 82,
Pastor: Blake McCain, 85 Midway Church Rd, Sumrall, 39482
Cell (662-610-1039) Email (blake@midwayfirstbaptist.com)
Church (601-264-6647) Church Email (midwayfirstbaptist@hotmail.com)
Asst. Pastor: Jess Jackson, 101 Ramblewood Dr., Hattiesburg 39402
Cell: (601-818-7793) Email: (jess@midwayfirstbaptist.com)
Clerk: Elizabeth Lott, 1360 Purvis-Oloh Rd, Purvis, 39475
Cell (601-543-2658) Email (lizlott@att.net)
***Rocky Branch** – 2401 Rocky Branch Rd. – (Oak Grove) 187, 1882, 15,
Pastor: Robert Arinder, 54 Kings Rd., Bassfield, 39421
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)

Taylorsville

***Calvary** – 840 Mayfield St., - (Big Creek)39, 4/7/1976, 12
Pastor: Kent Grice, 290 Service Rd, Laurel 39443
Cell (601-498-1532)
Clerk: Judy Eubanks, 3717 SCR 70, Taylorsville 39168
Home (601-785-4221) Cell (601-452-0709)
***Mineral Springs** – 1611 SCR 19,- (Big Creek) 256, 1918, 30,
Pastor: John Adcock, 725 SCR 514A, Morton 39117
Home (601-269-3272) Cell (601-900-2839)
Clerk: Catherine Ivey, 1231 SCR 19, Taylorsville 39168
Home(601-782-9437) Email (cathivey@bellsouth.net)

Tishomingo

***Shady Grove** – 251 CR 141 – (Harmony) 72, 10/6/1940, 45, 45,
Pastor: Bryan Wilson, 343 CR 5011, Booneville 38829
Cell (662-401-2200)
Clerk: Barbara Thompson, 271 CR 209, Burnsville 38833
Home (662-427-9831)

Tupelo

***Ballardsville** – 100 Ballardsville Church Rd. – (Tombigbee) 162, 1884, 25,
Pastor: Frank Panzrino, 100 Ballardsville Church Rd, Tupelo 38804
Phone (601)394-3487
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. – (Harmony) 51, 11/27/53, 20,
 Pastor: none
 Clerk: Angie Sheffield, 359 N Church St, Tupelo 38801
 Home (662-255-0072) Email (msheffi@att.net)
- ***Pleasant Hill** – 1169 State Park Rd. Mooreville – (Tombigbee) 42, 1948, 25
 Pastor: Richey Hester, P.O. Box 483, Mantachie 38855
 Cell (662-231-2686) Email (richey hester@yahoo.com)
 Clerk: Bobby E. Norris, 316 CR 931, Saltillo, 38866
 Phone (662-205-4881)
 Email(bobenorris@att.net)
- ***South Green** – 3185 South Green St.(Tombigbee) – 55, 1971, 20
 Pastor: Guyton Hinds, 205 Ratliff Rd., Mantachie 38858
 Home (662-871-0627) Email(gwhindsministries@yahoo.com)
 Cell (662-282-7625) Church (662-842-8447)
 Clerk: Marcelle C. Bethany, 1022 S. Thomas St, Tupelo 38801
 Home(662-680-3160) Cell(662-681-6416)
 Email(marcellebethany@comcast.net)

Union

- ***Mt. Olive** – 10021 Rd 717 –(Big Creek) 45, 1911, 10,
 Pastor: Bill Raines, 1935 Eshee Rd., Little Rock, MS 39337
 Home (601-490-4421) Email (raines4@bellsouth.net)
 Clerk: Sue Edwards, 11663 Hwy 491 N, Collinsville 39325
 Cell (601-575-6074)
- ***Rock Creek** – 117 Hurley Rd.-(Big Creek) 100, 1842, 25,
 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) Email (7heartstrings@gmail.com)

