

Minutes
The 213th Annual Session
of the
Baptist Missionary Association of Mississippi
Convening with
Big Creek Baptist Church
Soso, Mississippi
October 22, 2018

2019-2020 Officers of the State Association

President

Greg Medenwald Hattiesburg

First Vice-President

Bryan Atwood Corinth

Second Vice-President

Blake McCain Sumrall

Clerk

Justin Cameron Columbia

Assistant Clerk

Ted Quimby Hattiesburg

Director of Public Information

Don Brown Laurel

2020 Session will be held at
Midway First Baptist Church
Sumrall, Mississippi
October 20-21, 2019

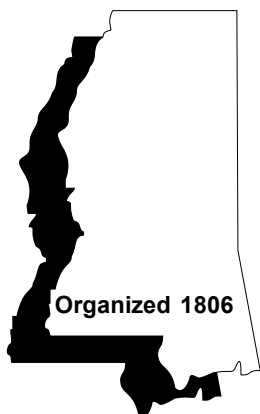
Sermon Bro. Blake McCain
Alternate Bro. Dwight Lindsay

Midyear Meeting
May 19, 2020
Southeastern Baptist College
Laurel, Mississippi

Sermon Bro. Justin Cameron
Alternate Dr. Charley Holmes

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
LAUREL, MISSISSIPPI
OCTOBER 2019

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DON BROWN, DIRECTOR



Baptist
 Missionary
 Association
 of Mississippi
2019 Minutes

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President's Message

The Bible states in Hebrews 4:12, "For the word of God is quick, and powerful, and sharper than any twoedged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart." This was our theme verse for the 2019 Annual Meeting of the BMA of Mississippi as we focused upon THE LIVING AND POWERFUL WORD OF GOD.

The Word of God is so quick and powerful that this is the means in which God draws lost sinners unto Himself. In Romans 10, we love to quote verses 9-10 & verse 13, where the Bible says, "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation...For whosoever shall call upon the name of the Lord shall be saved." I love those verses, but we must continue on in the passage to get the full picture. In verses

14 - 17 of Romans 10, Paul continues on: "How then shall they call on him in whom they have not believed? and how shall they believe in him of whom they have not heard? and how shall they hear without a preacher? And how shall they preach, except they be sent? as it is written, How beautiful are the feet of them that preach the gospel of peace, and bring glad tidings of good things! But they have not all obeyed the gospel. For Esaias saith, Lord, who hath believed our report?" And here it is...the kicker in verse 17..."So then faith cometh by hearing, and hearing by the WORD OF GOD."

It all comes back to the Word of God and a faithful exposition of that Word. You and I could stand in our pulpits week in and week out and share with our people a lot of good and positive things. I submit to you, however, that our opinions, ideas, and thoughts do not amount to anything that the people need to hear. Our people need to hear the Word of God expounded in their hearts and minds. Why? Because it is the Word of God that is "quick, and powerful, and sharper than any twoedged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart."

If we are going to accomplish anything in our churches across this state...if we are going to accomplish anything in our association...it will not be through crafty ideas and innovations. If we are going to accomplish anything at all that will matter, as far as eternity is concerned, it will only be accomplished through the power of the truths contained within The Living and Powerful Word of God.

I would like to say a big thank you to the churches of the BMA of Mississippi for allowing me the opportunity to serve as President. I will continue to pray for our departments and directors, officers, and the churches that comprise the BMA of Mississippi.



Justin Rhodes, President

Special Workers List

Nominating Committee

Beau Comeaux 504 Joseph Ave, Picayune 39466	2020
Rayburn Freeman 135 Lube Dr, Richton 39476	2020
Roger Akers 600 11th Ave North, Amory 38821	2020
Justin Rhodes 18 Big Creek Rd, Soso 39480	2021
Chad Cummings 77 Evergreen Church Rd, Seminary 39479	2021
Brycen Haden 785 Hwy 532, Mt. Olive 39119	2021

2019 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 - 2020

Bro. Richey Hester, Bro. Josh Daniels, Bro. Zechariah Rogers

Final Statistical Report for 2019	
Churches Represented by Messenger	55
Churches Represented by Letter	41
Messengers Present	98
Visitors Present	30
Minute Fund	\$4,040.00
Program Fund	\$840.00
Petitionary Letters	3

Order of Reports for 2020

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

2019 Associational Fund Report

Balance Brought Forward 10-1-2018	\$1932.04
(General Fund)	\$1142.04
(Program Fund)	\$790.00
Received from Enrollment Committee (2018)	\$5705.00
(General Fund)	\$4,690.00
(Program Fund)	\$745.00
Received from Churches after meeting	\$320.00
(General Fund)	\$320.00
(Program Fund)	\$0
Received from the State WMA	\$200.00
Received on interest from checking account	\$1.42

Total money to account for **\$8,158.46**

Paid Out

Banner for 2018 Annual Meeting	\$298.40
Programs for 2018 Annual Meeting	\$80.00
Southeastern Baptist College	\$2,000.00
Clerk Hire	\$1,000.00
Minute Books (Printing)	\$2,897.31
Minute Books (Envelopes/Postage)	\$505.89
Envelopes/Voter's Cards	\$62.64
State Letters (Postage)	\$110.00
Total Paid Out	\$6,954.24

Ending Balance **\$1204.22**

(General Fund)	\$459.22
(Program Fund)	\$745.00

Balance on Hand 9-30-2019 **\$1,204.22**

Salary Committee

The salary Committee met on October 22, 2019 at Southeastern Baptist College. Those present were Bro. James Sprayberry, Bro. Kenneth Lott, and Bro. Leon Carnical, and Bro Denny Patterson. The committee voted to set the salary increase ceiling at 5%.

Bro. Kenneth Lott, 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 22, 2019
Big Creek Baptist Church, Soso, Mississippi

Tuesday Morning:

The 123th Annual Session of the Baptist Missionary Association of Mississippi met on October 22, 2019 at Big Creek Baptist Church in Soso, Mississippi. The congregation was led in singing, “When We All To Get To Heaven” by Bro. Bob Thames. Bro. Thames then shared a special in song.

Bro. Norman Hopkins, Chairman Of Deacons at Big Creek Baptist Church, gave the welcome from the host church. Bro. James Sprayberry gave the response on behalf of the Association.

President, Justin Rhodes called the meeting to order and declared the Association in session.

Bro. J.R. Hartfield read scripture and led in prayer.

The Rules Of Order were read by President Rhodes.

Bro. Frank Panzrino was appointed to serve as parliamentarian.

Constitutional changes were called for. None were presented.

President Rhodes led the congregation in singing in “Come Thou Fount Of Every Blessing.”

Bro. Jason Goodwin gave the initial report from the enrollment committee. A motion and second was given to approve this report.

Three churches presented petitionary letters. These were: Daystar Baptist Church, Sumrall, Harvest Baptist Church, Olive Branch, and Calvary Baptist Church, Horn Lake. A motion and second was given to accept these church and seat their messengers. Motion carried. Bro. Greg Medenwald gave a hand of welcome to their messengers into the B.M.A. Of Mississippi.

Election of officers were held at this time.

President Bro. Greg Medenwald

1st Vice-President Bro. Bryan Atwood

2nd Vice-President Bro. Blake McCain

Clerk Bro. Justin Cameron

Asst. Clerk Bro. Ted Quimby

Publications Director Bro. Don Brown

Southeastern Baptist College was selected to host the Midyear meeting.

Midyear Meeting Speaker Bro. Justin Cameron

Alternate Bro. Charley Holmes

Midway First Baptist, Sumrall was elected to host the 2019 Annual Meeting.

Annual Meeting Speaker Bro. Blake McCain

Alternate Bro. Dwight Lindsay

Bro. Sam Oglesby shared a special in song.

The Moral Action Committee was recognized for their report. Bro. Roger Akers chaired this 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. Wexford Parmer led in prayer on behalf of the Moral Action Committee.

The History and Archives Commission was recognized for their report. Director Ed Steel gave his personal report. During this report he submitted his resignation as

Director of the History and Archives Commission. A motion and second was given to approve this report. Motion carried.

Nominations were received for Director of the History and Archives Commission. Bro. Jason Howard was elected. Bro. Willie Oldenquist led in prayer on behalf of the History and Archives Commission and its new Director.

The Nominating Committee report was given by Bro. Roger Akers and Bro. Vernon Newman. A motion and second was given to accept the nominations. Motion carried.

Nominations were received for Moral Action Commission Trustee to replace Bro. Tony Graham, term to end 2022. Bro. Ed Duvall was elected.

Nominations were received for the nominating committee. Bro. Justin Rhodes, Bro. Chad Cummings, and Bro. Brycen Haden were elected.

The Salary Committee report was called for. Bro. Kenneth Lott gave this report. A motion and second was given to approve this report. Motion carried.

The Clerk's report was called for. Bro. Justin Cameron gave this report. A motion and second was given to approve this report. Motion carried.

Bro. Kenneth Lott led the congregation in singing, "It Is Well With My Soul."

Bro. Justin Rhodes presented the President's Message. He spoke from Hebrews 4:12 on the subject of, "The Living and Powerful Word of God."

Bro. Justin Cameron presented a special in song.

Bro. Wesley Martin read scripture and led in prayer.

Tuesday Afternoon:

The afternoon session was opened with Bro. Brycen Haden leading the congregation in singing, "Glorify Thy Name/Majesty." Bro. Haden presented a special in song.

Bro. Blake McCain read scripture and lead in prayer.

The Mississippi Baptist Children's Home was recognized for their report. Bro. Denny Patterson chaired this report. Children's Home Director Dwight Lindsay gave his personal report. A motion and second was given to approve his report. Motion carried. Bro. Billy Ferrell led in prayer on behalf of the Mississippi Baptist Children's Home.

Bro. Jeff Dixon presented a special in song.

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

The BMA of Mississippi W.M.A. Report was given by Sis. Theresa Reus. A motion and second was given to approve this report. Motion and carried.

Bro. Robert Bynum led in prayer on behalf of the Brotherhood and the W.M.A.

Southeastern Baptist College was recognized for their report. Bro. Leon Carmical chaired this report. Bro. Chris Floyd read the minutes form the Trustees. A motion and second was given to approve these minutes. Motion carried.

Academic Dean Jan Walker and Dean of Students, Anderlee Foster we're recognized and reported on progress at Southeastern. President Scott Carson gave his personal report. A motion and second was given to approve this report and that Dr. Carson be approved as President of Southeastern. Motion carried. Bro. Bill Howard led in prayer on behalf of Southeastern Baptist College.

Bro. Danny Holifield presented a special in song.

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

Youth Department.

The BMA of Mississippi Missions and Revolving Loan Fund were recognized for their report. The Missions report was chaired by Bro. James Sprayberry. Bro. Blake McCain read the minutes of the Trustees. A motion and second was given to approve these minutes. Motion carried.

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

Bro. Harold Floyd led in prayer on behalf of BMA of Mississippi Missions.

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

Manager Vernon Newman gave his personal report. A motion and second was given to approve this report. Motion carried. Bro. Dennis Rankin led in prayer on behalf of the Revolving Loan Fund.

The BMA of Mississippi Publications department was recognized for their report. Bro. Clell Allen chaired this report. Bro. Dwight Lindsay read the minutes of the Trustees. Bro. Don Brown gave his personal report. A motion and second was given to approve this report. Motion carried. Bro. Sidney Davis led in prayer on behalf of the Publications Department.

The BMA of Mississippi Foundation was recognized for their report. Bro. Dwight Lindsay chaired this report. Bro. Don Brown read the minutes of the trustees and financial report. A motion and second was given to approve this report. Motion carried.

The BMA of Mississippi Commission on Senior Adults was recognized for their report. Dr. Medrick Savell read the minutes from the Trustees. Director Kenneth Flynt gave his personal report. A motion and second was given to approve this report. Motion carried. Bro. Ted Quimby led in prayer on behalf of the Senior Adult Commission.

Bro. Don Brown gave a report on the Grover Laird Endowed Scholarship.

BMAA Missionary/Church Planter, Michael Strong gave a report on his work in Minnesota.

BMAA Foreign Missionaries, Cris and Alicia Samson gave report on the work in Philippines.

Dr. Charley Holmes gave report from the Baptist Missionary Association Theological Seminary.

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

The following men were appointed by the Moderator to serve on the Enrollment Committee for the coming year: Bro. Richey Hester, Bro. Josh Daniels, and Bro. Zechariah Rogers. A motion and second was given to approve this appointment. Motion carried.

A motion and second was given to set Clerk Hire at \$1,000.00 and print 600 minutes. Motion carried.

Dr. Keven Clayton read scripture and closed in prayer.

Tuesday Evening:

Bro Danny Holifield led the congregation in singing “Praise The Lord,” “Great and Mighty,” and “I Exalt Thee.”

President Justin Rhodes introduced Dr. Scott Carson, President of Southeastern Baptist College. Dr. Carson introduced Cornerstone, Ensemble from Southeastern

for special music.

Dr. Carson brought the annual message from Acts 10:1-11-18, entitled “What God Has Cleansed.”

Bro. Danny Holifield led the congregation in singing, “I Surrender All.”

Bro. Frank Panzrino gave Dr Carson the hand of appreciation for the message.

President Justin Rhodes turned the gavel over to newly elected President, Bro. Greg Medenwald. President Medenwald declared the session closed.

A motion and second was given to give a rising vote appreciate to Bro. Justin Rhodes for his service as President and to Big Creek Baptist Church for hosting today’s meeting. Motion carried.

Bro. Aaron Waite read scripture and closed in prayer.

Justin Rhodes, President

Greg Medenwald, 1st Vice President

Justin Cameron, Clerk

BMA of Mississippi
2019 Midyear Meeting
East Amory Baptist Church
May 21, 2019

Morning Session:

The Baptist Missionary Association met on May 21, 2019 at 9:30 a.m. at East Amory Baptist Church. Bro. Wesley Martin led the opening song. Bro. Bryan Atwood gave the response.

Bro Roger Akers gave a welcome on behalf of the host church. Bro Frank Panzirino gave the response.

The meeting was called to order by President, Justin Rhodes. Scripture reading from Matthew 9:36-38 and prayer was given by Bro. Mike Poirier.

The rules of order were read from the chair.

Bro. Dennis Knight was appointed to serve as Parliamentarian for the meeting.

The Enrollment Committee report was given by Bro. Jason Goodwin. A motion and second was given to approve this report. Motion carried.

The Commission on Senior Adults was called for. There was no report.

The Moral Action Commission was called for. Bro. Mark Jones spoke on behalf of Dr. Adams and the Commission.

The Children’s Home was recognized for their report. Director, Bro. Dwight Lindsay gave his personal report. A motion and second was given to approve this report. The motion carried.

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

Sis. Beth Caldwell gave the W.M.A. Report. A motion and second was given to approve this report. Motion carried.

Southeastern Baptist College was called for. Dr. Scott Carson gave his personal report. A motion and second was given to approve this report. Motion carried.

The Youth Department was recognized for their report. There was no report.

2nd Vice President, Bryan Atwood began moderating at this time.

The Revolving Loan Fund report was called for. Chairman Kenneth Lott recognized Bro. Roy Caldwell for the reading of the minutes of the trustees. A motion and second was given to approve these minutes. Revolving Loan Fund manager, Vernon Newman gave his personal report. A motion and second was given to approve this

report. Motion carried.

The Missions Report was called for. Bro James Sprayberry chaired this report. Dr. Kevin Clayton read the minutes of the trustees. Director, Larry Geraldson gave his personal report. A motion was given to approve this report. Motion carried.

President, Justin Rhodes returned to moderating at this time.

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

The Foundation report was called for. There was no report given.

Dr. Charley Holmes gave a report on the BMAA Seminary and the Publishing Ministry of the BMAA.

The Enrollment Committee gave the final report

President, Justin Rhodes declared the business of the Association closed.

Bro. Greg Medenwald led in prayer.

Bro. Wesley Martin led the Association in singing "I Stand Amazed In Presence."

Bro. Dewitt Bain brought the Mid-Year message from Ezekiel 37:1 entitled, "What Our Churches Need and What Our Country Needs."

Bro. Wesley Martin led the congregation in an invitation song.

Bro. Sidney Davis gave Bro. Bain the hand of appreciation for the morning message.

Bro. Scott Kirkland closed the meeting in prayer.

Justin Rhodes, President

Bryan Atwood, 2nd Vice President

Justin Cameron, Clerk

Program Committee Meeting

August 6, 2019

Big Creek Baptist Church, Soso, Mississippi

The Program Committee met on August 6, 2019 at Big Creek Baptist Church in Soso, Mississippi at 10:00am. Those present were President, Justin Rhodes, 2nd Vice President Bryan Atwood, Clerk Justin Cameron, Dr. Scott Carson, Bro. Larry Geraldson, Bro. Dwight Lindsay and Bro. Ed Steele. Bro. Justin Cameron led in the opening prayer.

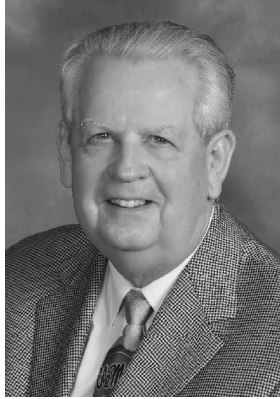
President, Justin Rhodes presented the theme for the coming meeting from Hebrews 4:12. The agenda was discussed. The theme was approved. A motion and second was given to use the Canaan Baptist Church in Avera's Youth Choir and Southeastern Baptist College Choir during the Tuesday Evening Worship Service prior to the annual message. Motion Carried. A motion and second was given that the president and clerk coordinate the remaining slots for music. Motion carried. A motion and second was given to approve the agenda as presented. Motion carried. A motion and second was given for a letter containing information and schedule of the Annual Meeting be sent to all churches of the BMA of Mississippi. Motion carried. A motion and second was given that due to constrained space we limit displays to Mississippi Departments, Commissions, and Auxiliaries. Motion carried.

A motion and second was given to adjourn. Motion carried

Bro. Justin Rhodes, Moderator

Bro. Justin Cameron, Clerk

**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

New Director Elected at 2019 Meeting
Jason Howard
35768 Hwy 63 N
Richton, MS 39476
601-394-8723

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 is located in the Library of Southeastern Baptist College. Historical records compiled from our churches, local Associations, the BMA of Mississippi, as well as other records from the BMA of America can be found in these files. 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. When a church is having a special service celebrating an anniversary, Revival, etc., the Bulletins prepared especially for the event can also be placed in a folder designated for your Church.