Vicksburg

- ***Oakland** – 2959 Oak Ridge Road –(Capitol) 131, 7/1934, 31,
 Pastor: Dwight Sibley, 4669 Redwood Rd, Vicksburg 39183
 Cell (601-218-5190) Email(dilkmisbc@yahoo.com)
 Church (601-638-6724) Email(oaklandbaptist@bellsouth.net)
 Clerk: Casey Winningham, 9373 Oak Ridge Rd, Vicksburg 39183
 Home (601-634-4749)
- ***Wilderness** – 5415 C Gibson Road (Capitol) 41, 8/16/1982, 20,
 Pastor: Zechariah Rogers, 5415-c Gibson Rd, Vicksburg 39180
 Home (601-415-8124) Cell (662-372-5730)
 Clerk: Linda Harvey, 4304 Yorktown Rd, Vicksburg 39180
 Cell (601-415-2036)

West Point

- ***Lone Oak** – 233 Lone Oak Rd. (Tombigbee) 141, 6/7/74, 15,
 Pastor: none
 Clerk: Melinda Buttrey, 1319 Town Creek Rd., West Point 39773
 Cell (662-458-8747)

Wiggins

- *Bethel – 3083 Hwy 26 E. – (Ten Mile) 287, 1925, 50, (no letter) 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., (Ten Mile) 134, 1946, P.O. Box 1
Pastor: Jake Staten
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., - (Capitol)125, 11/92, 46,
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.- (Ten Mile) 6/26/2005, (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, (no letter)
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)
Clerk: Mary Duff
Cell (251-656-0739)

Semmes, AL

- *Harmony – P.O.Box 607, Semmes, AL 36575 (no letter)
Pastor: John Weston Cell (251-327-6264)
Clerk: Deborah Stewart, 5204 Bannister Pl, Mobile 36608
Home (251-344-0076)

Theodore, AL

***Belle Fontaine** – 9135 DIP (South Alabama)80, 1970, 18, 12
Pastor: Denny Patterson, 2651 Wilmer Rd, Wilmer 36587
Cell (601-466-3749) Email (brodpat55@yahoo.com)
Clerk: Robbie Tyson,

***Helton Road** – 7500 Helton Rd., (South Alabama) 114, 1974, 18, 12,
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)
Email (sylvia@rankincabinets.com)

Bogalusa, Louisiana

*Temple – City Limits Rd. – 1968, (Hobolochitto) (no letter)
Pastor: Kevin Neary, interim
Clerk: Trish Spiers Home (985-516-3798)

Mission Projects (Sponsored by State Missions)

Day Star-1665 Hwy 42, Sumrall 39482 P.O. Box 502, 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)

Midway-27971 Hwy 6 East, Sardis 38666 P.O. Box 802 Batesville, 38606
Sending Church-First Baptist, Mantachie
Missionary: Kenneth Pollack, 8155 Hwy 363, Mantachie 38855
Phone (662-282-7868) Email (kpollack1@nexband.com)

Redemption-16794 Kapalama Rd, Pass Christian 39571
P.O. Box 6303, Diamondhead 39525
Sending Church-Campground, Gulfport
Missionary: Wesley Martin 792 Ewa St, Diamondhead 39525
Phone (228-380-0690) email (leaderinworship@yahoo.com)

Salt Light-100 Jeff Davis Ave, Waveland 39576
P.O. Box 3465, Bay St. Louis, 39521
Sending Church-Campground, Gulfport
Missionary: Johnny Williams, 7238 Bayside Dr, Bay St. Louis 39521
Phone (228-234-3121) Email (brojohnnywilliams@gmail.com)

El Camino-Biloxi (Meets at Temple Baptist Church)

Sending Church-El Camino, Laurel
Missionary: Jaime Galicia, 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: Leo Aden, 4113 Hwy 15 N, Laurel 39440
Phone (601-433-0085) Email (estuardo@comcast.net)

El Camino-Canton
Sending Church-El Camino, Laurel
Missionary: Lucas Gomez
Phone (601-433-0085) Email (estuardo@comcast.net)

Way, Truth, & Life-Oxford (Meets at Westview Baptist Church)
Sending Church-Way, Truth, & Life, Ripley
Missionary: Luis Huchin 170 County Rd 215, Oxford 38655
Phone (601-433-0085) Email (estuardo@comcast.net)

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 (601-433-0085) Email (estuardo@comcast.net)

Harvest- Olive Branch (Great Rivers)
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

Ainsworth, Virgil		
Awtrey, Josh	P.O. Box 515, Fulton 38843	662-862-5528
Basden, Claude	234 CR 1124, Mooreville 38857 662-842-1085	
Bolton, Joseph	Leakesville 39451	
Brown, Bradley	2370 Liberty Rd, Golden 38847	662-585-3802
Brown, Don	8 Reagan Lake Rd, Laurel 39443	601-426-3293
Buchanon, Blake	2651 Hwy 371, Mantachie 38855	256-577-9614
Byrd, J.T.		
Campbell, Richard	106 Marshall Place, Hattiesburg 394402	601-579-9955
Carson, Scott	1040 Euclid Ave, Laurel 39440	601-433-4736
Clark, Robert	E. Bond Ave, Wiggins 39577	
Conrad, Bob	130 Hoxie Rd, Vicksburg 39180	
Cooper, Darrell	5888 Van Buren Rd, Nettleton 38858	662-401-5442
Curry, Paul	508 Newitt, Vicksburg 39183	601-738-8921
Davis, Donnie	407 CR 518, Rienzi 38865	
Davis, Sidney	118 Lowe Rd, Laurel 39443	601-426-3928
Davis, Sidney	972 SCR 19, Taylorsville 39168	601-782-9309
Dearman, Jonathan	702 Louisiana St, Purvis 39475	601-596-5500
Dyess, Hubert	1160 Gates Rd, Columbia 39429	601-441-6022
Dickens, Dick	2141 Oak Grove Rd, Hattiesburg 39402	601-261-9972
Downes, Scott	P.O. Box 1158, Nicholson 39463	601-749-0951
Fall, Charlie	366 CR 1533, Louin 39338	601-670-0033
Ferrell, Billy	703 James Ave, Wiggins 39577	601-528-8669
Floyd, Harold	19 Pat Holifield Rd, Laurel 39443	601-729-8171
Franks, Roger	1926 Road 1451, Mooreville 38857	662-401-3230
Fregoe, Terry	80 Magnolia Rd, Perkinston 39577	601-528-4663
Gainey, Jerry	760 Sharon-Moss Rd, Laurel 39443	601-428-8500
Geraldson, Larry	4226 Hwy 15 N, Laurel 39443	601-428-8616
Gibbs, Billy Ray	12140 Rd 236, Union 39365	601-774-5506
Graham, Terry	24939 Hwy 25 N, Fulton 38843	662-678-3784
Gray, Jackie	500 Loden Rd, Fulton 38843	662-862-7895
Haden, Lavon	10 Wagon Trail, Sumrall 39482	601-522-6055
Harrison, Jimmy	10631 Rd 509, Union 39365	601-774-8236
Jackson, BJ	56 The Pines, Benton 39039	662-590-5845
James, Johnny	23491 Church Ave, Saucier 39574	228-224-7758
Jones, Joseph	409 Mimosa Dr, Fulton 38843	662-862-5923
Kirkland, A.W.	95 Mike Breland Rd, Perkinston 39573	601-928-5284
Ladner, Craig		
Ladner, Kenneth	3 Bobcat Trail, Poplarville 39470	601-795-8830
Laird, Grover	730 Dorsey Evergreen Rd, Fulton 38843	662-862-2876
Ledlow, David	17401 Indian Ln, Vancleave 39565	228-236-6116
Lee, Arthur		
Lee, Kaleb	1015 Telly Rd, Picayune 39466	601-337-7627
Lee, Ray	23013 Rd 262, Picayune 39466	
Love, Preston	3092 Hwy 26 E, Wiggins 39577	601-716-6905
McMillan, Mark	203 Farrar Dr Fulton 38843	662-862-3378