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. I have encouraged others to use the modern technique of providing CDs and DVDs that can be available for anyone who may desire to bring a laptop and blank CDs or DVDs to make their own personal copies in the future. It will be great if more of our current preachers will provide a DVD or CD of their preaching or Bible studies that is properly labeled and it will be a blessing to others for many years to come. Several CDs of messages preached by the Bro. Paul Lee were donated to the Library. Although he is with the Lord, we can still be blessed by his preaching.

I will list some of the studies I have placed in the Library. On the books of the Bible studies, each verse will appear on the top of the screen with my comments appearing below.

1. I have placed a plastic case that has 2 DVDs containing a verse-by-verse study of Revelation and a CD that has 19 Power Point presentations and 19 Microsoft Word class handouts for each lesson in the Library.

2. A verse-by-verse study of Daniel is in a plastic case having a DVD containing 14 videos and a CD with the 14 Power Point Presentations. I did not prepare class handouts for this study.

3. I video-taped some lessons that I entitled "Bible Studies on Debated Topics" and placed this DVD in the Library. Subjects I covered are: a. Sons of God and Daughters of Men, b. The Sabbath Remaining, c. Heaven - Our Home, d. The Bride of Christ, e. The Lord's Supper, f. Joseph as a Type of Christ. Because of a difference of opinions on these subjects by many, I wanted to present what I believe for posterity sake.

4. I prepared a Power Point study I called "A Discourse on the Olivet Discourse" from Matthew 24 & 25 many years ago. The study presents 5 subjects Jesus dealt with on the Mount of Olives: The Signs of the Times, The Rapture, The Great Tribulation, The Millennium, and The Judgments. A few years ago, I used these studies as the basis for a book I had published using the same name. A DVD of me presenting these 5 lessons is in the Library.

5. I also taught a study I called "The Covenant of Grace" many years ago and prepared Power Point presentations for it. A DVD of me presenting the lessons on Power Point with my voice discussing what is on the screen has been placed in the Library. This DVD has 7 lessons on it. I used what I teach in these lessons (and

much more) to publish the book *God's Covenant of Grace* several years ago.

6. A plastic case containing a presentation of what I believe the Bible teaches about creation is in the Library. It contains a DVD that can be used to watch the study on television, computer, or through a video projector. There is a CD that contains the Power Point presentations that can be used in a computer and a Microsoft Word document containing the handouts I prepared for people who participate in the study on creation.

You can visit the History & Archive Library and use your laptop computer and blank CDs or DVDs to make your own personal copies of the studies in the Library. Due to my age, it is unlikely I will ever be asked to teach any of these lessons again. It is my prayer that what I have spent many, many hours preparing can be used by someone else for years to come with just a few changes to make the studies 'fit' them.

I would like to thank the churches who have been faithful in supporting the History and Archive Commission financially. The total receipts for the year was \$2,125.12. The total paid out was \$1,035.00 to Southeastern Baptist College to help subsidize the salaries of Librarian Amy Hinton who oversees the archives and Sandy Tidwell for keeping the financial records. If your church would like to contribute, please send your offering to Southeastern Baptist College, ATTN: History & Archive, 4229 Highway 15 N, Laurel MS, 39440.

Director Ed Steele

**FINANCIAL REPORT
(FROM 10-1-2018 THROUGH 9-30-2019)**

Balance Brought Forward (10-1-18)	\$23,080.21
Total Received (2018 - 2019)	2,125.12
Total Amount to Account For	25,205.33
Total Paid Out	1,035.00
Balance in Checking Account	24,170.33
Balance in Revolving Loan Fund	14,598.01
Grand Total	\$38,768.34

RECEIVED:

Regular Offerings	\$1,917.00
Special Emphasis	208.12
Total	\$2,125.12

PAID OUT

SBC (Utilities)	\$225.00
SBC (Work by Library/Financial Staff)	810.00
Total	\$1,035.00

Contributions During 2018 - 2019 Year

Regular Offerings

First of Calhoun, Laurel	\$ 180.00
Hopewell, Laurel	10.00
Lee's Chapel #2, Picayune	30.00
Magnolia, Hattiesburg	250.00
Paramount, Perkinston	300.00
Riverside, Ellisville	155.00
Skyway Hills, Pearl	360.00
Spencer Memorial, Pascagoula	452.00
Washington, Neely	180.00
Total	\$1,917.00

Special Emphasis

Berean, Soso	\$ 68.00
New Bethany, Seminary	22.00
Spring Hill, Ocean Springs	58.34
Washington, Neely	59.78
Total	\$208.12

Grand Total	\$2,125.12
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Mississippi Baptist Children's Home



Dwight Lindsey, Director
118 Lowe Road
Laurel, Mississippi 39443
601-426-3928

Trustees	Term Expires
Ben Hensarling	2020
Denny Patterson, 2651 Wilmer Rd., Wilmer, AL 36587	2020
Ricky Mitchell, 1388 Seminary- Moselle Rd., Seminary 39479	2020
Duane Ledlow 17401 Indian Lane, Vancleave 3956	2021
Jason Goodwin. 4432 Hwy 15 N. Laurel 39443	2021
Jessica Haden, 785 Hwy 532, Mt Olive 39119	2021
Estuardo Marroquin 4113 Hwy 15 N., Laurel 39440	2022
Josh Daniels, The Kiln	2022
John Burge 206 East McCormick Dr, Richton 39476	2022

Out of State Trustees:

Alabama

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

Louisiana

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

Mt. Pisgah Association

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

Mississippi Baptist Children's Home By-Laws

Article I — Name And Location

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

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

Article II — Purpose

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

Article III — Ownership

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

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

Article IV — Trustees

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

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

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

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

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

Article V — Duties Of Trustees

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

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

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

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

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

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

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

Article VI — Reception Of Children

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

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

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

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

Article VII — Finances

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

- (a) Voluntary contributions, gifts, and bequests;
- (b) Interest on invested funds;
- (c) Income from the farm;
- (d) Such profits as may accrue to the Home from any and all industries which may be established;
- (e) Such other sources of revenue as may be found to add to the income of the Home for any and all purposes.

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

Article VIII — Release Of Children

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

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

Article IX — General Provisions

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

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

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

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

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

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

Article X — Director

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

Section 2: Duties:

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

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

c. He shall receive and dispense all funds.

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

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

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

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

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

Article XI — Statement Of Policy Of The Board Of Trustees

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

Director's Annual Report

We are thankful to be a part of the Children's Home celebrating 75 years of ministry. Durability is a valuable asset and something that seems to be going by the wayside in our more and more disposable culture. Since sin entered the world in Genesis 3 durability has become something that we have to work constantly toward. Life is hard. Ministry is hard. Things break and fall apart. It can all seem overwhelming. As hard as things may appear I rest in the fact there is nothing in this world harder than the foundation of Jesus Christ. He is the only source of sustainable durability. When everything around us breaks, crumbles, or wastes away He remains.

We are kicking off our new vision for revitalizing our Children's Home ministry during our SPECIAL EMPHASIS this year. We will continue to receive referrals as we have in the past, but we are adding some extra steps to be more helpful to children and families in need. The short of it is we will begin an aggressive strategy of pursuing children who require love and care. Before now we have not had an answer for extended family members who do not have custodial rights, which would not allow them to sign children over to the Children's Home. In this new strategy family, community, and churches who have witnessed neglect and abuse will be able to come to us to report facts. We will pass along this information to the proper Child Protective Services office. After allowing CPS to do their job of removing children from dangerous circumstances we will act on the child's behalf if they do not. We will rescue children from abuse and neglect through the aid of our legal system.

The outcomes of these cases will be various. If we receive false reports the facts will bring this to light and the child will remain in a loving home. If the reports of neglect and abuse are true CPS should do their job in removing the child from a dangerous situation. If the reports are true but CPS is overwhelmed by current caseloads we will file the appropriate paperwork for custody of the child. A judge will make a ruling for the parents to meet certain criteria to regain custody of their children. We would not be taking these children from their parents or keep these children from their parents. Their actions and legal court findings would determine each case. We will be able to see success in many areas as we move forward. Even if we are not awarded custody of a child we can take hope in the fact that we were a part of the process of protecting a child if CPS does their job in removing a child from a deadly environment. If we are awarded custody then we get the benefit of investing the love of Christ into that child's life.

This new strategy can only be successful with God's provision as He supplies through the lives of His people. We still need you to share our services with your communities. We still need you to let families know we are here to help. We still need you to keep your eyes open for those children that desperately need someone to defend them with the character of Christ. We need your prayers as we embark on this new journey, and we need your support.

Most of our association is aware of the decline in children our Home serves. I pray that all of you are as dedicated to seeing this ministry revitalized as you were unified last year entrusting this ministry to myself and my family. We never were and never will be this miraculous answer to the ailments of children's home ministries. I hope my urging for your patience will also strengthen my own as we continue to devote ourselves to serving the poor, fatherless, afflicted, and needy through our one source of durability. Psalm 18:2 "The Lord is my rock, and my fortress, and my deliverer; My God, my strength, in whom I will trust; My buckler, and the horn of

my salvation, and my high tower.”

In His Service,

Director: Dwight Lindsey

Trustee Minutes

April 2, 2019

The Trustees of Mississippi Baptist Children’s Home met at the Home on April 2, 2019.

Chairman Bro. Denny Patterson opened the meeting in prayer and led the devotional taken from Psalm 148. Clerk-Glenn Holifield, Kenneth Stinnett, Ben Hensarling, Denny Patterson, Roger Carroll, Deryl Jones, Keith McMahan, and Jason French made a total of 8 trustees present. Bro. Dwight Lindsey gave a report on the present and future direction of the Home including Finances, Staffing, Potential Children, Policy, Projects, and Travel. Bro. Dwight gave a report on new staff to replace the duties vacated by the retirements of Betty Turnbow and Pat Davis.

A motion and second was made to adopt the job descriptions of a CFO (Chief Financial Officer/Oversight) and Home Manager, approved. A motion and second was made to hire Mrs. Stephanie Higginbotham-CPA as an independent contractor for the CFO position, and Mrs. Lindsay Lindsey for the Home Manager position, approved.

Bro. Dwight reported on discussions had with Jones County CPS supervisor about how the home could help with more child care cases. A motion and second to approve the wording and distribution of a new Brochure for the Home to individuals, churches, and state DHS/CPS workers, approved. A motion and second was made for the Home to take in short term emergency cases that may have paperwork delayed up to 7 days.

Bro. Dwight reported on the need for the approval of a policy book to govern the day to day functions of the home that fall outside of the details listed in our by-laws. A motion and second was made to approve the policy book as printed with the understanding that adjustments will be made as needed at future trustee meetings, and a current copy is always to be kept on file at the Home’s Office, approved.

A motion was made to add Bro. Harry G. (Glen) Holifield as another official signer on the bank account to replace Bro. Sidney in June, approved. Bro. Sidney requested to stay in the Director’s home through August. A motion and second was made to accommodate this request, approved.

Bro. Dwight discussed the need of room renovations during our time of transition. Our hope is to have this work done with volunteer work as much as possible. There was also an agreeable discussion on creating a new website for the Home. The meeting was adjourned in prayer by Bro. French.

Glenn Holifield, Clerk

September 17, 2019

The Trustees of Mississippi Baptist Children’s Home met at the Home on September 17, 2019. Chairman Bro. Denny Patterson opened the meeting in prayer and led the devotional taken from Romans 11 and 12. Clerk-Glenn Holifield, Kenneth Stinnett, Ben Hensarling, Denny Patterson, Duane Ledlow (conference call), Willie Oldenquist, Roger Carroll, Deryl Jones, George Scruggs (conference call), Keith McMahan, and Jason French made a total of 11 trustees present.

A motion was made, with a second, to ratify The minutes from the April 2nd,

2019 meeting. The motion was approved.

Bro. Dwight Lindsey gave a report on Desi and her transition to college and how the Home will be helping her in the future. With her transition Bro. Dwight then explained the need for an Adult Transition Program. The program will give room and board for all children in the custody of the home between ages 18 and 21 and educational assistance for any students between ages 18 and 21. A Motion was made, with a second, to add the Adult Transition Program to the MSBCH Policy Book. The motion was approved.

Bro. Dwight then gave a report on projects at the home, the new website, potential child placement cases, and future plans for the home. Bro. Dwight shared in this report his new vision for the Home after researching another facility with our same classifications and qualifications. This other facility has seen success over the past 10-15 years with this approach. A motion was made, with a second, to accept, promote, and fund this new approach as follows: If we receive reports from a family member, school counselor, etc. we will take the parents to court if necessary to remove them from a neglectful, abusive, or dangerous situation. For example: A Grandparent has children in their care due to neglect. They haven't terminated the parents' rights but see they cannot keep them long term and would like us to take custody. We would take a statement of the neglect from the grandparents, report this to Child Protective Services as we would be required to do by law, if CPS neglects to act we then have our lawyer file paper work for custody. The judge would rule one way or another. We would be motivating CPS to do their job and if not we would be doing it for them. The judge would place stipulations on the parents for them to be reunited with their children. If they meet those stipulations then the children would go home with better biological parents if not they stay with us under much better circumstances. What this strategy would take:

1. Paying a good lawyer 1a. Occasional Private Investigators
2. Counselors (Crossroads) Short term:
3. One set of house parents
- 3a. One set of relief house parents
4. After the hiring of one set of house parents we could house a split of 5 – 3 kids between the front (girls wing) and the director's home across the street.
5. Remodeling the guys bathrooms to make at least two private bathrooms (no more communal showers and toilets) Long term:
6. With at least a relief house parent or a second set of house parents we could expand into more rooms of the original house and kick off building a cottage
7. The Cottage could then hold boys or girls
8. The original house would hold the opposite and be our campus pantry for food storage.
9. Continue the pattern of building cottages and adding house parents

This more aggressive approach to helping children will coincide with our current referral system. The motion was approved.

A motion was made, with a second, to accept the QuickBooks balance sheet and profit loss report until such time as we receive Holt's official review. The motion was approved.

Meeting adjourned in prayer.

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. Holt,
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, 2019 and 2018, and the related statements of activities and functional expenses 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

October 9, 2019

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, 2019 AND 2018**

	<u>2019</u>	<u>2018</u>
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 34,338	\$ 49,254
Property, Plant, and Equipment:		
Property, plant, and equipment	1,070,509	1,070,509
Less: Accumulated depreciation	<u>(924,152)</u>	<u>(919,145)</u>
Net property, plant and equipment	<u>146,357</u>	<u>151,364</u>
Other Assets:		
Restricted cash and cash equivalents	<u>-</u>	<u>21,365</u>
Total other assets	<u>-</u>	<u>21,365</u>
TOTAL ASSETS	<u>\$ 180,695</u>	<u>\$ 221,983</u>
 LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 2,376	\$ 1,245
Payroll liabilities	<u>1,607</u>	<u>2,630</u>
Total current liabilities	<u>3,983</u>	<u>3,875</u>
Net Assets		
Without donor restrictions	169,761	196,743
With donor restrictions	<u>6,951</u>	<u>21,365</u>
Total net assets	<u>176,712</u>	<u>218,108</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 180,695</u>	<u>\$ 221,983</u>

2

See accompanying notes and independent accountants' review report.

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENT OF ACTIVITIES AND FUNCTIONAL EXPENSES
YEAR ENDED AUGUST 31, 2019

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUE AND SUPPORT			
Contributions - general	\$ 168,808	\$ -	\$ 168,808
Contributions - specific children	1,025	19,913	20,938
Interest income	606	84	690
Total revenue and support	<u>170,439</u>	<u>19,997</u>	<u>190,436</u>
PROGRAM SERVICES			
Automobile expense	3,806	-	3,806
Children's spending money	1,770	1,875	3,645
Gifts from Contributors	1,545	11,087	12,632
Clothing	446	-	446
Depreciation	5,007	-	5,007
Food	5,626	-	5,626
Garbage pickup	1,828	-	1,828
Insurance	20,412	-	20,412
Legal and accounting	7,036	-	7,036
Medical expense	110	-	110
Miscellaneous	6,282	-	6,282
Office and postage	4,765	-	4,765
Payroll taxes	8,417	-	8,417
Pest control	449	-	449
Repairs and maintenance	2,685	-	2,685
Retirement contributions	5,332	-	5,332
Salaries and wages	106,523	-	106,523
School supplies and fees	4,003	-	4,003
Taxes and licenses	161	-	161
Telephone	3,680	-	3,680
Travel	12,713	-	12,713
Utilities	16,274	-	16,274
Total program services	<u>218,870</u>	<u>12,962</u>	<u>231,832</u>
CHANGE IN NET ASSETS	(48,431)	7,035	(41,396)
NET ASSETS RELEASED FROM RESTRICTIONS:			
Restrictions satisfied by payments	21,449	(21,449)	-
NET ASSETS, SEPTEMBER 1	<u>196,743</u>	<u>21,365</u>	<u>218,108</u>
NET ASSETS, AUGUST 31	<u>\$ 169,761</u>	<u>\$ 6,951</u>	<u>\$ 176,712</u>

See accompanying notes and independent accountants' review report.

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

	Without Donor Restrictions	With Donor Restrictions	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>
PROGRAM SERVICES			
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 program services	<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	<u>189,849</u>	<u>50,916</u>	<u>240,765</u>
NET ASSETS, AUGUST 31	<u>\$ 196,743</u>	<u>\$ 21,365</u>	<u>\$ 218,108</u>

See accompanying notes and independent accountants' review report.

MISSISSIPPI BAPTIST CHILDREN'S HOME

**STATEMENTS OF CASH FLOWS
YEARS ENDED AUGUST 31, 2019 AND 2018**

	<u>2019</u>	<u>2018</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (41,396)	\$ (22,657)
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:		
Depreciation	5,007	9,358
Increase (decrease) in operating liabilities		
Accounts payable	1,131	(1,744)
Payroll liabilities	(1,023)	(792)
Net cash flows from operating activities	<u>(36,281)</u>	<u>(15,835)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(36,281)	(15,835)
CASH AND CASH EQUIVALENTS, SEPTEMBER 1	<u>70,619</u>	<u>86,454</u>
CASH AND CASH EQUIVALENTS, AUGUST 31	<u>\$ 34,338</u>	<u>\$ 70,619</u>
CASH AND CASH EQUIVALENTS:		
Cash and cash equivalents	\$ 34,388	\$ 48,254
Restricted cash and cash equivalents	<u>-</u>	<u>21,365</u>
	<u>\$ 34,388</u>	<u>\$ 70,619</u>

See accompanying notes and independent accountants' review report.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2019 AND 2018

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.

Adoption of New Accounting Pronouncements

The below accounting pronouncements have impacted the presentation of the foundation's financial statements:

In August 2016, the Financial Accounting Standards Board issued Accounting Standards Update (ASU) 2016-14, Not-for-profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities. The amendment changes the previous reporting model for nonprofit organizations and enhances the disclosure requirements. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. The Organization has adjusted the presentation of these statements accordingly. The ASU has been applied retrospectively to all periods presented.

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.

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, 2019 and 2018, 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.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2019 AND 2018

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 net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions. 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.

Functional Expenses

The Home chooses to disclose Functional Expenses on the Statement of Activities and Functional Expenses. The Home uses direct method in charging expenses to each functional category based on direct usage or charge. Since all expenses are directly related to the operation of providing for the children in the Home, all expenses are considered program expenses.

Net Assets

Net assets, revenues, gains and losses are classified based on the existence or absence of donor or grantor-imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

Net assets without donor restrictions – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.

Net Assets with donor restrictions – Net assets subject to donor (or certain grantor) imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2019 AND 2018

Note 2 – Cash and Cash Equivalents

Cash and cash equivalents consisted of the following at August 31, 2019 and 2018:

	2019	2018
Main operating accounting - Trustmark National Bank	\$ 6,789	\$ 21,811
Baptist Missionary Association revolving loan fund - General	27,549	26,943
Petty cash	-	500
Total cash and cash equivalents	\$ 34,338	\$ 49,254

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, 2019 and 2018, 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, 2019 and 2018 respectively:

	2019	2018
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
	1,070,509	1,070,509
Less: accumulated depreciation	(924,152)	(919,145)
Net property, plant, and equipment	\$ 146,357	\$ 151,364

Depreciation expense was \$5,007 and \$9,358 for the years ended August 31, 2019 and 2018, respectively.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2019 AND 2018

Note 5 – Net Assets with Donor Restrictions

Net assets with donor restrictions at August 31, 2019 and 2018 are available for the following periods:

	2019	2018
Jesse M. Hamilton Memorial Fund-Savings	\$ -	\$ 5,965
Jesse M. Hamilton Memorial Fund-BMA Designated for the Children	-	15,400
	6,951	-
	\$ 6,051	\$ 21,365

For 2018, the amounts from Jesse M Hamilton Funds were restricted to the use for the acquisition and construction of facilities.

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, 2019 and 2018 consists of the following:

	2019	2018
Jesse M. Hamilton Memorial Fund savings (interest of .10%)	\$ -	\$ 5,965
Jesse M. Hamilton Memorial Fund - BMA Revolving Loan Fund (interest of 2.70%)	-	15,400
	\$ -	\$ 21,365

During the fiscal year, the restricted cash and investments were released from restrictions to reimburse the Home for the purchase of the director's house which was purchased in 1999.

Note 7 – Retirement Plan

For the years ended August 31, 2019 and 2018, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$5,332 in 2019 and \$5,175 in 2018. 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.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2019 AND 2018

Note 8 – Financial Instruments- continued

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 – Liquidity and Availability of Financial Assets

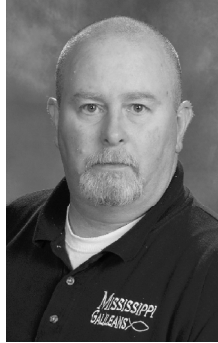
The following reflects the Home's financial assets as of the statement of financial position date, reduced by amounts not available for general use because of contractual or donor-imposed restrictions within one year of the statement of financial position date. Amounts available include donor restricted amounts that are available for general expenditure in the following year.

	2019	2018
Financial assets, at year end:	\$ 34,338	\$ 49,254
Cash and cash equivalents	-	21,365
Restricted cash		
Less contractual or donor-imposed restrictions:		
Donor restrictions for children	(6,951)	(21,365)
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 27,387</u>	<u>\$ 49,254</u>

Note 10 – Subsequent Events

Subsequent events were evaluated through October 9, 2019, 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

2019-2020 Project
60% Childrens Home
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 MS Annual Brotherhood Meeting

Southeastern Baptist College, Laurel, MS

7:00 PM, October 21, 2019

Welcome was given by Mark Jones, President.

Church welcome was given by Arthur Broadhead

Opening Prayer was given by Bro. Larry Geraldson

Danny Holifield, led the music throughout.

Opening Song

Business:

Secretary and Treasurer's Report was given by Roy Caldwell. Motion and second and approved.

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 2019-2020 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)

Project for 2019-2020: Childrens Home (60%), Mississippi Galileans (40%).

Galilean report and National brotherhood report was given by Mark Jones

Our speaker was Bro. Dwight Lindsay

Appreciation on behalf of the Brotherhood was given to Bro. Lindsay by Bro. Justin Cameron.

Closing Song and Prayer.

Women's Missionary Auxiliary



Theresa Reus, President

WMA Officers:

President	Theresa Reus
1st vice president	Stacy Smith
2nd Vice President	Lynn Brown
3rd Vice President	Freida Merchant
Treasurer	Shirlene Smith
Asst. Treasurer	Barbara White
Recording Secretary	Diane Rainey
Asst. Recording Secretary	Beth Caldwell
Historian	Ginny Singleton
Editor	Rita Clark
Pianist	Pat Davis
Song Director	Mary Sprayberry
GMA/YLA Promoter	Jessica Haden
Sunbeam Promoter	Linda Dertinger
Asst. Sunbeam Promoter	Tara Little
Project Promoters	North-Elaine Smith Central-Marilyn Welborn South-Jean Knight
Advisory Council	Bro Brycen Haden Bro. Donald Brown Bro. Joey Reus
Retreat Committee Chairman	Kathy Walley
Co-Chairman	Theresa Reus
Registration	Beth Caldwell

2019 State WMA Report

The 2019 WMA Mission Banquet was a success. Angela Rice was our speaker this year, and she did a wonderful job.

We had 31 ladies present at our annual meeting. Dr. Carson gave a report on the renovations to the college café. Our state WMA was able to raise \$20,000 for this project.

Alicia Sampson brought our devotion and gave an update on the mission status. Your 2019/2020 WMA state officers will be:

President: Theresa Reus

1st Vice-President: Stacy Smith

2nd Vice-President: Lynn Brown

3rd Vice-President: Frieda Merchant

Treasurer: Shirlene Smith

Assistant Treasurer: Barbara White

Recording secretary: Diane Rainey

Assistant Recording Secretary: Beth Caldwell

Historian/Media: Ginny Singleton

Editor: Rita Clark

Pianist: Pat Davis

Song Director: Mary Sprayberry

GMA/YLA promoter: Jessica Hayden

Sunbeam Promoter: Linda Dertinger

Assistant Sunbeam Promoter: Tara Little

Project Promoters:

North-Elaine Smith, Central-Marilyn Welborn, South- Jean Knight

Advisory Council: Bryson Hayden, Donald Brown, Joey Reus

Retreat Chairman: Kathy Walley Co-Chairman: Theresa Reus

Registration: Beth Caldwell

2019-2020 Project: Renovation of BMAP Publication building in the Philippines into a BMAP training Center.

Theresa Reus, President

Southeastern Baptist College



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

Trustees	Term Expires
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
Matt Hudson, 1530 Loden Rd., Fulton 38843	2022
Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573	2022
Emma Hensarling	2022

Out of State Association

- William Chancery, 61 Hwy. 164, McDavid 32568
- Buck Hughes, 14969 Old Hammond Highway, Baton Rouge 70816
- Dennis Rankin, 5026 Gunn Rd., Mobile 36619

Constitution and By-Laws of Southeastern Baptist College, Inc.

Article I — Name And Location

This institution shall be known as Southeastern Baptist College. The College is located at 4229 Highway 15 North, Laurel, MS 39440.

Article II — Purpose Mission Statement

Mission:

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

Goals:

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

Also, Southeastern Baptist College seeks to serve the Christian community by offering a limited number of credit and non-credit courses to those who do not choose to pursue a structured program toward a specific degree, certificate, or diploma.

Article III — Ownership

Southeastern Baptist College is owned and operated by the churches composing the Baptist Missionary Association of Mississippi, who shall exercise ultimate control of said institution.

Article IV — Board Of Trustees

Section 1: Members Of The Board Of Trustees

A. The messengers of the churches composing the Baptist Missionary Association of Mississippi shall elect a Board of Directors consisting of nine (9) members who shall be called Trustees. These shall serve for a term of three years on a staggered basis, one-third being elected each year.

B. In addition to the members of the Board of Trustees elected by the Baptist Missionary Association of Mississippi, the Baptist Missionary Association of Alabama shall be entitled to a trustee whom they shall elect; likewise, the Baptist Missionary Association of Florida shall be entitled to one whom they shall elect; and the Trinity Missionary Association of Louisiana shall be entitled to one whom they shall elect.

C. The President of the College shall serve as an ex-officio member of the Board of Trustees.

D. Five (5) trustees shall constitute a quorum, four of which must have been elected from the churches of the Baptist Missionary Association of Mississippi. No student, or school attached personnel shall hold the office of trustee, unless legal status would require.

Section 2: Duties Of The Board Of Trustees:

A. The Board of Trustees shall have full and complete control of this institution between sessions of the Baptist Missionary Association of Mississippi except in the election of president. When a vacancy occurs between sessions of the association, the president must be approved by the association in special called session after being elected by the board.

B. The Board shall meet at any time when called by the Chairman of the Board or

the president of the college. Regular meetings will be the first Tuesdays in May and October.

C. It shall be the duty of the Board of Trustees to elect the president of the college to be approved by the association; to approve an acceptable list of nominations submitted by the President of administrative officials, faculty, and service staff; and to approve an annual budget submitted to the Board by the President in the May meeting. All transactions of the Board are subject to the approval of the Baptist Missionary Association of Mississippi.

D. The Board of Trustees shall be authorized to hold title to all properties of Southeastern Baptist College.

E. The Board of Trustees shall give a report to the Baptist Missionary Association of Mississippi in its annual session, and at other sessions upon request.

Section 3: Officers Of The Board Of Trustees

A. The trustees shall elect from their membership the following officers in the May meeting: (1) Chairman; (2) Vice-chairman; (3) Recording Secretary.

B. The duties of the Board Chairman shall be (1) to preside at board meetings, (2) to work with the President in planning the agenda for each board meeting, (3) to work with the President in planning information and supporting documents in advance of each meeting to assure that the Board will be able to make informed decisions concerning matters on the agenda, (4) to assist the President in the task of educating the Board about the personnel, programs, objectives, and resources of the institution and about their responsibilities as Board members, (5) to represent the Board in matters of policy and conduct of the school.

C. The duties of the Vice-chairman shall be to assume the responsibilities of the Chairman in his absence.

D. The duties of the Recording Secretary shall be to maintain records of all board meetings, and to perform official correspondence in the name of the board.

E. The officers of the board shall serve as the executive committee. The duties of the executive committee shall be to serve in counsel to the President and as an executive of the Board between meetings.

Article V — President Of The College

As the chief executive officer, the President of Southeastern Baptist College shall administer the affairs of the college in keeping with the adopted policies of the Baptist Missionary Association of Mississippi and according to the direction of the Board of Trustees. His duties will include the following:

A. The financial administration of the college.

B. The administration of the academic program in cooperation with the academic dean and staff.

C. Traveling among the churches to promote the finances and the enrollment of the college.

D. Attending educational meetings, or sending representatives, in the interest of the academic welfare of the college.

E. Reporting to the Board of Trustees, and upon their approval reporting to the Baptist Missionary Association of Mississippi in its annual session. The President shall also report on the financial and academic standing of the College at other sessions of the association.

Article VI — Doctrinal Qualifications Of Teaching Staff

A. Bible and/or Theology

In order for any teacher to teach Bible and/or theology at Southeastern Baptist College, he must sign a statement of belief in and adhere to the doctrinal statements of the Baptist Missionary Association of Mississippi.

B. Non-Bible/Theology Classes

Teachers in classes other than Bible and/or theology must sign a statement of agreement and belief in the following basic doctrines of the Christian faith:

1. The reality and existence of God as presented in the Bible.
2. The inspiration and authority of the Bible.
3. Salvation by grace apart from works.
4. The deity of Jesus Christ and His blood atonement for fallen man.
5. The eternal security of the believer.
6. The biblical account of creation.

Article VII — Doctrinal Statement

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

missionary Baptist church. Any so-called Baptist church which knowingly receives alien baptism, habitually practices this or other evils as those listed in statement 20 cannot be a scriptural Baptist church, nor can its ordinances remain valid.

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

23. The bodily resurrection of the dead.

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

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

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

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

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

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

Article VIII — Amendments

This constitution and by-laws may be amended according to the guidelines established by and located in the constitution of the Baptist Missionary Association of Mississippi.

By-Laws

Southeastern Baptist College Foundation, Inc.

Article I — Name, Domicile, Fiscal Year and Powers

1. The name of the corporation shall be "Southeastern Baptist College Foundation, Inc." Its domicile and principal place of business shall be at the Southeastern Baptist College, 4229 Highway 15 North, Laurel, Jones County, Mississippi. Its corporate seal shall bear the title, "Southeastern Baptist College Foundation, Inc., Laurel, Mississippi", or such condensation thereof as the Trustees may approve. Its fiscal year shall be concurrent with the fiscal year of the college.

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

it is organized.

Article II — Purpose

1. The general purpose of the corporation shall be to establish, maintain and enlarge a Foundation which shall solicit, acquire and accept gifts, bequeaths and devises of money, stock, bonds, life insurance policies, real property of every nature and kind, and to use those properties exclusively to advance the Christian education, and to promote the Christian faith generally. These purposes shall include gifts to institutions whose aims and purposes are identical or similar to those of the Foundation. Loans or gifts from the Foundation's income may be made to, or for the benefit of, young men and women in training for the ministry or for full time religious work.

2. The Foundation, upon specific request of a donor, may accept as a conduit gifts whose principal is intended for payment to any cause or for any purpose within those herein above mentioned, including benevolence and charity, and make payment of such principal as directed by the donor.

Article III — Members

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

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

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

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

Article IV — Officers

1. The officers of the Foundation shall be nine (9) Trustees who shall have the general charge and management of the Foundation. The President of Southeastern Baptist College shall be an ex-officio Trustee by virtue of his office and his term shall commence and end with his tenure. The nine (9) Trustees shall be the same persons who serve as nine (9) Trustees of Southeastern Baptist College, Inc., elected by the Baptist Missionary Association of Mississippi, and shall be elected in a manner and for the terms specified in the Bylaws of Southeastern Baptist College, Inc. If any Trustee shall die or resign or become unable to serve actively, the Baptist Missionary Association of Mississippi shall elect a successor to serve for the remainder of his unexpired term. If a Trustee shall not be elected to any annual meeting, the incumbent shall serve until his successor is elected.

2. Each Trustee, including ex-officio Trustees shall have the right to vote.

3. The Trustees shall elect from their number each year a president, vice-president, and recording secretary. The president shall preside at all meetings of the members and of the Trustees and shall have such duties and powers as usually appertain to the office of president. The vice-president shall perform all the duties of the president in his absence or disability. The recording secretary shall record the minutes of all meetings of the members and of the Trustees. The Trustees shall also at their discretion elect a treasurer who shall be responsible for the safekeeping of

all foundation funds; sign all checks; keep the books and records; and otherwise perform all duties which appertain to the office of treasurer. For the faithful performance of his duties the treasurer shall be required to give a fidelity bond with a registered security company in such amount as may be required from time to time by the Trustees. In the event that the treasurer elected by the Trustees is not a member of their number, he shall become an ex-officio Trustee for the duration of his tenure.

Article V — Duties And Powers Of Trustees

1. The Trustees shall meet from time to time upon call of the president, or of any five (5) Trustees, but at least twice per year. Such meetings must be held at any convenient time and place which the president, or a majority of the Trustees, may fix. At each meeting the treasurer shall give a fully detailed report of the current financial condition of the Foundation and shall, upon request of any Trustee, exhibit the original of all papers, bank accounts, records, and securities of the Foundation. It shall be the duty of each Trustee individually to satisfy himself that the financial affairs of the Foundation are being properly conducted in an efficient manner, but a Trustee shall not be individually liable for any error of judgment or for any action or non-action motivated by good faith.

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

3. The Trustees shall, upon receiving any gift or bequest, make a permanent record of any specific designation of the use of the property or income therefrom which may be made by the donor, and it shall be the duty of the Trustees to see that any property or income which has been designated for a specific purpose shall be used for such purpose or institution. The Trustees shall have the right, however, to decline to accept any gift or bequest when in the judgment of five of them, its acceptance would not be to the best interest of the Foundation. A donor may change the designation of the purpose of which his gift shall be used, provided such change shall not impair an outstanding commitment of the Foundation. Where gifts or bequests are made without specific designations of what the property or income therefrom shall be used for, the Trustees shall use such property or income within their discretion in accordance with the purposes of the Foundation.

4. At any meeting of the Trustees, five (5) shall constitute a quorum. A majority must concur in any decision or action.

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

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

7. The Trustees shall pay normal operating expenses of the Foundation out of its income. They may use the office, clerical and accounting facilities of Southeastern

Baptist College to such extent as may not impose a burden upon the Southeastern Baptist College, and for the use of such facilities no fees or compensation shall be paid.

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

Article VI

If for any reason, the corporation should be dissolved, or the Foundation terminated, no member of the Foundation or of the Baptist Missionary Association of Mississippi shall be entitled to any share in the assets of the Foundation, but all assets shall immediately transfer absolutely to such institution or be spent for such cause as may be then determined by a majority of the members of the Baptist Missionary Association of Mississippi, except that the corpus of specifically designated gifts or bequests for the benefit or institutions, organizations, or associations shall be transferred to the designated institutions, organizations, or associations.

President's Annual Report

The Lord continues to bless us with amazing opportunities for growth. As we prepared for the 2019 Spring Semester, our acting Academic Dean Dr. McArthur, who was a tremendous, albeit temporary help to us, resigned. The Lord then led Mrs. Jan Bustin Walker onto our campus. It is an amazing story how she felt led to come our way. But for the sake of keeping this report short, and after conferring with our Board of Directors, I hired Jan as our new Dean of Academic Affairs. Dean Walker has been a God-send! Her extensive experience in the realm of education and expertise has enabled SBC to move forward in many venues.