Miller, Jacob	67 Van Spence Rd, Carriere 39426	601-337-1366
Moore, Doyle	14025 Lott McCarty Rd, Picayune 39466	601-569-4244
Morgan, Howard	Ovett 39464	
Myers, Chris	10 W Sergrest Ave, Bay Springs 39422	601-764-9693
Necaise, Elvert	13254 Cleveland Ladner Rd, Pass Christian 39571 2	28-324-1644
Nicholson, Scott	P.O. Box 231, Fulton 38843	662-891-1100
Parker, David	Carroll Rd, Lumberton 39455	601-810-3783
Parker, Josh	1611 River Rd, Mantachie 38855	662-401-7408
Parmer, Wexford	467 Feemster Lake Rd, Tupelo 38804	
Pfeiffer, Brian	3174 Stonecypher Rd, Lucedale 39452	601-508-2622
Price, Allan	28341 Cascades Rd, Pass Christian 39571	228-669-4977
Reyer, Earl	5626 Scotland Rd, Bentonia 39040	662-673-0073
Rock, David	50026 Miller Rd, Amory 38821	662-640-2525
Rogers, Howard	557 Springhill Rd, Laurel 39443	601-729-2744
Sanderson, Charles		
Seaney, Marlow	775 North Bierdeman Rd, Pearl 39208	
Shetter, Donnie	10095 Wehie Camp Rd, Picayune 39466	228-304-7627
Shields, Grant	6782 Hwy 363, Mantachie 38855	662-282-7109
Smith, Mike	2311 Hwy 40, Phil Campbell, AL 35581	256-460-4640
Spurlin, Paul	1603 CR 21, Bay Springs 39422	601-764-2341
Stinson, I.L (Shott)	91529 Hwy 42, Richton 39476	601-788-4643
Stuart, James	178 E Hill Rd, Purvis 39475	601-408-0534
Thompson, Randall	P.O. Box 234, Mantachie 38855	662-574-2811
Tramel, Larry	5451 Hwy 178, Fulton 38843	662-357-8452

Music Directors

Allen, Jessie	7298 Magnolia Dr, Pass Christian 39571	662-420-3068
Anderson, Chris	38 Anderson Rd, Perkinston 39573	601-528-0462
Anthony, William	1004 Conerly Rd, Columbia 39429	601-441-3166
Avereese, Harvey	18 Sarah Ln, McHenry 39561	aaharvey98@bellsouth.net
Bean, Andy	787 SW Moore Rd, Fulton 38843	662-862-4476
Bennett, Steve	509 Sheffield Rd, Fulton 38843	601-415-7283
	Step.henben@yahoo.com	
Blakeney, Joe	3521 SCR 19, Taylorsville 39168	601-782-4205
Blankinchip, Eddie	15970 Beverly Jeffries Rd	251-866-2778
	Citronelle, AL; ablankincip@yahoo.com	Cell- 251-610-6304
Blassingame, Joe	968 CR 2578, Baldwyn 38824	662-348-5381
Bond, Bobby	11083 Robin Wood Dr, Picayune 39466	601-337-2114
Brannan, Ken	45 Mallard Dr, Petal 39465	601-408-0657
Brignac, Robert	27015 Leetown Rd, Picayune 39466	
Broome, S.D.	3287 Hwy 589, Hattiesburg 39402	601-467-7082
Brown, Randy	2895 Sand Ridge Rd, McLain 39456	601-394-7921
Burks, Jeff	144 Hobart Walker Rd, Carriere 39426	601-916-5655
Byrd, Buster	263 Morriston Rd, Petal 39465	601-325-4341
Byrd, David	2304 Hwy 15 S, Ovett 39464	
Carlisle, Marvin	476 Goldfinch Dr, Greenville 38701	662-335-1728
	Cell- 662-820-3871; carlisle2@suddenlink.net	
Carlson, Allen	720 N Black Creek Rd, Sumrall 39482	601-549-1063
	alan@midwayfirstbaptist.com	