As the 2019 Spring Semester was coming to an end, Coach Brad Phillips decided to move on to another college. Dean Walker immediately nominated a locally well known, and recently retired coach, Buddy Duke as Athletic Director. After bringing Coach Duke on board, he immediately found us another local talent, Coach Broderick Hall, who came to us from Laurel Christian School.

Dean Walker also found us a much necessary Dean of Student Affairs through Anderle Foster. Dean Foster immediately engaged the students and parents with organizing a Dean's Council, as well as forming other student activities that surround opportunities for their engagement in ministry.

The good Lord also sent our way Ms. Krista McKenzie as our new choir director. Our choir "Cornerstone", was reorganized under her leadership and I must admit, we have a tremendously talented group of students in this ministry. If you wish to have them at your church or other venue, contact us for scheduling.

We graduated four ministerial students in May and were blessed to have Dr. as our guest speaker. All of our students continue to be required, regardless of degree program, to take Bible education courses in order to graduate.

Sometimes a rumor arises that our credits cannot transfer to other schools. This is a false rumor. Our credits transfer to many colleges and universities across the United States. Last October, Dr. Carson discussed an articulation agreement with the University of Southern Mississippi's president. That agreement to transfer credits is now in place.

We finished the fiscal year in the black for the third year in a row qualifying SBC 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 three of three toward this strategic objective as set by the Board of Trustees several years ago. Both of our Deans attended a required pre-application training session with SACS about a month ago. We have learned that this process is exceedingly complicated and time consuming, not to mention very expensive. Pray for us and for our resources as we continue to aggressively pursue this important endeavor for the future of the college.

We have preliminary approval from our accrediting agency to field a new Bachelor of Elementary Education degree. However, this project is also very complicated as we engage the bureaucracies of the Mississippi Commission on Accreditation as well as licensure procedures. And, as we work on this new degree path, it has caused us to push off of a while, our application to SACS. Otherwise, all the work that has been done so far on the Bachelor of Elementary Education would have to be shelved and restarted from scratch several years down the road. So, we shall pursue the BS in EE first, and then SACS application. We continue to learn more about these processes and the myriad of bureaucratic requirements at every turn in our endeavors.

In February 2019, we were notified that our accrediting agency, the Association for Biblical Higher Education extending our accreditation for an additional ten years! Praise the Lord! This is the result of many months of the staff's preparation for their visit last year, and their work on producing the adjustments required for our accreditation renewal.

During the summer months, we were able to renovate the women's dormitory and begin work on the café. In addition, the local Homeschooler's Association basketball leadership renovated the gym stands, removing the first row for safety purposes. Our coaches held basketball tryouts with 80 local prospective students trying out for the men's team. The Charges did well in their first season and we anticipate a very successful season again this year. The teams played their first game last night at Dillard University in New Orleans. Their first home game is next Monday against Edward Waters College. Wear royal blue to the game! The women play at 5 p.m. and the men play at 7 p.m. Loyola University of New Orleans will be on our court November 8. Mississippi University for Women will be here November 9, and Louisiana State University of Alexandria will play us on November 10. That game will have a special tribute to our veterans with free admission to them and their spouses. Come out and support the Chargers this season!

This fall we have a total of 63 students enrolled both online and in-classroom with an increase of 250 hours over the Spring Semester, totaling 853 hours attempted. Most of our students are full time. We have also increased the number of ministerial students. Our dormitories remain full which presents us with an interesting challenge for the near future, that of completing the renovation of the upstairs women's dorms and the prospects of having to build new dormitories to accommodate our growing student population.

Also over the summer and into the fall, our staff have worked feverously to edit all of our administrative catalogs and manuals bringing them in line with other Christian colleges and with 21st century operations.

Ministry on campus has become a wonderful blessing this semester. We continue the Tuesday Night Talks (TNT) with an average of 50 attending. At this ministry venue, local churches, ministries and individuals provide a home cooked meal and devotional. In addition, The Fellowship of Christian Athletes have appointed an ambassador, Coach Neil Lyon, to help minister to our student athletes. Chapel is

well attended as we invite local pastors and ministers to bring the weekly message. I can report that we had three students at the end of the Spring Semester respond to the Gospel, and, we have had three place their faith in Jesus as their personal Savior since the beginning of the Fall Semester. Just last week we had numerous students respond to an invitation in chapel to rededicate themselves to follow Jesus in their daily Christian walk.

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 of HVAC units, and roof repairs. 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. A very special thank you to the Women's Missionary Auxiliary of Mississippi for making the college café their project for the past year! We are rapidly approaching the grand opening of the café. When open, it will not only feed our students, but also be open to the public, bringing onto our campus many people who have never been to SBC.

SBC has hosted several events that helped the college become better known in our region and throughout Mississippi. In May, the college hosted the third annual and well attended National Day of Prayer Breakfast for Jones County. In August, we held the second "Danny Pitts Lecture Series" with Dr. Charlie Holmes, the president of the Baptist Missionary Association Theological Seminary, as our guest speaker. The Alumni revitalization efforts include its newest President, Brother Corbey Jones; Vice President, Sam Oglesby; and Secretary, Judy Oglesby. An Alumni Breakfast held earlier this morning where we recognized former President of SBC, Brother Eugene Murphy and as Distinguished Alumni. The third annual Individual Donor Recognition Dinner was a success and was held last November and we added donor church recognition dinner in February. This coming year we will combine both of these programs into one.

With the approval of the Board of Trustees, we have established a Community Advisory Committee. This committee has no legal authority and comprises of fourteen community and business leaders from the Jones County area. This committee helps to provide information required for the growth and influence of SBC in our local area as well as provide material and additional financial support as needed. Most recently, select members of the Board of Trustees attended Board Governance training, paid for by a grant given to ABHE. This was extremely valuable training and it will continue with additional sessions into 2020.

The board of trustees and the Community Advisory 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 enrollment 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, while at the same time repairing and upgrading our current facilities! 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 8, 2018

The annual meeting of the Board of Trustees of Southeastern Baptist College was held on October 8, 2019. Meeting was called to order by President Leon Carmical and Trustee Dwight Sibley was recognized for scripture and prayer concerning Job's place in God.

Minutes from the last meeting were not available because of the absence of clerk Chris Floyd.

After prayer, an audit report was given concerning the SBC Foundation, INC., as of June 2019. Also, a copy of the report of the audit from Barlow and Company was given concerning the accounting practices.

A motion was made and seconded to form a committee of three members along with the President of the College as a non-voting member. This motion passed. Chris Floyd, Sam Oglesby, and Erma Hensarling were approved to serve on this committee along with Dr. Carson. This committee will meet quarterly with Mrs. Hensarling as chairperson.

A report concerning the academic progress was given by Dean Jan Walker. A positive outlook was given concerning SBC. Also, Buddy Duke gave an overview of the sports program at SBC.

A report on student ministries was presented to the board.

A motion was passed to accept the budget for the college for 2019/2020.

President Carson was recognized for his report. He presented a five-year plan to SBC and after an in-depth explanation of the section s of the plan, strengths and weaknesses of the plan, as well as the opportunities and liabilities were explained to the board. Further discussion of future building projects was also heard. A motion was made and passed to adopt the five-year plan.

Discussion was held concerning changing the constitution to increase the number of trustees from 9 to 12. Emphasis was added to have doctors, lawyers, and other professionals.

Motion was made to present to the association a by-law change to increase the board members to 12. It was seconded and passed.

Leon Carmical, Chairman

Arthur Broadhead, Asst. Clerk

2019 Audit Report

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
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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, 2019, 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, 2019, and changes in net assets and cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Barlow & Company, PLLC

October 3, 2019
Brandon, Mississippi

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2019

ASSETS	<u>Without Restrictions</u>	<u>With Restrictions</u>	<u>Total</u>
Current assets:			
Cash and cash equivalents	\$ 66,390	\$ 56,430	\$ 122,820
Accounts receivable, net	12,964	-	12,964
Due from SBC Foundation, Inc.	9,705	-	9,705
Prepaid expenses	2,747	-	2,747
Inventory - book store	2,309	-	2,309
Total current assets	<u>94,115</u>	<u>56,430</u>	<u>150,545</u>
Property, plant and equipment:			
Land	143,094	-	143,094
Buildings, furniture and fixtures	873,900	-	873,900
Equipment	317,570	-	317,570
Vehicles	33,500	-	33,500
Library books	81,650	-	81,650
Construction in process	29,945	-	29,945
	<u>1,479,659</u>	<u>-</u>	<u>1,479,659</u>
Less: accumulated depreciation	<u>(1,152,728)</u>	<u>-</u>	<u>(1,152,728)</u>
Property, plant and equipment, net of accumulated depreciation	<u>326,931</u>	<u>-</u>	<u>326,931</u>
Total assets	<u>\$ 421,046</u>	<u>\$ 56,430</u>	<u>\$ 477,476</u>

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2019

	Without Restrictions	With Restrictions	Total
LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable	\$ 67,517	\$ -	\$ 67,517
Payroll liabilities	804	-	804
Accrued interest	259	-	259
	68,580	-	68,580
Noncurrent liabilities:			
Long term debt, less current maturities	25,000	-	25,000
	25,000	-	25,000
Total liabilities	93,580	-	93,580
Net assets:			
Without restrictions	327,466	-	327,466
With restrictions	-	56,430	56,430
	327,466	56,430	383,896
Net assets	327,466	56,430	383,896
Total liabilities and net assets	\$ 421,046	\$ 56,430	\$ 477,476

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2019

	<u>Without Restrictions</u>	<u>With Restrictions</u>	<u>Total</u>
Revenues, gains and other support:			
Federal awards - Pell Grants	\$ 256,425	\$ -	\$ 256,425
Foundation donation	35,955	-	35,955
General (regular church support)	118,837	-	118,837
Special emphasis donations	-	26,266	26,266
Other donations	88,730	10,181	98,911
Interest	1,147	-	1,147
Student fees and tuition	121,590	-	121,590
Dormitory fees	88,963	-	88,963
Athletics income	15,192	-	15,192
Other income	15,975	-	15,975
Total education and general	<u>742,814</u>	<u>36,447</u>	<u>779,261</u>
Auxiliary enterprises:			
Bookstore sales	2,492	-	2,492
Cost of sales and worthless books	<u>(4,775)</u>	<u>-</u>	<u>(4,775)</u>
Gross profit (loss)	(2,283)	-	(2,283)
Library donations (in-kind books, \$91)	<u>510</u>	<u>-</u>	<u>510</u>
Total auxiliary enterprises	<u>(1,773)</u>	<u>-</u>	<u>(1,773)</u>
Net assets released from restriction	<u>43,576</u>	<u>(43,576)</u>	<u>-</u>
Total revenues, gains and other support	<u>784,617</u>	<u>(7,129)</u>	<u>777,488</u>

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2019

	Without Restrictions	With Restrictions	Total
Expenses:			
Educational and general:			
Advertising	32,819	-	32,819
Athletic expense	49,850	-	49,850
General expense	1,170	-	1,170
Insurance - employee health	31,921	-	31,921
Insurance - other	29,414	-	29,414
Interest	2,512	-	2,512
Legal and accounting	9,744	-	9,744
ADIIIC expense	10,226	-	10,226
Occupancy	80,593	-	80,593
Office expense	56,464	-	56,464
Payroll taxes	23,173	-	23,173
Recruiting expense	5,750	-	5,750
Salaries	302,917	-	302,917
Scholarships	87,477	-	87,477
Travel	4,012	-	4,012
Seminar / continuing education	850	-	850
Depreciation expense	18,376	-	18,376
Bad debts	11,852	-	11,852
Total educational and general	759,120	-	759,120
Auxiliary enterprises:			
Library expenses	834	-	834
Total expenses	759,954	-	759,954
Change in net assets	24,663	(7,129)	17,534
Net assets at July 1, 2018	302,803	63,559	366,362
Net assets at June 30, 2019	\$ 327,466	\$ 56,430	\$ 383,896

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2019

Cash flows from operating activities:	
Change in net assets	<u>\$ 17,534</u>
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	18,376
(Increase) decrease in accounts receivable	(12,204)
(Increase) decrease in due from foundation	(956)
(Increase) decrease in inventory - book store	3,852
Increase (decrease) in accounts payable	55,237
Increase (decrease) in payroll liabilities	218
Increase (decrease) in accrued interest	259
Total adjustments	<u>64,782</u>
Net cash provided by operating activities	<u>82,316</u>
Funds provided by (used for) investing activities:	
Purchase of equipment	(64,528)
Construction in process	(29,945)
Purchase of library books	<u>(468)</u>
Net cash used by financing activities	<u>(94,941)</u>
Funds provided by (used for) financing activities:	
Proceeds from long-term debt	<u>25,000</u>
Net cash provided (used) by financing activities	<u>25,000</u>
Net increase in cash and cash equivalents	12,375
Cash and cash equivalents at beginning of year	<u>110,445</u>
Cash and cash equivalents at end of year	<u><u>\$ 122,820</u></u>
Supplement data:	
Cash paid for interest	<u>\$ 2,253</u>
Cash paid for taxes	<u>\$ -</u>

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2019

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, and is overseen by a Board of Trustees. 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.

In 2018, the College began an expansion of its curricula to include athletics, including basketball (men's and woman's teams) and golf (men's). The athletic programs operate in Division II of the National Christian College Athletic Association ("NCCAA"), which is an association of Christ-centered collegiate institutions whose mission is to use athletic competition as an integral component of education, evangelism, and encouragement.

The first full season of men's basketball occurred during the year ended June 30, 2019, and the first full season of the women's basketball is scheduled for the year ended June 30, 2020.

The golf program was in the implementation phase at June 30, 2019, and is scheduled to begin during the year ended June 30, 2020.

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America using the accrual method of accounting and, accordingly, reflect all significant receivables, payables or other liabilities.

Financial Statement Presentation

The College reports in compliance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, *Not-for-Profit Entities: Presentation of Financial Statements*, and *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.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2019

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; however, library books and construction in process are not depreciated. 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, 2019).

Athletics income is comprised primarily of fees received from other higher-education institutions for team play at their locations as "home game" opponents.

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.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2019

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, 2019. 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, may exceed federally-insured limits (amounts on deposit 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.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2019

Accounts receivable at June 30, 2019, are as follows:

Total accounts receivable	\$ 33,264
Less: allowance for doubtful accounts	<u>(20,300)</u>
Accounts receivable, net of allowance for doubtful accounts	<u>\$ 12,964</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, 2019, was \$256,425.

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, 2019, amounted to \$56,430.

NOTE 5 - Common Control and Related Party Transactions

The College and Southeastern Baptist College Foundation, Inc. ("the Foundation") share common Trustees, which are both elected by the Baptist Missionary Association of Mississippi.

During FY 2019, the Foundation contributed \$35,955 to the College. At June 30, 2019, the total due to the College from the Foundation was \$9,705.

Common control by the Trustees affects changes in the net assets of the College as a result of Trustee determination of annual support of the College by the Foundation.

NOTE 6 - Long-term Debt

The College is obligated under the terms of a line of credit note payable to a financial institution dated July 13, 2018, due July 13, 2019, bearing interest at a variable interest rate of 1% above prime (six percent (6%) at June 30, 2019). The note is collateralized by equipment owned by the College. The total available under the line of credit is \$50,000. At June 30, 2019, the balance outstanding on the note amounted to \$25,000.

On July 20, 2019, the note was renewed under similar terms with a due date of July 29, 2020. The note payable is reflected as long-term in the financial statements as a result of the terms of the refinancing.

NOTE 7 - Liquidity and Availability of Financial Assets

At June 30, 2019, the College has \$89,058 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 \$66,390, and accounts and other receivables totaling \$22,669. Additionally, the College has cash and cash equivalents totaling \$56,430, available to meet restricted purposes.

As part of the College's liquidity management plan, temporarily restricted revenues are deposited in segregated accounts. Cash in excess of near-term requirements is invested in short-term investments and mutual funds. Additionally, as discussed in more detail in Note 6, the College maintains a \$50,000 line of credit, of which \$25,000 remained available on June 30, 2019.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2019

NOTE 8 - 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	\$ 187,285	\$ 107,467	\$ 8,165	\$302,917
Employee benefits	19,791	11,172	958	31,921
Payroll taxes	14,328	8,221	624	23,173
ABHE fees	-	10,226	-	10,226
Professional fees	-	9,119	-	9,119
Other fees	-	625	-	625
Advertising	-	-	32,819	32,819
Office Expenses	28,232	22,586	5,646	56,464
Occupancy costs	73,340	7,253	-	80,593
Scholarships	87,477	-	-	87,477
Travel	-	4,862	-	4,862
Depreciation	16,722	1,654	-	18,376
Insurance	26,767	2,647	-	29,414
Interest	2,512	-	-	2,512
Other expenses	69,456	-	-	69,456
	<u>\$ 525,910</u>	<u>\$ 185,832</u>	<u>\$ 48,212</u>	<u>\$759,954</u>

NOTE 9 - Subsequent Events

Management has evaluated subsequent events through October 3, 2019, 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.

Youth Department



Kelby Johnson, Director
(662) 316-6233

Trustees	Term Expires
Adam Parker, P.O. Box 423, Soso 39480	2020
Chris Myers	2020
Tommy Shroads	2020
Phillip Burns, 352 N. Slade Rd., Sumrall 39482	2021
Ricky Owens	2021
Chris Freeman	2021
Ben Flynt	2022
Aaron Waite	2022
Phill Milner	2022

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. It has been great to be here today. Our churches make a difference. Your church makes a difference.

I can't help but think as I stand here at Big Creek that this is the first place I remember hearing the gospel preached. I was baptized in this baptistery. I was discipled by this church, particularly through its youth ministry. I was trained for ministry here. I preached my first sermon in this very spot. I was licensed to preach and sent out from here. It's a special place to me. But I'm reminded that I don't deserve any of the good things God has done in my life. I don't deserve salvation. I don't deserve to be a part of the family of God. I don't deserve to be a minister of the gospel. But God was and is abundantly gracious to us. And I'm thankful.

You never know the young person in your church that may be the next pastor, missionary, youth leader, music minister, or associational worker. We should seek to disciple all our young people so that they might go on to accomplish much for God's kingdom.

We had another great Summer camp at Waukaway Springs Christian Retreat Center.

Approximately 130 attendees from 12 different churches enjoyed a time of relaxation, fellowship, and worship.

Our theme this year was "Jesus is Greater Than" and our goal was to remind students that Jesus is greater than anything or anyone else!

Dr. John David Smith brought inspiring messages from various texts in God's Word to emphasize our theme. He told the students that Jesus is greater than Satan and sin, guilt and shame, me and religion, and fear and death.