Champion, Allen	108 Firetower Rd, Vicksburg 39180	601-636-4233
Clayton, Taylor	P.O. Box 344, Southaven 38677	901-461-4474
Clayton, Thomas	4979 Dorsey Evergreen Rd, Fulton 38843 Cell- 662-316-8233; tclayton@nexband.com	662-862-3785
Clemts, Ronnie		
Cochran, Casey	Dean Nursurey Rd, Lucedale 39452	601-508-6003
Cole, Bob	5211 Lincoln Rd Ext, Hattiesburg 39402	601-264-9374
Corley, Randy	554 CR 17, Bay Springs 39422	601-764-4805
Craven, Larry	3310 Hwy 29N Soso, 39480	601-729-4363
Dale, Wayne	32 CR 258, Corinth 38834	601-293-0106
Davidson, Chad	6620 Timbercove Dr, Meridian 39305	601-485-4768
Denson, Terry	10211 Road 717, Union 39365	601-562-6074
Dyess, Sonny	1476 Bethel Church Rd, Bassfield 39421	601-736-1905
Dykes, Karina	151 CR 1060, Tupelo 38804	662-841-7769
Essary, Bryan	1401 Bunch St, Corinth 38846 bce.22757@yahoo.com	662-665-1244
Everett, Josh	129 Pilgrim Rest Rd, Leakesville, 39451	601-394-8228
Flurry, Gay	73 Horse Creek Rd, McHenry 39561	
Freeman, Kelvin	334 Smithton Chicero Rd, Richton 39476	601-410-8950
Hagan, Bill	1806 Briar Ridge Rd, Tupelo 38801	662-842-3210
Ham, Kenneth	29 Meador Rd, Laurel 39443	
Harriel, Chuck	47 Gilligan Rd, Poplarville 39470	
Harlow, Patti	1311 Highlands Dr, Amory 38821	662-256-3623
Hicks, Chris	1313 W Sunflower Rd, Cleveland 38732 toocentz@yahoo.com	662-402-0624
Hill, Allen	1429 33rd St, Laurel 39440	601-433-9004
Hill, Herbert	6487 Isola Rd, Isola 38754 Cell-662-836-7886; herbertwhill@yahoo.com	662-247-2927
Hill, Randy	P.O. Box 429, Benton 39039	662-571-2772
Holcomb, Tony	735 CR 2346, Guntown 38849	662-348-5252
Holifield, Charles	2054 Hwy 28 W, Taylorsville 39168	601-729-8650
Holifield, Danny	6047 Hwy 84 West, Soso 39480 mrdlaguin@gmail.com	601-433-7086
Hudspeth, Nikki	1419 W Bristow Rd, Tupelo 38801 Ndbuse@gmail.com	662-231-6163
Hutcherson, Kelly	17403 Indian Ln, Vancleave 39565	228-217-3599
Ingram, Kelton	118 Atkinson Rd, Sumrall 39482 Cell- 601-942-0148; kil122@me.com	601-758-3336
Ishee, Bobbie	6637 CR 99, Bay Springs 39422	601-764-3637
James, Kenneth	20 Eastside Church Rd, Richton 39476	601-580-1566
Johnson, Scott	50014 Robbie Gregg Dr., Aberdeen 39730	662-436-6518
King, Hunter	3110 Winchester Cr, Tupelo 38801 mhkmsul@yahoo.com	662-687-0237
Kitchens, Luther	433 Hwy 533, Laurel 39443	601-729-2326
Lee, Gene	844 Henleyfiled/Mcneil Rd, Carriere 39426 Cell- 601-569-0673; briarpatch62@yahoo.com	601-798-1959
Lott, Larry	23 Lott Lane, Columbia 39429	601-441-2986
Martin, E.J.	29280 Deschmp Rd, Pass Christian 39571	228-493-9437
Martin, Jim	410 N Joann St, Tupelo 38801	662-842-6566

McCombs, Ronnie	12 CR 3501, Booneville 38829 Cell-662-554-9876; ronnie_and_carolyn@yahoo.com	662-728-3674
McLemore, Charles	109 Maxey Rd, Laurel 39443 Martha.mclemore@msfb.org	601-580-3011
Mitchell, Caleb	131 Mt Carmel Rd, Carriere 39426	601-916-3015
Moss, Jerry	275 CR 992, Iuka 38852	662-423-5774
Musgrove, Glen	11 RL Musgrove Dr, Soso 39480	601-606-9306
Oswalt, Danny	3161 Burnt Fields Rd, Fulton 38843 Cell-662-401-8682; dgoswalt@gmail.com	662-585-3655
Pace, Brian	2798 Hwy 588, Ellisville 39437	601-470-5620
Parker, Lane		662-549-7542
Patterson, Debbie	2651 Wilmer Rd, Wilmer 36587	601-433-4197
Phifer, Doyle	9 CR 132, Tishomingo 38873	662-438-6910
Phillips, David	3371 Sunflower River Rd Rolling Fork 39159	662-397-9564
Polk, Rae	313 Callum Dr, Taylorsville 39168	601-826-3045
Prohashka, Brian	375 Park St, Mantachie 38855 Cell-662-401-5531; bjapro@nexband.com	662-282-4275
Reid, Doug	12259 Prudie St, Gulfport 39503	228-234-7343
Rigdon, Willie	101 Reid Rd, Laurel 39443	601-425-9716
Ryan, Sherry	70 CR 5331, Baldwyn 38824	662-365-8078
Shoemaker, Tony	20132 Scarborough Rd, Saucier 39574 Cell- 228-669-5606; tonylorna@att.net	228-539-3601
Shores, Howard	2901 Hwy 15 South, Ovett 39464 Cell- 601-498-0314; hshores88@gmail.com	601-344-7735
Simpson, Billy	1366 Votech Rd, Leakesville 39451	
Skinner, Gatha	10521 Rd 509, Union 39365	601-774-5295
Smith, Pat	37 Peachtree Ln, Seminary 39479	601-517-8014
Smith, Sandra	14527 Wolfridge Rd, Moss Point 39562	228-218-4726
Smith, Wendall	204 Jess Williams Rd, Poplarville 39470	601-528-2426
Stanfield, Cecil	816 New Hope Rd, Wiggins 39577	
Stanford, Steve	3253 NW Mt Pisgah Rd, Mantachie 38855	662-282-7234
Stewart, Brett	139 Melvin Welborn Rd, Laurel 39443 brettstewart2014@gmail.com	601-323-1297
Taylor, Larry	127 Clear Creek Rd, Wiggins 39577	601-528-4781
Thames, Bob	45 Wallace Dr, Seminary 39479	601-722-3354
Trest, Dwayne	108 Estelle Dr, Vicksburg	601-529-1487
Walley, Glen	114 Holmes St, Lucedale 39452	
Warren, Ray	60078 Faulkner Rd, Amory 38821	662-256-7465
Welborn, Larry	151 Arrowhead Trail, Brandon 39047	601-992-4785
Wesson, Jeanne	157 Kirksey Rd, Mantachie 38855	662-282-4246
Wheeler, Terry	100 Ballardsville Ch Rd, Ballardsville	662-862-7486
White, Megan	1906 Hwy 363, Mantachie 38855	
Wilkerson, Jeremy	20577 Hwy 53, Gulfport 39503 jmw72358@yahoo.com	228-669-0250
Williamson, Ray	14373 T-bird Rd, Biloxi 39540	228-392-3868
Windham, Teresa	P.O. Box 793, Magee 39111	601-672-0469

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 Beard	September, 2010
Bro Howard Rhoden	2010
Bro . Charles Thompson	December 25, 2010
Dr . Eugene Murphy	February 4, 1927 - January 5, 2011
Bro . Luther "Buddy" Cameron	October 2, 1945-October 6, 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 .A.M . Wilson	2012
Bro . Jack Leslie	July 12, 1936-August 31, 2014
Bro . Walter Presley	1924-November 27, 2014
Bro . Winnie McMahon	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 Thorton	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	August 13, 1923- July 24, 2016
Bro . Jewel Prince	June 8, 1937- August 5, 2016
Bro. Harold Holifield	September 4, 1926 – December 18, 2016
Bro. Danny Pitts	August 21, 1950 – December 21, 2016
Bro. Paul Lee	August 16, 1939 – April 10, 2017
Bro. John Riles	August 10, 1932 – May 25, 2018
Bro. Johnny Watts	October 27, 1928-October 21, 2018
Bro. A.J. Stewart	October 7, 2018
Bro. Jimmy Cresswell	December 7, 2018
Bro. Edward Williamson	May 27, 1937 – December 14, 2018
Bro. Fulton Lindsay	January 14, 1944 – January 19, 2019

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 Tanmmmer	Moses Hadley
1808	New Providence (Amit 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 Scarbrough
1813	Bayou Pierre (Claiborne Co.)	Moses Hadley	George King	Ezra Courtney
1814	Bayou Pierre (Claiborne 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	Benjamin 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	Ebenezer (Amite Co.)	David Cooper	William Balfour	Samuel Marsh
1823	Mars Hill (Amite Co.)	David Cooper	Elliott Estes	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	J.A. Ranaldson	Ezra Courtney
1829	Jerusalem (Amite Co.)	Ezra Courtney	J.A. Ranaldson	Ezra Courtney
1830	Ebenezer (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.F.D. Roberts	Shadrach Coker
1836	Galilee	Chas Felder	H.F.D. Roberts	H.F.D. Robert
1837	Jerusalem (Amite Co.)	Chas. Felder	H.F.D. Roberts	J.B. Smith