Following our services, students spent time with their own groups to discuss the sermons, ask questions, and have prayer.

We are blessed to have pastors, youth pastors, and other adults who invest in the young people in our churches.

Each year at our camp, the speaker plants the word.

The leaders water the word.

And we trust that God will bring about the increase.

In our music time this year, two students from Temple Baptist Church in

Laurel helped lead the group in worship through song. The two young ladies were Kate Hyatt and Brenna Clark.

It was such a blessing to have these ladies take part in our worship services. They were a true joy. We are still saddened by Brenna's passing and continue to pray for the Clark family and Temple Baptist Church. Bro. Cliff Jenkins reminded me that it was at our camp in 2017 that Brenna was saved. Brenna's precious life is a reminder of what we should be doing for our young people. We must tell them the gospel and encourage them to use their gifts to serve God. Brenna will forever be a reminder to me to keep those things in the forefront of our ministry.

As always, I invite you to our camp in 2020. We will send out information at the end of the year. Contact me for more information.

Many of our churches are doing great in youth ministry but, as always, if I can help you or your church in any way, please contact me.

Thanks to Mrs. Brandy Riley and to our trustees.

Thank you to the churches of the BMA of Mississippi.

Thank you most of all to our Lord, who called us, justified us, sanctifies us, and will glorify us.

To Him be the glory.

Kelby R. Johnson, Director

Trustee Minutes

No Minutes Submitted

Youth Financial Report

Profit & Loss

July 2018 through June 2019

Jul '18 - Jun 19

Ordinary Income/Expense

Income

100 · General Church Contributions	17,192.55
105 · Special Emphasis Offerings Rec	744.00
120 · Camp Fees	12,100.00
130 · Interest Income	<u>1,589.68</u>
Total Income	31,626.23

Expense

200 · Director's Compensation	18,000.00
230 · Employees' Salary (bookkeeping)	3,600.00
250 · Insurance Expenses	637.84
270 · Office Supplies, Expense and Po	371.86
280 · Camp Expense	13,400.25
295 · Property Tax Expense	25.20
315 · Depreciation Expense	<u>3,167.00</u>
Total Expense	<u>39,202.15</u>

Net Ordinary Income

Net Income

-7,575.92

-7,575.92

State Missions Department



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

Missionary Trustees	Term Expires
Billy Ferrell, 703 James Ave, Wiggins 39577	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
Kevin Clayton, 475 Bethel Church Rd, Fulton 38843	2022
J.R. Hartfield 507 Max White Rd, Purvis 39475	2022
Blake McCain 85 Midway Church Rd, Sumrall 39482	2022

Revolving Loan Fund Trustees	Term Expires
Larry Taylor, 127 Clear Creek Rd, Wiggins 39577	2020
John Prickett	2020
Wayne Rice 6345 Hwy 84 W, Soso 39480	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
Willie Tebow, 12471, Old Kiln Rd, Picayune 39466	2022
Kenneth Lott 1360 Purvis-Oloh Rd, Purvis 39475	2022
Greg Jones, 8751 Hwy 363, Mantachie 38855	2022

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
1025 Dicks St, Waveland 39576 - 228-234-3121
- Josh Daniels.....Refuge Mission
29113 Hwy 603, Perkinston 39573 – 228-216-3064
- Jaime GaliciaEl Camino, Biloxi
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net
- Leo Aden.....El Camino, Hattiesburg
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net
- Lucas Gomez.....El Camino, Canton
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net
- Luis HuchinWay, Truth, & Life, Oxford
144 Bails Rd, Ripley 38663 - 662-587-2148; elvis_g@hotmail.org
- Humberto Regalado.....Way, Truth, & Life, Tupelo
144 Bails Rd, Ripley 38663 - 662-587-2148; elvis_g@hotmail.org
- James Cook.....Harvest
P.O. Box 863, Olive Branch 38654 - 901-233-1851; jamscookjr@yahoo.com

State Missionary Coordinators

- Estuardo Maroquin.....El Camino
4113 Hwy 15 N, Laurel 39440 - 601-433-0085; estuardo@comcast.net
- Edward Duvall.....Homestretch
P.O. Box 233, Cleveland 38732 - 662-843-9979; Duvalledward3@gmail.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**

“So then faith cometh by hearing, and hearing by the word of God.” Rom 10:17
This simple truth has driven us for decades. I appreciate the President's emphasis on the “Word” at this year's meeting. Baptists have always confessed that, “The Holy Scripture is the only sufficient, certain and infallible rule of all saving knowledge, faith, and obedience.” Missions is the natural outflow of a right understanding of this conclusion. This is why Paul asked the question in Rom 10:14-15; “How then shall they call on him in whom they have not believed? and how shall they believe in him of whom they have not heard? and how shall they hear without a preacher? And how shall they preach, except they be sent? as it is written, How beautiful are the feet of them that preach the gospel of peace, and bring glad tidings of good things!”

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

As I begin my report today, I want to take a moment to say, "Thank You" to two men: Bro. Phillip Burns, and Bro. James Cook, for "A Job Well Done." Both of these men have completed the task of organizing their respective missions into New Testament Churches. As I have said before, the challenges of church planting are many and difficult. Those who engage in this challenge deserve our respect and honor and that is why we say, "Well Done!" This is the fourth year in a row that we have recognized missions which have organized as churches. Praise the Lord!

Today, I begin my 9th year as your Director and I am as excited today, as I was the first day I stepped into the position.

It is also my privilege to report to you the beginning of a new mission in Kiln, MS. Bro. Josh Daniels and his wife, Mary Helen, will be serving as church planters to the Kiln area of Hancock County. Bro. Daniels was approved to begin on September 1, 2019, by the Missionary Committee, and has already begun missionary activity in the area.

We are currently praying that God will raise up two additional missionaries to begin this year. Even though a number of our men rotated off support, we still have 13 men who are presently involved in missions' activity that we are supporting (directly or indirectly). These men have engaged 962 new people, and they shared the gospel 481 times. We witnessed 90 professions of faith and 25 baptisms and had 26 join by letter of recommendation. 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.

I also want to give a sincere thanks to Missionary Coach, Sidney Farmer, and our Coordinators of Hispanic and African American Missions, Bro. Estuardo Marroquin and Bro. Ed DuVall for the work that they do. Each of them is doing a great job! They have traveled all across the state, this past year, working to inspire and motivate and to teach and train. Their contribution to our effort is invaluable and must not go unnoticed.

Bro. Farmer has worked closely with our missionaries to help them understand the importance of discipleship. He has moved us beyond discipleship as a suggestion, to discipleship as a systematic part of the church planting process.

Bro. Estuardo Marroquin has reported that El Camino Baptist Mission in Hattiesburg, and Way, Truth and Life in Oxford led by Missionary Leo Adin and Luis Huchin, are planning to organize sometime in the coming year.

Today, we witnessed the addition of another African American Missionary Baptist Church into our Association. This is a testament of the dedication and hard work of Bro. Ed DuVall.

In addition to this missionary activity, we witnessed the completion and relocation of Day Star Baptist to their new building. We were able to purchase, support the remodel, and witness the relocation of Redemption Baptist Mission to their new building. We were able to purchase a building for Salt Light in Waveland. Then, through a matching funds campaign, we reduced the indebtedness by \$100,000.00, and supported the partial remodel and the move in. We were able to help in securing a meeting place for Canaan Baptist Mission in Waynesboro and have watched them grow and become the recipients of a donated piece of land which has already been cleared, so that preparation for a first unit building can be completed. Praise the Lord!

All this activity, we have done within our means. We continue to work hard to

improve the efficiency and effectiveness of our Missions' operation. This past year, we closed our books with an efficiency rating right at 90/10, even though we had fewer missionaries we were supporting. 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. Just since July, when we closed our books, we are averaging above that 90% and we expect the efficiency to continue to rise as we move toward our goal of 100%. I am confident we will get there.

Our 2019 Annual Audit is complete, and both Missions and the Revolving Loan Fund ended the year in the black. For Missions, this is the 8th 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 the Revolving Loan Fund. She has done a superb job and is a priceless asset to our operation. This year we recognized her, at our Missions and Evangelism Conference, for her dedication. She has completed over 10 years of faithful service to our association while serving in the Missions Department. I also want to express my appreciation to Bro. Vernon Newman, for his dedicated service as our Revolving

Loan Fund Manager

I am very thankful for our churches and their 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.

Last year, when I gave my report, I presented a number of initiatives that I told you I was going to present to our committees for consideration. I am excited to share with you the approval and the development of most of those initiatives. Through the adoption of our three-tiered salary and benefits package, we now have the ability to consider experience and education as we develop the salary and benefits package for an individual State Missionary. Because the Missionary Committee agreed to be the guarantor for missionary loans, we have the ability to help missionaries find permanent housing in the location where they will be planting their church. With actions taken regarding our scholarship program, we now have the ability to help our missionaries and pastors pursue their graduate level studies and professional development. Through a shared relationship with our National Seminary, scholarships have been put in place and there is no reason why a missionary or pastor, from Mississippi, could not take courses for as little as the cost of books and fees. These are perpetual scholarship funds and should never be exhausted. These are exciting infrastructure changes that should produce long term results.

At the risk of sounding like a broken record, I want to repeat what I said last 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.

As I have said before, 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, and varying philosophies of ministry. Yet, we are mandated to be a, "resource in strengthening and stabilizing churches." To this end, we have put in place a program designed to help churches when they need someone to fill the pulpit. If you call us

and allow us to coordinate this, we will contact one of the men who is on our list, who have agreed to respond on a moment's notice, and we will help you get a seasoned former pastor, who is tested and respected, to fill your pulpit during your absence or during your church's interim period, while looking for another pastor. Also, upon the disbanding of "New Directions Prison Ministry," the Missionary Committee adopted a proposal that I presented to them, which will establish a local jail ministry, and they have approved Dr. Paul Spurlin to serve as the Coordinator. Dr. Spurlin is available to come to your local church or local association to share his vision for this new ministry.

The growth of our Revolving Loan Fund can only be described as incredible. God has blessed the fund in overall growth since 2011 of 44% in gross assets. We have paid out to our shareholders \$3,347,663.00 between 2011 and the present. The number of loan requests is up, and we do not see a near term change in interest rates on our shareholder accounts. Bro. Newman will share the detailed information in his report but suffice it to say that the Revolving Loan Fund is healthy and doing well. Praise the Lord!

The blessings we have experienced and the advances we have made in Missions and the 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 brought us these blessings. It should be our constant reminder that this is His work and His agenda, and He is in control and we serve Him.

Our confidence is that the Word of God is our "...infallible rule of all saving knowledge, faith and obedience," We understand it to be the, "...whole counsel of God concerning all things necessary for His own glory, man's salvation, faith and life..." While we realize that our efforts are not needed by God, we relish the opportunity to go forward with, "...the sword of the Spirit, which is the word of God:..." boldly making known that mystery of the gospel to a lost and dying world.

We are so thankful for your continued support and supply of these efforts.

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.

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.

Prayerfully Submitted,

Larry Geraldson

Director of Missions and RLF

Missionary Committee Minutes February 19, 2019

The Missionary Committee met at 10:00 a.m. in the State Missions Office. Members present were Bro. James Sprayberry, Kevin Clayton, Blake McCain, Dennis Knight, Harold Floyd, Jeff Dixon, J.R. Hartfield,

Chairman James Sprayberry called the meeting to order.

Bro. James Sprayberry gave the devotion from Daniel 5. Bro. James Sprayberry led in opening prayer. Bro. Harold Floyd was appointed to bring the next devotion.

Reading of the minutes from October 2, 2018, Organizational Meeting during the State Association, and Ratification of Telephonic/Email actions from December 20th, 2018.

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

The Missionary Committee conducted an interview with prospective missionary, Bro. Jason Howard.

Motion and second was made to approve Bro. Jason Howard to serve as a State Missionary to Waynesboro, MS.

Bro. Larry Geraldson recommended authorizing bank accounts to support Mississippi based foreign missionaries. Motion and second was made to approve.

Meeting adjourned at 12:15 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

July 23, 2019

The Missionary Committee met at 09:30 a.m. in the State Missions Office. Members present were Bro. James Sprayberry, Kevin Clayton, Blake McCain, Dennis Knight, Billy Ferrell, Harold Floyd, Jeff Dixon, J.R. Hartfield, and Chad Cummins. Chairman James Sprayberry called the meeting to order.

Bro. Harold Floyd gave the devotion, Having Life, We Endeavor to Live, from Hebrews 10:17-25. Dr. Kevin Clayton led in opening prayer. Bro. J.R. Hartfield was appointed to bring the next devotion.

Reading of the minutes from February 19, 2019. Also, reading of the Telephonic/Email actions from April 24, 2019. - Motion and second was made to approve the minutes. - Motion and second was made to approve the Telephonic/Email Actions.

Bro. Larry Geraldson gave the committee an Operational and Financial overview. - Motion and second was made to approve the Operational and Financial overview.

Bro. Larry Geraldson brought the following recommendations: - To approve an increase to the current missionary salary and benefits package to include a 5% increase across the board. o Motion and second was made to approve. - To approve a three-tiered structure of the Missionary salary and benefits package to allow for two additional tiers above the base, one at +10%, and one at +20%. o Motion and second was made to approve. - To authorize the Mission Department, at the direction and management of the Missions Director, to stand as a guarantor for loans made by the RLF to Missionaries to purchase a home. o Motion and second was made to approve. - To authorize the Director to settle the outstanding loan balance of Life Pointe Baptist Church. o Motion and second was made to approve. - To authorize the Director to settle the outstanding obligation of the South Hattiesburg Property. o Motion and second was made to approve.

- To authorize the Director, as funds are available through the sale of property, to settle the outstanding loan balance of Maple Street Baptist Church. o Motion and second was made to approve. - To approve an annual donation, as funds are available through the sale of property, of \$10,000.00 each, be placed in the Arnold Knight and Bud Dixon Scholarship Funds, respectively. That the Director (at his discretion) be allowed to approve scholarships, in support of BMA of MS Pastors, Preachers, and Missionaries, for the pursuit of higher education and professional development. o Motion and second was made to approve. - To approve the 2019-2020 budget. o Motion and second was made to approve. - To approve Missionary Candidate, Josh Daniels, to serve as a full time State Missionary in the North Kiln Area. o The Missionary Committee conducted an interview with prospective missionary, Bro. Josh Daniels. o Motion and second was made to approve Bro. Josh Daniels to serve as a State Missionary to the North Kiln Area, starting September 1, 2019.

Bro. Larry Geraldson recommended that the Missions approve the Church Minis-

try Initiative for the Director to recruit men to serve as missionaries at large and pay them a stipend of \$150.00 per engagement. Motion and second was made to approve.

Bro. Larry Geraldson recommended that the Missions approve the transfer of \$10,000.00 to a church ministries acct as seed money for the above program.

Meeting adjourned at 12:45p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

October 7, 2019

The Missionary Committee met at 09:30 a.m. in the State Missions Office. Members present were Bro. James Sprayberry, Blake McCain, Dennis Knight, Billy Ferrell, Jeff Dixon, J.R. Hartfield, and Chad Cummins

Chairman James Sprayberry called the meeting to order.

J.R. Hartfield gave the devotion.

Bro. Jeff Dixon led in opening prayer.

Bro. Chad Cummins was appointed to bring the next devotion.

Reading of the minutes from July 23, 2019. - Motion and second was made to approve the minutes.

Bro. Larry Geraldson gave the committee an Operational and Financial overview. - Motion and second was made to approve the Operational and Financial overview

Annual Review were conducted of: • Sidney Farmer, Missionary Coach • Josh Daniels, Kiln • Ed DuVall, African American Missions Manager • Jason Howard, Waynesboro • Johnny Williams, Waveland • Estuardo Marroquin- Hispanic Missions Manager • Paul Spurlin- Candidate for Prison Ministry

Motion and second was made to establish Jail Ministry under Church Ministries.

Motion and second was made to elect Paul Spurlin coordinator for Jail Ministry with a monthly \$500 stipend and a monthly \$500 work-fund. Motion and second was made and approved to accept the following annual housing allowances:

Sidney Farmer-\$6,000.00, Larry Geraldson-\$25,000.00, Wesley Martin-\$10,000.00, Kenneth Pollock-\$19,490.00, Estuardo Marroquin-\$19,000.00, Johnny Williams-\$20,000.00, Jason Howard-\$8,200.00, Josh Daniels-\$16,640.00

Motion and second was made to accept Directors of Missions Recommendation to use at his discretion \$100,000.00 from the Sales of Properties line to apply to the reduction of missionary indebtedness.

Motion and second was made to approve the letter of certification.

Motion and second was made to approve a salary increase for the Director up to 5% or the Salary Committee's approved recommendation to the Association, if presented.

Motion and second was made to approve sharing 1 week's pay with the Revolving Loan Fund, for Christmas Bonus.

Motion and second was made to retain the same officers for 2019-2020 year.

Meeting adjourned at 2 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

Revolving Loan Fund Manager's Annual Report

This year's 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 Missions and Churches.

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 evidenced 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. We presently have 767 active accounts.

The fund still pays an annual percentage rate (APR) of 2.25% on deposit accounts (2.27% APY) and the rate for BMA of Mississippi Church loans remains at 4.75%. As a loan is paid back, those payments are then 'revolved' back into the fund to make future loans. Presently, we have 66 active loans with three (3) of these being in construction phase; for a total of \$19,272,133.00 in active loans. This year, we had 11 loans paid-off and we were able to loan over \$4.6m in 16 new loans.

Since inception, the RLF has loaned over \$79.5m across our work in 16 states for a total of 625 new or refinanced loans. The RLF already has inquiries for several potential loans for the future in eight (8) states. If all of these inquiries turn into actual loans, it would be an additional \$8.5m in new loans.

The Revolving Loan Fund finished the budget year in the black and successfully completed our annual audit. The auditor's gave "An Un-Modified Opinion", the highest audit opinion that can be received. The auditors also reviewed our office management practices and, again this year, the audit team gave complementary comments of our efficiencies and procedures.

As you can see from the review of this year's activity, the Lord has truly blessed our efforts to be used by Him (and for Him) in the growth of His Churches.

I would like to say a special word of appreciation to Ms Kim Parker, Office Manager for the Mission and Revolving Loan Fund Department. She truly is talented and runs a very positive and professional office; offering unparalleled customer support to each of our depositors and churches.

The fund could not do what it does without the dedicated effort of our Trustees. These men have been very busy this year as evidenced by the meeting minutes. I thank them for their selfless service to the Lord through their willingness to serve as Trustees 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

Trustee Minutes Oct 23, 2018

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

Old Business – None

New Business –

1. M/S/Approved to retain current slate of Officers
 - » Chairman – Kenneth Lott
 - » Vice Chairman – Greg Medenwald
 - » Clerk – Roy Caldwell

» Assistant Clerk – Jarrod Cox
The meeting was adjourned with prayer

Nov 29, 2018

The RLF Trustees met at 10:00 p.m. at BMA of MS Missions Office. The Revolving Loan Fund Chairman, Bro Kenneth Lott, opened the meeting. Bro Tebo gave the devotion and gave the opening prayer.

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

The Clerk read the Telephonic / Email actions that were voted on since the last meeting

7.5 Nov 18 – M/S to authorize the Director to use \$50,000.00 from the Designated Fund to conduct a matching fund campaign for Missionary Johnny Williams at Salt Light Baptist Mission, Waveland, MS This campaign would begin 15 Nov 2018 and end 15 Jan 2019 // Approved

8.15 Nov 18 –

» M/S to rescind previous motions concerning loans to Redemption Baptist Mission, Diamondhead, MS // Approved

» M/S to approve a loan to Redemption Baptist Mission for \$320,000.00 at the current missionary rate (presently 2.25%) with the first payment being due in six (6) months from approval (1st note due on 10 May 19) // Approved

» M/S to authorize the Director to release Redemption Baptist Mission's matching funds to be used in the build-out and expansion of their new building // Approved

There was a M/S to Reaffirm these actions // Approved

Old Business – None

New Business –

7.Loan(s) to Approve

» M/S to approve a loan to Keltys First Baptist Church, Lufkin, TX for up-to \$5,000,000.00 to construct a new sanctuary and office complex // Approved

Closing prayer was given by Bro Vernon Newman and the meeting was adjourned.

Jul 22, 2019

The RLF Trustees met at 9:30 a.m. at BMA of MS Missions Office. The Revolving Loan Fund Chairman, Bro Kenneth Lott, opened the meeting. Bro Medenwald gave the devotion and Bro Jones gave the opening prayer.

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

The Clerk read the Telephonic / Email actions that were voted on since the last meeting

1.7 Jun 19 – M/S to approve a loan of \$185,000.00 to Pleasant Hill Baptist Church, Tupelo (Mooreville), MS to rebuild their church sanctuary // Approved

2.8 Jul 19 – M/S to approve a loan to Mt Moriah Baptist Church, Ellisville, MS for up to \$120,000.00 to build a new pastorium // Approved

There was a M/S to Reaffirm these actions // Approved

The Director gave his report(s)

7.Missions Update

8.Properties Pending Sale

9.Update on Getwell Road property, Hernando, MS

10. Designated Fund

11. Discussion of Director's Initiatives

» Loans for Missionary housing

- » Scholarships - Arnold Knight Scholarship / Bud Dixon Scholarship
- » Loan Relief for Missions (included in budget)

The RLF Manager gave his report(s)

7.A Financial Overview was given that included a review of the Trustee Report, Liquidity Report, Statement of Financial Condition, Reserve, and Line(s) of Credit

8.A progress report of each Approved Loan was conducted showing \$5,305,000.00 in obligated funds.

9.A review of Prospective Loans was conducted showing \$2,420,000.00 in potential loans.

10. A review of the 2018-19 Budget performance was conducted showing that the Revolving Loan Fund is on track to finish the fiscal year in the black. An initial review of the proposed 2019-20 Budget was conducted to show how the new numbers were established.

Old Business – None

New Business –

1.M/S was made to liquidate the 50 Getwell Road property in Hernando, MS and release proceeds to the Missions Department; contingent upon the Missions Department settling the outstanding loan balance of Life Pointe BC, Hernando // Approved

2.M/S was made to approve the release of the funds held in RLF General Ledger (G/L) 931.00 (Fund Balance Designated) to the Missions Department. // Approved

3.M/S was made to modify the RLF Scholarships to allow the Missions Director (at his discretion) to award scholarships in support of BMA of MS Missionaries, Pastors, or Preachers' pursuit of higher education and professional development. The contribution to each scholarship from RLF is to be a line item on each year's budget // Approved

4.M/S was made to approve a loan to Broadmoor Baptist Church, Meridian, MS for up to \$27,361.11 to re-finance their present loan with an additional \$15,000.00 for church repairs. // Approved

5.M/S was made to approve the Revolving Loan Fund's 2019-2020 Budget. // Approved

Closing prayer was given by Bro Caldwell and the meeting was adjourned.

Oct 8, 2019

The RLF Trustees met at 9:30 a.m. at BMA of MS Missions Office. The Revolving Loan Fund Chairman, Bro Kenneth Lott, opened the meeting. Bro Caldwell gave the devotion and Bro Greg Jones gave the opening prayer.

Horne CPA & Business Advisor (Mr. Clint King) gave the Annual Audit Review. An Unmodified Opinion (the highest opinion) was given M/S // Approved

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

The Clerk read the Telephonic / Email actions that were voted on since the last meeting

1.14 Aug 19 – M/S to approve a loan of \$235,000.00 to the Missions Director to purchase a home // Approved

2.24 Sep 19 – M/S to approve a loan to Mill Creek Baptist Church, Picayune, MS to refinance their current loan plus an additional \$30,000.00 to remodel the church parsonage // Approved

There was a M/S to Reaffirm these actions // Approved

The Director gave his report(s)

1.RLF Overview

2. Missions Update

The RLF Manager gave his report(s)

1. A Financial Overview was given that included a review of the Trustee Report, Liquidity Report, and Statement of Financial Condition

2. A review of Properties Pending Sale was conducted

3. A review of the sale of the Getwell Road property in Hernando, MS was conducted

4. A progress report of each Approved Loan was conducted showing \$5,329,000.00 in obligated funds

5. A review of Prospective Loans was conducted showing \$2,500,000.00 in potential loans.

Old Business – None

New Business –

1. M/S to approve a loan to Heritage Baptist Church, Cohoes, NY for up to \$334,000.00 to refinance a 10-year balloon payment on their present commercial loan. Trustee approval is contingent upon completion of due diligence // Approved.

Miscellaneous Business –

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

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

Closing prayer was given by Bro Willie Tebo 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, 2019 and 2018, 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, 2019 and 2018, 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.

Emphasis of Matter

As described in Note 2 to the financial statements, in 2019, the Association adopted Accounting Standards Update 2016-14, *Not-for-Profit Entities: Presentation of Financial Statements of Not-for-Profit Entities*. Our opinion is not modified with respect to this matter.

HORNE LLP

Ridgeland, Mississippi
October 7, 2019

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2019

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 42,294	\$ 1,180,246	\$ -	\$ 1,222,540
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	1,260,336	(1,260,336)	-	-
Short-term investments	-	6,500,000	-	6,500,000
Trading investments	-	2,938,070	-	2,938,070
Interest receivable	-	51,008	-	51,008
Loans receivable, net of allowance of \$367,453	203,003	12,718,338	-	12,921,341
Property held for sale	714,210	185,000	-	899,210
Property and equipment, net	159,000	1,104,397	294,718	1,558,115
Total assets	<u>\$ 2,378,843</u>	<u>\$ 23,416,723</u>	<u>\$ 294,718</u>	<u>\$ 26,090,284</u>
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 148	\$ -	\$ -	\$ 148
Other liabilities	211,146	3,633	-	214,779
Accrued interest	-	41,769	-	41,769
Notes payable to related parties	-	1,325,021	-	1,325,021
Notes payable to investors	-	19,431,651	-	19,431,651
Total liabilities	211,294	20,802,074	-	21,013,368
Net assets				
Without donor restrictions	1,703,592	2,614,649	294,718	4,612,959
With donor restrictions	463,957	-	-	463,957
Total net assets	2,167,549	2,614,649	294,718	5,076,916
Total liabilities and net assets	<u>\$ 2,378,843</u>	<u>\$ 23,416,723</u>	<u>\$ 294,718</u>	<u>\$ 26,090,284</u>

See accompanying notes.

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
Property held for sale	-	185,000	-	185,000
Property and equipment, net	-	1,300,184	322,123	1,622,307
Total assets	<u>\$ 1,152,702</u>	<u>\$ 22,029,714</u>	<u>\$ 322,123</u>	<u>\$ 23,504,539</u>
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				
Without donor restrictions	426,199	2,959,921	322,123	3,708,243
With donor restrictions	511,002	-	-	511,002
Total net assets	937,201	2,959,921	322,123	4,219,245
Total liabilities and net assets	<u>\$ 1,152,702</u>	<u>\$ 22,029,714</u>	<u>\$ 322,123</u>	<u>\$ 23,504,539</u>

See accompanying notes

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS

Statement of Changes in Net Assets
Year Ended July 31, 2019

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in net assets without donor restrictions				
Revenues, gains and other support				
Donations from churches	\$ 1,102,984	\$ 3,776	\$ -	\$ 1,106,760
Donations from others	92,243	-	-	92,243
Salary supplement support from local associations	76,147	-	-	76,147
Interest earned	34,614	721,487	-	756,101
Loss on disposal of property and equipment	-	(25,333)	(929)	(26,262)
Investment income	-	165,312	-	165,312
Late fees	-	2,869	-	2,869
Miscellaneous income	-	2,035	-	2,035
Total unrestricted revenues, gains and other support	1,305,988	870,146	(929)	2,175,205
Expenses				
Salaries, wages and other compensation	167,935	122,893	-	290,828
Health insurance	29,722	35,099	-	64,821
Housing allowance	26,750	-	-	26,750
Contract labor	-	2,429	-	2,429
Insurance expense	1,353	20,340	-	21,693
Interest expense	-	462,319	-	462,319
Donations	9,000	161,709	-	170,709
Legal and accounting fees	634	44,271	-	44,905
Miscellaneous expense	-	253	-	253
Office supplies and expense	-	11,740	-	11,740
Property tax	-	3,614	-	3,614
Depreciation expense	-	26,809	41,994	68,803
Repairs and maintenance	-	51,510	-	51,510
Supplemental missionary expense	8,000	-	-	8,000
Hispanic mission expense	5,375	-	-	5,375
Scholarships	-	10,000	-	10,000
Travel expense	15,615	11,125	-	26,740
Total expenses	264,384	964,111	41,994	1,270,489
Other changes				
Net transfers between funds	235,789	(251,307)	15,518	-
Change in net assets without donor restrictions	1,277,393	(345,272)	(27,405)	904,716
Changes in net assets with donor restrictions				
Released from donor restrictions	(47,548)	-	-	(47,548)
Interest income on temporarily restricted net assets	503	-	-	503
Change in net assets with donor restrictions	(47,045)	-	-	(47,045)
Change in net assets	1,230,348	(345,272)	(27,405)	857,671
Net assets at beginning of year	937,201	2,959,921	322,123	4,219,245
Net assets at end of year	\$ 2,167,549	\$ 2,614,649	\$ 294,718	\$ 5,076,916

See accompanying notes.

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 net assets without donor restrictions				
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	12,000	299,515	-	311,515
Legal and accounting fees	1,052	34,123	-	35,175
Miscellaneous expense	-	1,406	-	1,406
Office supplies and expense	427	11,905	-	12,332
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	-	35,373	-	35,373
Supplemental missionary expense	18,000	-	-	18,000
Hispanic mission expense	5,250	-	-	5,250
Scholarships	-	9,028	-	9,028
Travel expense	3,558	14,838	-	18,396
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 net assets without donor restrictions	248,292	182,784	(24,106)	406,970
Changes in net assets with donor restrictions				
Released from donor restrictions	(106,360)	-	-	(106,360)
Contributions	6,223	-	-	6,223
Interest income on temporarily restricted net assets	441	-	-	441
Change in net assets with donor restrictions	(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	348,229	3,911,971
Net assets at end of year	\$ 937,201	\$ 2,959,921	\$ 322,123	\$ 4,219,245

See accompanying notes.

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

Statement of Cash Flows
Year Ended July 31, 2019

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ 1,230,348	\$ (345,272)	\$ (27,405)	\$ 857,671
Adjustments to reconcile change in net assets to net cash provided by operating activities				
Depreciation expense	-	26,809	41,964	68,803
Unrealized losses on investments	-	136,199	-	136,199
Realized gains on investments	-	(139,912)	-	(139,912)
Donation of property	(873,210)	189,000	-	(714,210)
Loss on disposal of property and equipment	-	25,333	929	26,262
Changes in assets and liabilities				
Interfund receivables and payables	(252,079)	252,079	-	-
Interest receivable	-	(12,155)	-	(12,155)
Accrued expenses	(4,312)	6,840	-	2,528
Other liabilities	105	-	-	105
Net cash provided by operating activities	100,852	108,921	15,518	225,291
Cash flows from investing activities				
Loans receivable	(203,003)	1,977,184	-	1,774,181
Purchase of property and equipment	-	(15,355)	(15,518)	(30,873)
Purchase of investments	-	(7,616,365)	-	(7,616,365)
Sale of investments	-	2,066,958	-	2,066,958
Net cash used in investing activities	(203,003)	(3,587,578)	(15,518)	(3,806,099)
Cash flows from financing activities				
Issuances of notes payable	-	5,529,877	-	5,529,877
Repayment of notes payable	-	(3,804,436)	-	(3,804,436)
Net cash provided by financing activities	-	1,725,441	-	1,725,441
Net decrease in cash and cash equivalents	(102,151)	(1,753,216)	-	(1,855,367)
Cash and cash equivalents, beginning of year	144,445	2,933,462	-	3,077,907
Cash and cash equivalents, end of year	\$ 42,294	\$ 1,180,246	\$ -	\$ 1,222,540
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 457,247	\$ -	\$ 457,247
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ (159,000)	\$ 174,518	\$ (15,518)	\$ -

See accompanying notes.

**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	\$ (24,106)	\$ 307,274
Adjustments to reconcile change in net assets to net cash provided by operating activities				
Provision for loan losses	-	71,654	-	71,654
Depreciation expense	-	26,770	42,266	69,036
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	-	622	-	622
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	18,160	359,212
Cash flows from investing activities				
Loans receivable	-	(1,849,346)	-	(1,849,346)
Purchase of property and equipment	-	-	(18,160)	(18,160)
Purchase of investments	-	(2,488,352)	-	(2,488,352)
Sale of investments	-	2,265,212	-	2,265,212
Net cash used in investing activities	-	(2,072,486)	(18,160)	(2,090,646)
Cash flows from financing activities				
Issuances of notes payable	-	4,365,693	-	4,365,693
Repayment of notes payable	-	(2,419,496)	-	(2,419,496)
Net cash provided by financing activities	-	1,946,197	-	1,946,197
Net increase in cash and cash equivalents	47,152	167,611	-	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	\$ -	\$ 18,160	\$ (18,160)	\$ -

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

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 \$19,432,000 at July 31, 2019, 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, 2019, the Association had over \$10,660,000 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 two lines of credit totaling \$750,000.

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.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 1. Continued

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, 2019 and 2018, 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 \$14,132 at July 31, 2019, as compared to \$39,213 at July 31, 2018.

Property Held for Sale

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

Property, Equipment and Depreciation

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

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

	Years
Building	40
Building improvements	5 - 15
Machinery and equipment	
General	5 - 10
Automobiles	5
Furniture and fixtures	5 - 7

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 1. Continued

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 without donor stipulations are reported as revenue and net assets without donor restrictions. Gifts of cash and other assets received with a donor stipulation that limits their use are reported as revenue and net assets with donor restrictions. When a donor stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of changes in net assets as released from donor restrictions. Contributions whose restrictions are met in the same reporting period are reported as revenue and net assets without donor restrictions.

Gifts of long-lived assets such as land, buildings and equipment are reported as revenue and net assets without donor restrictions, 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 revenue and net assets with donor restrictions. 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

Net assets without donor restrictions are those assets presently available for use by the Association at the discretion of the Board of Trustees. Board designated net assets are those net assets without donor restrictions that are set aside by the Board of Trustees for a specific purpose. Net assets with donor restrictions are those whose use by the Association has been limited by donors to a specific time period or purpose or have been restricted by donors to be maintained by the Association in perpetuity.

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. Change in Accounting Principle

In 2018, the Association adopted Accounting Standards Update 2016-14, *Not-For-Profit Entities (Topic 958): Presentation of Financial Statements for Not-For-Profit Entities*. The Association applied the standard retrospectively to all periods presented. The impact of the adoption changes the classification of net assets on the statements of financial position and statements of changes in net assets from three classes of net assets to two classes of net assets.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 2. Continued

The Association also added disclosures for the liquidity and availability of financial assets at the balance sheet dates to meet cash needs for general expenditures within one year and disaggregated functional expense classifications by their natural expense classification. This adoption had no impact on previously reported total net assets or total change in net assets.

Note 3. 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, 2019, 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, 2019 and 2018. Accruing loans 90 days past due as a percent of loans was 0.11 percent and 0.26 percent at July 31, 2019 and 2018, respectively.

The composition of total loans as of July 31, 2019 and 2018, was as follows:

	2019	2018
Consumer loans	\$ 449,714	\$ 407,598
Commercial loans:		
Churches	12,839,080	14,655,377
Gross loans	13,288,794	15,062,975
Allowance for loan losses	(367,453)	(367,453)
Loans, net	\$ 12,921,341	\$ 14,695,522

Note 4. Trading Investments

The composition of trading investments at July 31, 2019 and 2018, is set forth in the following table:

	Revolving Loan Fund	
	2019	2018
Fixed income	\$ 1,114,116	\$ 1,084,917
Equity securities	1,823,954	1,796,033
Total investments	\$ 2,938,070	\$ 2,880,950

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 4. Continued

Investment income for investments was comprised of the following for the years ended July 31, 2019 and 2018:

	2019	2018
Investment income		
Interest and dividend income	\$ 161,599	\$ 62,829
Realized gains	139,912	90,571
Change in fair value	(136,199)	37,008
	<u>\$ 165,312</u>	<u>\$ 190,408</u>

Note 5. Property and Equipment

Property and equipment consisted of the following at July 31, 2019:

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 159,000	\$ 692,634	\$ -	\$ 851,634
Buildings and improvements		636,471	636,710	1,272,181
Total property and equipment	159,000	1,328,105	636,710	2,123,815
Less accumulated depreciation	-	(223,708)	(341,992)	(565,700)
Property and equipment, net	<u>\$ 159,000</u>	<u>\$ 1,104,397</u>	<u>\$ 294,718</u>	<u>\$ 1,558,115</u>

	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>	

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2019 and 2018 amounted to \$26,809 and \$26,770, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2019 and 2018 amounted to \$41,994 and \$42,266, respectively.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 6. 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, 2019, the notes consisted of 618 loans with an interest rate of 2.25 percent with individual balances varying from \$1 to \$714,058. 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. Interest expense totaled \$462,319 and \$411,253 for the years ended July 31, 2019 and 2018, respectively.