Date	Place Meeting	President	Recording Clerk	Preacher
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.)	Shadrach Coker	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	Shadrach 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
1863-1875	(No information available for years 1863-1875)			
1876	Leave River (Covington Co.)	Nathan L. Clarke	B. Thigpen	E.L. Carter
1877	Sylvarena (Smith Co.)	Nathan 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. Clark	B. Thigpen	M.G. Turner
1880	Oak Grove (Lauderdale Co.)	Nathan L. Clarke	B. Thigpen	W. Thigpen
1881	Salem	Nathan L. Clarke	B. Thigpen	J.E. Brunson
1882	Bethel (Newton Co.)	Nathan L. Clarke	B. Thigpen	N.L. Clarke
1883	Zion Hill (Smith Co.)	Nathan L. Clarke	B. Thigpen	W. Thigpen
1884	Poplarville	Nathan L. Clarke	B. Thigpen	Wilson West
1885	Fellowship (Jasper Co.)	Nathan L. Clarke	B. Thigpen	J.P. Johnson
1886	Decatur	Nathan L. Clarke	B. Thigpen	J.M. Moore
1887	Enon (Jasper Co.)	Nathan L. Clarke	B. Thigpen	T.I. Wells
1888	Shady Grove (Jasper Co.)	Nathan L. Clarke	B. Thigpen	N.L. Clarke

Date	Place Meeting	President	Recording Clerk	Preacher
1889	Oakland (Newton Co.)	Nathan L. Clarke	B. Thigpen	A.J. Freeman
1890	Mt Nebo (Jasper Co.)	Nathan L. Clarke	B. Thigpen	L.P. Murrell
1891	Fellowship (Jasper Co.)	Nathan L. Clarke	B. Thigpen	J.B. Flanagan
1892	Hickory (Newton Co.)	Nathan L. Clarke	B. Thigpen	J.P. Johnson
1893	Mt. Olive (Jones Co.)	Nathan L. Clarke	B. Thigpen	William Thigpen
1894	Bethel (Newton Co.)	Nathan L. Clarke	R.F. Roper	J.T. Simmons
1895	Antioch (Jasper Co.)	Nathan L. Clarke	R.F. Roper	G.W. Rainer
1896	Mt. Pleasant (Newton Co.)	Nathan L. Clarke	R.F. Roper	William Thigpen
1897	Sylvarena (Smith Co.)	Nathan L. Clarke	R.F. Roper	T.I. Wells
1898	Spring Hill (Jones Co.)	Nathan L. Clarke	R.F. Roper	G.W. Rainer
1899	(No information available)			
1900	Goodwater (Smith Co.)	Nathan L. Clarke	R.F. Roper	J.P. Johnson
1901	Mt Nebo (Jasper Co.)	Nathan L. Clarke	R.F. Roper	J.F. Chapman
1902	Union (Newton Co.)	Nathan L. Clarke	R.F. Roper	L.J. Caughman
1903	New Home (Smith Co.)	Nathan L. Clarke	R.F. Roper	G.W. Rainer
1904	Bethel (Newton Co.)	Nathan L. Clarke	D.M. Russell	D.W. Moulder
1905	Philadelphia	Nathan 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 (No information available from 1909 through 1910)	D.H. Valentin		
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 information available from 1917 through 1919)		(No other information)	
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. Valentine	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
1925	Ten Mile (Stone Co.)	M. Walters	J. Alvan Rester	J.A. Scarborough
1926	Mantachie	M. Walters	J. Alvan Rester	M. Walters
1927	Laurel (Hickory Grove)	M. Walters	J. Alvan Rester	J.M. Stuart

Date	Place Meeting	President	Recording Clerk	Preacher
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 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. Gardner
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. Gardner	P.M. Cochran	B. Alfred Jones
1954	Corinth	H.L. Gardner	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 (Coringth)	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
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

Date	Place Meeting	President	Recording Clerk	Preacher
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	Stephen 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 Lodon
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
2017	Laurel*	Matt Hudson	Justin Cameron	David E. Steele
2018	Laurel*	Justin Rhodes	Justin Cameron	Wesley Martin

* Southeastern Baptist College