At July 31, 2019 and 2018, \$1,325,021 and \$1,084,851, respectively, represented related party payables.

In the event that a substantial amount of creditors demand payment, the Association has two unused lines of credit available with two different banks. The first line of credit, in the amount of \$500,000, matures on June 14, 2021 and bears interest at 6.50 percent. The second line of credit, in the amount of \$250,000, matures on June 5, 2020 and bears interest at 6.00 percent. There were no outstanding borrowings under the lines of credit at July 31, 2019 or 2018.

Note 7. Net Assets With Donor Restrictions

Net assets with donor restrictions totaling \$463,957 and \$511,002 as of July 31, 2019 and 2018, respectively, are available for the purpose of missions in the Batesville, MS area and future disaster relief situations.

Note 8. Board-Designated Net Assets

Board-designated net assets totaling \$-0- and \$22,081 for the years ended July 31, 2019 and 2018, 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 net assets without donor restrictions on the statements of financial position.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 9. Functional Expenses

The Association performs mission work and loans funds to individuals and churches. The following table presents expenses by both their nature and their function for the years ended July 31, 2019 and 2018:

	2019			
	Missions	Loans	General and Administrative	Total
Salaries, wages and other compensation	\$ 116,888	\$ 122,893	\$ 51,047	\$ 290,828
Health insurance	26,049	35,099	3,673	64,821
Housing allowance	26,750	-	-	26,750
Contract labor	-	2,429	-	2,429
Insurance expense	1,353	20,340	-	21,693
Interest expense	-	462,319	-	462,319
Donations	9,000	161,709	-	170,709
Legal and accounting fees	-	-	44,905	44,905
Miscellaneous expense	-	-	252	252
Office supplies and expense	-	-	11,740	11,740
Property tax	-	-	3,614	3,614
Depreciation expense	-	-	68,803	68,803
Repairs and maintenance	-	21,713	29,798	51,511
Supplemental missionary expense	-	-	8,000	8,000
Hispanic mission expense	5,375	-	-	5,375
Scholarships	-	10,000	-	10,000
Travel expense	2,600	-	24,140	26,740
Total	\$ 188,015	\$ 836,502	\$ 245,972	\$ 1,270,489

	2018			
	Missions	Loans	General and Administrative	Total
Salaries, wages and other compensation	\$ 101,482	\$ 118,483	\$ 55,409	\$ 275,374
Health insurance	29,205	34,336	4,119	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	12,000	299,515	-	311,515
Legal and accounting fees	-	-	35,174	35,174
Miscellaneous expense	-	-	1,407	1,407
Office supplies and expense	-	-	12,332	12,332
Property tax	-	-	4,431	4,431
Provision for loan losses	-	71,654	-	71,654
Depreciation expense	-	-	69,036	69,036
Repairs and maintenance	-	8,307	27,066	35,373
Supplemental missionary expense	18,000	-	-	18,000
Hispanic mission expense	5,250	-	-	5,250
Scholarships	-	9,028	-	9,028
Travel expense	1,419	-	16,977	18,396
Total	\$ 200,860	\$ 974,409	\$ 225,951	\$ 1,401,220

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 10. 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, 2019 and 2018:

Fair Value Measurements at July 31, 2019

	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, 2019
Fixed income	\$ -	\$ 1,114,116	\$ -	\$ 1,114,116
Equity securities	1,823,954	-	-	1,823,954
Total	\$ 1,823,954	\$ 1,114,116	\$ -	\$ 2,938,070

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

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2019 and 2018

NOTES TO FINANCIAL STATEMENTS

Note 10. Continued

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 11. Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of July 31, 2019 include the following:

	2019
Financial assets at year-end:	
Cash and cash equivalents	\$ 1,222,540
Short-term investments	6,500,000
Trading investments	2,938,070
Current maturities of loans receivable	1,248,230
Total financial assets	11,908,840
Less amounts not available to be used within one year:	
Net assets with donor restrictions not available within one year	413,957
Financial assets available to meet general expenditures over the next twelve months	\$ 11,494,883

The Association maintains a reserve to meet the daily operational and withdrawal requirements. These funds are maintained in interest bearing accounts that are easily accessible. The Association utilizes unrestricted contributions, loan receivable proceeds to cover operating expenses. In addition, the Association can utilize the 2 unused lines of credit discussed in Note 6.

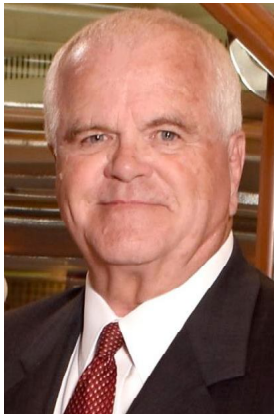
Note 12. Concentration of Credit Risk and Market Risks

At July 31, 2019, 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 13. Subsequent Events

In preparing these financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through October 7, 2019, 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

Sidney Farmer 464 Churchwell Rd, Hattiesburg 39401	2020
Corbey Jones 1067 CR 19, Stringer 39481	2020
Ken Riley 454 Lebanon Rd, Laurel 39440	2021
Jean Jeffcoat, 79 Jessies Lane, Laurel 39433	2021
Danny Bartlett 109 Pine Cove, Clinton 39056	2022
Clell Allen 13062 Turtle Creek Parkway, Gulfport 39503	2022

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.

Annual Report of The Editor

Greetings in the name of our Lord. It is a joy to bring to you my 42nd annual report as editor of your Mississippi Baptist Paper. The operation of the publishing and newspaper business has changed tremendously since I assumed this position in 1978.

We have gone from paying a third party to produce our paper, to purchasing our own typesetting equipment, to purchasing our own computer equipment. When I became editor we were paying a company to maintain our mailing list, but with the use of our own equipment we produce our own list. Computerization has changed this ministry, given us more control, and saved thousands of dollars in operation fees.

Production is not the only change we have experienced. The BMA of Mississippi has approximately the same number of churches as when I became editor and we have about the same number of churches on the family plan. These numbers do fluctuate from year to year, but the average has remained steady. During the early years our subscriber list grew to about 5,400. Even though the number of churches on the family plan is steady, the number of subscribers has slowly fallen to about 3,400. This loss is a sad commentary on the growth or lack of growth of churches today. This is not unique to the BMA, but is a national trend. This loss has also drastically affected our financial situation.

The print ministry has changed dramatically and many newspapers, mostly secular, have gone to an internet only basis. The Mississippi Baptist must continue to print and mail to our readers due to the demographic we serve. A real printed paper in the hands of our church members is the best way for our departments and ministries to share their needs and the work they are doing. We do maintain a website with information and also have a mobile app. Our site address is msbaptist.org. We encourage our members to regularly visit our site.

Writers

Those individuals who give of their time and talents to contribute to this ministry is greatly appreciated. They add a great deal with their insight, ideas, and viewpoints. Anders Lee, Barbara White, Chuck Lee, and Tony Cleaver are our regular contributors and we thank them.

Finances

Due to the loss of subscribers over the last 15 years our income has also declined. Our cost of operation has increased, but not enough to limit our ministry. The reduction in income however is a problem. This past year this ministry experienced an \$8,000 deficit. We have not raised our rates in over 15 years, but this current trend requires an increase at this time. The Trustees have recommended a twenty cent per month increase in rates. We will be increasing the church plan rate to \$1.50 beginning January 2020.

Regular monthly support and a good Special Emphasis offering is still needed to continue to operate. We encourage our churches and supporters to continue this type of support.

Denomination Health

Ministry leaders agree that denominational health is enhanced by these three areas:

1. Educational institutions who train their leaders,

2. Common Bible Study material in the local church teaching doctrinal truths, and
3. News publications that inform and promote the work of its ministries.

Your Mississippi Baptist exists to promote and share the common ministries supported by the BMA of Mississippi. Each church is encouraged to provide their members with our denominational news via the Church Family Plan.

Thank you for a place of ministry and may the Lord continue to bless our Association as we serve His will.

Mississippi Baptist Trustee Minutes
October 22, 2019

The Trustees of the Mississippi Baptist Publications Department met on October 22, 2019. Those present were: Don Brown, Director, Clell Allen, moderator, Dwight Lindsay, clerk.

Bro. Don Brown gave a financial report.

Bro. Don Brown gave a report on the status of the paper and printing ministry.

Those present discussed recommending a 20 cent increase in subscriptions to \$1.50.

Clell Allen, Moderator

Dwight Lindsay, Clerk

**Mississippi Baptist Financial Report
9-1-2018 through 8-31-2019**

INCOME

Uncategorized	45.01
Advertising	200.00
Church Subs	50,680.64
Donations	12,940.53
Individual Subs	600.00
Special Emphasis	8,030.80
Special Proj inc	3,377.31
TOTAL INCOME	\$75,874.29

EXPENSES

Bank Charge	491.52
Bonus	500.00
Editor Housing	12,000.00
Editor Salary	18,000.00
Equipment	804.53
Health Insurance	8,370.72
Misc	1,175.83
Postage	
2nd Class Postage - 15,700.00	
Office Postage - 1,132.70	
TOTAL Postage	16,832.70
Printing	14,371.94
Retirement	1,500.00
Software	250.29
Special Project	2,097.31
Supplies, Bus	1,082.53
Tax	
Soc Sec - 1,994.40	
TOTAL Tax	1,994.40
Telephone	900.75
Travel, Bus	1,651.86
Web Access	1,540.80
Website	600.00
TOTAL EXPENSES	\$84,165.18

OVERALL TOTAL

\$ -8,290.89

BMA of Mississippi Foundation, Inc.

4226 Highway 15 North
Laurel, Mississippi 39440

The Directors 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 6, 2019**

The Foundation Trustees met August 6, 2019 at Big Creek Baptist Church, Soso, Mississippi.

Those attending were Ed Steele, Dwight Lindsey, Larry Geraldson, and Scott Carson.

Officers elected are as follows: President Dwight Lindsey, Vice-president Larry Geraldson, Clerk-Treasurer Don Brown, and Assistant Clerk-Treasurer Scott Carson.

No other business being transacted the meeting was dismissed.
Dwight Lindsey, President

**BMA of Mississippi Foundation, Inc.
Financial Report
9-1-2018 - 8-31-2019**

Funds on Hand

Revolving Loan Fund Deposit	\$23,208.51
Trustmark National Bank	44.93
Total Funds on Hand	\$23,253.44

Mississippi Baptist Commission On Senior Adults



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

Trustees	Term Expires
Noel "Cotton" Hillman, 1955 Neely Rd, Neely 39461	2020
Jerry Overstreet, 19 Elmer Stevison Rd, Richton 39476	2020
Tom Hosonback	2021
Dr. Medrick Savell, 31 Meador Rd, Laurel 39443	2021
Frank Everett, Hurley 39555	2022
Bennie Clark	2022

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

The past year for the senior adults has been tremendous, with interest continuing to gain momentum. Seniors of all ages have continued to participate in the annual conferences. The oldest senior to attend the conferences was a 97 year-old lady from Big Creek and oldest man was a 94 year-old from Unity Baptist Church of Fulton. This is all made possible through your support and we are appreciative of all you do to support your senior members.

Almost 500 seniors were touched by our support in both the North and South conferences.

The 2020 conferences will be hosted by Mt. Pleasant Baptist Church of Fulton and Big Creek Baptist Church of Soso. Our host churches are always excited about participating in these conferences.

The Trustees of the commission on Sr. Adults will be meeting in the near future. This is a tremendous group of Trustees who always respond when called upon.

If your church is a regular contributor to this ministry, it is appreciated. We encourage all churches to add the Commission on Sr. Adults to your support. You can do this regularly or with a one-time offering.

Thank you for your help with this ministry. Continue to be a constant encourager to these seniors who have stood by your churches in the past.

The South Mississippi conference will be held next year in March and the North Sr. Adult conference will be held in May. A blessed time for our seniors.

Kenneth Flynt, Director

Commission on Senior Adults

Commission on Senior Adults Trustee Meeting

August 13, 2019

The trustees met at the Missions Office at 10:00a.m. Those present were Director Kenneth Flynt and trustees: Frank Everett, Noel Hillman, Jerry Overstreet, and Medrick Savell.

Bro. Jerry Overstreet led in prayer.

Director Flynt and the trustees discussed several items for our activities for the new year.

CONFERENCES IN 2020:

Theme chosen: "Revival Fires." II Chronicles 7:14

The South Mississippi Conference will be March 10, 2020 at Big Creek Baptist Church, Soso. Lunch will be provided by Mac's Fish Camp, Hattiesburg.

The North Mississippi Conference will be May 12, 2020 at Mount Pleasant Baptist Church, Fulton. Lunch will be provided by Robertson's Caterers.

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

CHANGES IN FINANCIAL HELP:

Raise the Director's salary to \$500.00 per month and Christmas bonus to \$500.00.

Raise the Bookkeeper's salary to \$200.00 per month and Christmas bonus to \$250.00.

Medrick Savell, Clerk

**Senior Adult Commission
Financial Statement
October 1, 2018 thru September 30, 2019**

Beginning Balance: **\$45,432.36**

Income

Contributions \$9,373.16
 South Conference \$4,930.79
 North Conference \$1,427.20

Total Income **\$15,731.15**

Expenses

Director (Kenneth Flynt)

Phone Charges \$ -
 Salary – Monthly \$4,800.00
 Christmas Bonus \$500.00
 Mileage Expense \$1,062.99
 Total \$6,362.99

Secretary (Kimberly Parker)

Salary – Yearly \$2,100.00
 Christmas Bonus \$250.00
 Total \$2,350.00

Office Expense \$ -
 Trustee Mileage \$218.70
 RLF Investment \$ -
 South Conference \$5,024.91
 North Conference \$1,375.00

Total Expenses **\$15,331.60**

Ending Balance **\$45,831.91**

Moral Action of Mississippi



Dr John M. Adams

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

www.moralactionofms.net

Trustees	Term Expires
Shane Singleton - 920 North 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
Roger Akers - 600 11th Ave North, Amory 38821	2022
Sam Tolleson	2022
Ed Duvall	2022

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 2019 Annual Report
Moral Action – B.M.A. of Mississippi**

Prayers and Thanksgiving

Mrs. Adams and I wish to thank our churches, pastors, and department heads that have prayed, sent cards and visited during my two surgeries on both feet, April 23 and August 27th. We now know what Charcot foot is and the need to have correction. You are a great State Association to pray for us and encourage us during these days. Darla and I have loved the B.M.A. of Mississippi since 1969 when Christ changed our lives, in front of Southeastern College Gymnasium.

Support is Appreciated

Your faithfulness to stand with this agency in 2018-2019 has been the strength upon which we have drawn from this past year. Ms. Adams and I thank you for your continued prayers as we have joyed in the work of this ministry. We wish to thank each individual, church, association and organization for your financial contributions. Let me take this time to truly thank our BMA of MS State Brotherhood and the Sunbeams for their support this year. You have been a source of inspiration and encouragement.

Fiery Trials on B.M.A. Churches/Pastors

I Peter 4:12-16

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

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

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

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

Each day brings many changes in our state and nation. A rapid decline of Christian values and, as reported by many media outlets, Christianity itself. But, take heart and fight the good fight of faith until our Lord comes. We are going to win with Jesus!

Moral Action Contacts

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:

Telephone (662) 231-3863
Email fbcdjmaj@yahoo.com
Website www.moralactionofms.net
Address MAMS

P.O. Box 88
Mantachie, MS 38855

Things you can pray for:

1. Pray for Moral Action ministry
2. Pray for our trustee board
3. Pray for Moral Action USA
4. Pray about the National 2020 elections
5. Pray for Godly leaders and leadership
6. Pray for the President, Congress, and the courts
7. Pray for our churches and pastors to be morally pure and politically aware.

Take this opportunity to look at our re-worked web-page www.moralactionofms.net.

In behalf of B.M.A. churches and pastors, I have prayed with and talked to district Court Judge T.K. Moffett, Ms. State Senator Chad McMahan of Guntown, Ms. State Representative Randy Boyd of Mantachie, Missouri U.S. Senator Roy Blount, Speaker of the House Philip Gunn of Clinton, Ms. Senate Speaker Pro-tempore Grey Snowden, Lieutenant Governor Tate Reeves of Clinton, have met twice with U.S. Senator Ted Cruz of Texas, Director Tony Perkins of Family Research Council of District of Columbia, Mississippi State Representative District 21 Donnie Bell of Tupelo, U.S. Representative Mark Meadows of North Carolina, U.S. Representative Dr. Tim Price of South Carolina, Christian author Kay Arthur, Texas State Senator Trent Ashby of Lufkin, Georgia U.S. Congressman of 8th District Austin Scott of Augusta, U.S. Congressman 4th District Ken Buck of Castle Rock, Colorado, Governor Phil Bryant of Ms., Ms. State Senator J.P. Wilemon, Meadows, New York, U.S. Congressman Lee Zelden, Jim Dement, President of Heritage Foundation, U.S. Senators and Representatives from Ms., Oklahoma U.S. Senator James Lankford, U.S. 4th District of Alabama Robert Aderholt, U.S. Speaker of the House John Boehner of Ohio, U.S. Congress Chaplain Patrick Conroy and on and on.

All of these trips and contacts in Ms., D.C. and other states have involved discussions of Jesus Christ in our states and nation, and improving the morality of Ms. and elsewhere.

Dr. John Adams, Director

Trustee Minutes

The trustees of the Moral Action Commission of the BMA of MS meet Tuesday October 22, 2019 at Big Creek Baptist Church. During this meeting the trustees discussed Dr. Adams meeting with government officials about the BMA of MS and its morals.

The Budgets was presented, and a motion was made to approve the budget as presented, there was a second. It was passed by the showing of hands. The budget is the same as the previous year except the raises for directors given by the association. There was a motion made to nominate Dr. John Adams as Executive Director of the

Moral Action Commission of the BMA of MS and there was a second. It passed by the showing of hands.

Roger Akers-Chairman
Richey Hester-Clerk

**Moral Action of Mississippi
Financial Report
September, 2018-September, 2019**

Balance Brought Forward 9/2018	15482.72
Contributions	<u>29,113.12</u>
Total to Account For:	44,595.84
Expenses	<u>32,986.86</u>
Balance in checking 9/30/19	11,608.98

Department Expenses

Director's compensation	16,029.35
½ Social Security	860.29
Office Personnel	11,502.26
Office Supplies	285.27
Postage	164.76
Printing	510.49
Promotion	1,132.03
Telephone/Web	833.38
Travel Expenses Gas	511.24
Hotels	582.63
Meals	93.76
Van Expenses	<u>481.40</u>
TOTAL EXPENSES	32,986.86

Contributions

Berean, Soso	436.03
Bethel, Fulton	987.00
Big Creek ASSN	1,080.00
Big Creek, Soso	601.81
Big Oak, Fulton	123.49
Buffalo, McLain	600.00
Centerville, Mantachie	95.00
Corinth, Petal	418.00
East Central ASSN	600.00
East Fulton, Fulton	650.00
Fairhope, Beaumont	450.49
Farmington, Corinth	500.00
First, Calhoun, Laurel	990.00
First, Mantachie	1,846.00
First, Oak Grove, Hattiesburg	1,040.27
First, Shady Grove, Laurel	300.00
First, Windsor Park, Ocean Springs	600.00

Forked Oak, Booneville	500.00
Good Hope, Columbia	600.00
Good Hope, Overt	425.00
Harmony ASSN	1,387.08
Hopewell, Fulton	300.00
Hopewell, Laurel	50.00
Judson ASSN	1,200.00
Lebanon, Laurel	458.37
Lee's Chapel #2, Picayune	90.00
Little Creek, Perkinston	60.00
Magnolia, Hattiesburg	500.00
Midway, First, Sumrall	540.00
Mineral Springs, Taylorsville	291.00
Mulberry, Richton	1,200.00
Mulberry WMA, Richton	300.00
New Bethany, Seminary	30.00
Oakland, Vicksburg	1,178.46
O'Neal Road, Gulfport	89.07
Paramount, Wiggins	1,000.00
Parkview, Laurel	600.00
Pine Grove, Purvis	569.59
Pine Ridge, Laurel	1,300.00
Plainview, Poplarville	614.48
Pleasant Hill, Tupelo	17.87
Ramsey Creek, Saucier	120.00
Riverside, Ellisville	50.00
Scotland, Bentonina	600.00
Shady Grove, Iuka	110.00
Skyway Hills, Pearl	900.00
South Green, Tupelo	145.09
Springhill, Laurel 240.00	
Tombigbee ASSN	717.99
Unity, Guntown	769.00
Washington ASSN	400.00
Washington, Neely	442.03

Church Directory

Baptist Missionary Association of Mississippi

*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) 87, 1/20/1952, 53,
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) 123, 11/7/93,
Pastor: Michael Easter, 635 Turkey Branch Rd, Beaverton, AL 35544
Cell (205-712-5188)
Clerk: Martha Parker, 1311 Highland Dr, Amory 38821

Anguilla

- ***Zion**- Widow Bayou Rd off Hwy 14-(Delta) 38, 1930, (no letter)
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, (no letter)
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) 49, 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, (no letter)
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
Pastor: James Sprayberry, P.O. Drawer 0, Bay Springs 39422
Cell (601-670-5005)Email (jessprayberry@gmail.com)
Church (601-764-2492) Email (hilllight@bayspringstel.net)
Clerk: Suzy Myers, 10 W. Segrest Ave, Bay Springs 39422
Cell (601-670-5672) Email (cmyers2@bayspringstel.net)
- ***Salem**- 723 CR 17- (Big Creek)1944, (no letter)
Pastor: Clay Smith, 445 CR 1612, Louin, 39338
Home(601-764-9582) Cell (601-408-5237)
Email (csmith@salem Baptists.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, (no letter)
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, (no letter)
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)

Bentonla

- ***Scotland**- 5617 Scotland Road- (Capitol)268, 8/23/1942, 27, (no letter)
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, (no ltr)
Pastor: Douglas Ralson, 53 Kahl Rd, Brooklyn 39425
Cell (601-723-9778) Email (douglasralson74@gmail.com)
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, 19,
Pastor: Jack Patton, 108 Anne Street, Long Beach 39560
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 (no letter)
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, (no letter)
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)117, 1879, 38,
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) (no letter)
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) 75, 3/18/2017, 40
Pastor: Kelby Johnson, 304 Main St, Ecu 38841
Phone (662-316-6235) Email (kelbyjohnson@yahoo.com)
Clerk: Paula Cooper - Cell (662-255-1171)

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,
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, (no letter)
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:

Clinton

- ***Grace**-584 Clinton-Tinnin Rd (Capitol) (no letter)
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, 65, 30
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: Felicia Cameron, 208 Good Hope Rd, Columbia 39429
Phone (601-674-0307) Email (feliciacameron25@att.net)
- ***Mt Gilead**- 137 Mt Gilead Rd- (Oak Grove) 136, 7/1936, 45, 6
Pastor: none
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,(no letter)
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) 778, 1803, 79,
Pastor: Bryan Atwood, 2904 Proper ST, Corinth 38834
Cell (228-224-6466) Email (bet.22757@yahoo.com)
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, 6/2/1921, 35
Pastor: Ricky Owens, 385 Old Hwy 49, Seminary, 39479
Church (601-763-7300) Cell (601-297-1748)
Email (rowens39479@yahoo.com)
Clerk: Sherry Williams, 186 Maybelle Rd, Seminary 39479
Cell (601-549-5573) Email (boblyn58@yahoo.com)
***Riverside**- 383 Riverside Church Rd- (Big Creek) 101, 1932, 17
Pastor: Medrick Savell, 31 Meadow Rd, Laurel 39443
Home (601-426-6453)
Email (msavell@southeasternbaptist.edu)
Clerk: Denise Westbrook, 86 Riverside Church Rd, Seminary 39479
***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,
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)547, 1875, 254,
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, (no letter)
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, (no letter)
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) 260, 11/1930, 55,
Pastor: Joseph Bain Cell (601-674-1019)
Clerk: Suzanne Mask, 937 Dorsey Evergreen Rd, Fulton 38843
Home(662-401-8910)
- ***Hopewell** – 1132 Hopewell-Keys Rd. – (Tombigbee) 210, 1843, (no letter)
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) 608, 1847, 145
 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)
- Asst. Pastor: Jacob Worley, 113 Coal Drive, Mooreville 38857
 Cell (662-523-7879) Email (jacobworley550@gmail.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. (no ltr)
 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, 8
 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, 15
 *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, (no letter)
 Pastor: Wallace Williams (interim)
 Clerk: Kristin Thomas, 15017 Sagewood St, Gulfport, 39503
 Home (228-832-9016) Email: (ktrilet2@yahoo.com)
- *First, Orange Grove** – 15486 Orange Grove Rd. –(Ten Mile) 51, 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, 12,
 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, (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, (no letter)
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, (no ltr)
Pastor: Bro. Greg Bennett, 4931 Old Hwy 11, Hattiesburg 39402
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) 464, 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 (no letter)
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)

Horn Lake

***Calvary** – 5145 Highway 51 N –
Pastor: Gregory P. Cook

Indianola

***All Nations**-103 French Road, (Great Rivers) 50, 2014 (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, (no letter)
- Church disbanded 2019 -
Clerk: Wanda Hill, 6487 Isola Rd., Isola 38754
Home (662-247-2927)

Iuka

***Mt. Glory** – 275 CR 992 –(Judson) 56, 1924, 12,
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, (no letter)
Pastor: Doug Evans
Clerk: Kathleen Kiddy, 18 CR 435, Iuka 38852 Home(662-427-9254)

Jackson

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

***Kiln**

Wolf Creek – 29280 Deschamp Rd. – (Hobolochitto) 267, 1900,
Pastor: Ryan Swilley, 406 Ridge Rd North, Perkinston 39573
Cell (601-543-6133)
Clerk: E.J. Martin, 29280 Deschamp Rd., Pass Christian 39571
Cell(228-493-9437)

Kosciusko

***Shiloh** – 810 Hwy. 12 W. – (Capitol) 73, 1/25/75, 25,
Pastor: None
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 ltr)
Co-Pastor: Marciano Montalvo; Co-Pastor: Estuardo Marroquin,
1811 Wansley Rd, Laurel 39443
Cell(601-433-0085) Email(estuardo@comcast.net)
Church Phone(601-425-5980)
Clerk: Yasmin Marroquin, 4113 Hwy 15 N, Laurel 39443
Cell (601-433-4056)
- *Fairview** – 563 Poole Creek Rd., Rustin Community-Big Creek (no ltr)
Pastor:
Clerk: Eleanor Burge, Email(ejburge59@gmail.com)
- *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) 238, 1888, 37
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) 102 ,1934,
Pastor: Steve Clark, 48 West Chain Rd, Mt Olive 39119
Cell (601-498-1827) Email (benniestedvenclark@gmail.com)
Clerk: Shirlene Smith, 730 Hwy 533, Laurel 39443
Home(601-729-5638) Email(arthursmith@bayspringstel.net)
- *Lebanon** – 460 Lebanon Rd.- (Big Creek) 327, 1905,
Pastor: Ken Riley, 454 Lebanon Rd., Laurel 39443
Home(601-729-2123)Cell(601-528-4153)Church(601-729-2436)
Email (kwriley@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)174, 1889, 14, 12,
 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) 215, 1886, 30
 Pastor: None
 Clerk: Cindy McLaughlin, 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 (no letter)
 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, Neely 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, (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) 149, 3/19/2009, 45, 30
 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, 20 - P.O. Box 188
 Pastor: Keith Ulmer, 429 CR 1711, Bay Springs 39422
 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 3933 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 Morrision 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:
 Clerk: Mary Mallette, 2164 Cooks Corner Rd., Lucedale 39452
 Home(601-508-2828)
- ***Temple** – 88 Summer St.,(Washington) 100, 1958, 45, 35,
 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, (no letter)
 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, 30
 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) 834, 1843, 207 - 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, (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: Jewel Thompson, 120 Spradling Road #1, Mantachie 38855
 Home (662-372-2686) Email (Mstojo1960@yahoo.com)
- ***Tombigbee** – 335 Tombigbee Church Rd., - (Judson) 116, 1903,
 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: Donnie Sims, P.O. Box 534, Wiggins 39577
 Cell: (601-528-3295) Email: (pastordsims@hotmail.com)
 Clerk: Teresa Sauls, 18 Sarah Lane, McHenry 39561
 Cell: (228-216-3023) Email: (tdsauls@bellsouth.net)

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 (buffalopastor55@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, (no letter)
 Pastor: John Burge, 206 East McCormick Dr, Richton 39476
 Cell (601-315-0848)
 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) 133, 5/16/75, 21,
 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, (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) 197, 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.- 110, 1845, 21,
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, (no letter)
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

***Harvest** – P.O. Box 863 – (Great Rivers)
Pastor: James Cook, P.O. Box 863, Olive Branch 38654
Cell (901-233-1851) Email (jamscookjr@yahoo.com)

***New Beginnings** – 6125 Pleasant Hill Rd., – (BMA of Memphis) 85,
3/24/06 (no letter)
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 (bjover60@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, 1939, 30
Pastor: Craig Ladner, 5121 Wendell Ladner Rd, Perkinston 39573
Cell (228-224-7409) Email (rcraigladner@icloud.com)
Clerk: Jeraldine Hanlon, 9061 Hall Rd, Grand Bay, AL 36541
Home (251-229-7675)
***Woodlawn** – 2919 Old Mobile Hwy. –(Gulf) 100, 1958, 17
Pastor: Sidney Davis, 89 Floyd Walkers Rd, Laurel 39443
Cell (601-310-0108)
Clerk: Wanda Davis, 2308 11th St. Pascagoula 39567
Home (228-218-4029) Email (davis21947@gmail.com)

Pearl

***Skyway Hills** – 3790 Hwy. 80 E. – (Capitol) 290, 9/6/63, 65, 35,
Pastor: Gary Harper, 181 Woodgate Dr, Brandon 39042
Clerk (601-759-0138) Email (cropping4christ@yahoo.com)
Clerk: Gina Harper, 181 Woodgate Dr, Brandon 39042
Email (skywayhills2@gmail.com)

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, 14
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, 61, 42,
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, (no letter)
Pastor: none
- ***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, (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, (no letter)
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
 Pastor: none
 Clerk: Sherry Willis, 303 Old Kiln Rd, Picayune 39466
 Cell: (601-347-5018) Email (willis1850@hotmail.com)
- ***Mt. Calvary** – 310 Mitchell St. – (Hobolochitto)500, 1941, 30
 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) 252, 1964, 45
 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: Dorothy Dillard, 41 Sam Mitchell Rd, Picayune 39466
 Home (601-798-9461)

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, (no letter)
 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, (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, (no letter)
 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) 323, 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) 174, 1890, 20,
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) 218, 1/18/1970, 100,
Pastor: Jason Howard, 35768 Hwy 63 N, Richton, 39476
Cell (601-394-8723) Email (jasonowenshoward@gmail.com)
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, (no letter
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,
PO 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: Bridgette Dykes, 15 Jans Rd, Richton 39476 Cell (601-674-0958)
- ***Mulberry** – 1774 Camp 8 Rd., (East Central) 115, 1904, (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, (no letter)
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)

Saltito

- ***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, 45
Pastor: Stephen Hunt, 43 North Lake Rd, Wiggins 39577
Clerk: Geraldine Necaise, 13254 Cleveland Ladner Rd, Pass Christian 39571
Cell (228-223-1166) Email(JgNecaise2@gmail.com)
- ***Ramsey Creek** – 4547 Bethel Rd.-(Ten Mile) 200, 1972, (no letter)
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) 368, 1933,
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, 25
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) 565, 1862, 90, 55
 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)198, 2018, 98
 Pastor: Anders Lee, 5485 Meadow Point, Southaven 38671
 Cell (901-343-3493) Email (anders.lee571@gmail .com)
 Asst. Pastor: David Hatten, P.O. Box 344, Southaven 38671
 Cell (662-579-9649)
 Clerk: Justin Burdick, P.O. Box 944 Southaven 38671
 Cell (601-466-4175)

Stringer

- ***Good Hope** –Intersection of CR 155 & CR 19 –(Big Creek) 232, 1919, (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

- ***Daystar** – 1665 Hwy 42 – (Oak Grove) 31, 2019
 Pastor: Phillip Burns, 652 N Slade Rd, Sumrall 39482
 Cell (601-670-6191) Email (pburns4488@gmail.com)
 Clerk: Dawn Burns, 652 N Slade Rd, Sumrall 39482
 Cell (601-670-6085) Email (dburns465@gmail.com)
- ***Midway First** – 77 Midway Church Rd.- (Oak Grove) 332, 1886, 81,
 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) 191, 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,
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) 254, 1918, 16
Pastor: Sidney Davis, 972 SCR 19, Taylorsville, 39168
Home (601-782-9309)
Clerk: Catherine Ivey, 1231 SCR 19, Taylorsville 39168
Home(601-782-9437) Email (cathivey@bellsouth.net)

Tishomingo

- ***Shady Grove** – 251 CR 141 – (Harmony) 73, 10/6/1940, 45, 45,
Pastor: none
Clerk: Barbara Thompson, 271 CR 209, Burnsville 38833
Home (662-427-9831) Email (bar69george@gmail.com)

Tupelo

- ***Ballardsville** – 100 Ballardsville Church Rd. – (Tombigbee) 168, 1884, 35,
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) 50, 11/27/53, 15
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) 43, 1948, 26
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) – 57, 1971, 25
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) 31, 1911, 15,
Pastor: Bill Raines, 1935 Eshee Rd., Little Rock, MS 39337
Home (601-490-4421) Email (raines4@bellsouth.net)
Clerk: Hannah Holley, 11161 Road 717, Union 39365
Cell (601-562-8319) Email (hannahwalters55@yahoo.com)

***Rock Creek** – 117 Hurley Rd.-(Big Creek) 100, 1842, (no letter)
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, 24,
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, (no letter)
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) 134, 6/7/74, 14,
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, P.O. Box 1, Wiggins 39577
Cell (601-795-3508)
Clerk: Lesa Mallett, 38 Bobby Hunt Rd, Wiggins 39577
Cell (601-528-3588)

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) 51, 11/92, 32,
Pastor: Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194
Cell (662-998-0546) Email(jdixonhbc@gmail.com)
Church(662-746-3030)
Clerk: Anita McBride Cell: (662-746-3030)

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, (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)100, 1970, 15, 12
Pastor: Denny Patterson, 2651 Wilmer Rd, Wilmer 36587
Cell (601-466-3749) Email (brodpat55@yahoo.com)
Clerk: Robbie Tyson, 9250 Dauphin Island Pkwy, Lot 6, Theodore, AL 36582
Cell (251-243-3929) Email (robbietyson71@gmail.com)
- ***Helton Road** – 7500 Helton Rd., (South Alabama) 115, 1974, 15, 15,
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)

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)

Refuge-17065 Hwy 603, Kiln 39556

Sending Church-Midway First, Sumrall

Missionary: Josh Daniels, 29113 Hwy 603, Perkinston 39573

Phone (228-216-3064) Email (workin4god@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, 1025 Dicks St, Waveland 39576

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		
Awtray, Josh	P.O. Box 515, Fulton 38843	662-862-5528
Bain, Dewitt	P.O. Box 512, Mt. Olive 39119	601-797-9161
Basden, Claude	234 CR 1124, Mooreville 38857	662-842-1085
Bennett, Josh		601-528-3839
Bolton, Joseph	Leakesville 39451	
Bosley, Jeff	P.O. Box 344, Southaven 38671	901-482-3767
Brocius, Scott	64 Pilgrim Rest Rd, Leakesville 39451	601-770-3752
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
Burdick, Justin	P.O. Box 344, Southaven 38671	601-466-4175
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	601-270-2440
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	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
Flynt, Kenneth	807 Soso-Big Creek Rd, Soso 39480	601-729-2613
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
Green, Marion	121 N DR Ave, Petal 39465	
Haden, Lavon	10 Wagon Trail, Sumrall 39482	601-522-6055
Harrison, Jimmy	10631 Rd 509, Union 39365	601-774-8236
Horn, Hunter	781 Dill Rd, Mantachie 38855	
Hudson, Matt	1530 Loden Rd, Fulton 38843	662-260-0244
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
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	
Lindsay, Dwight	118 Lowe Rd, Laurel 39443	601-426-3928
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	
		228-324-1644
Nicholson, Scott	P.O. Box 231, Fulton 38843	662-891-1100
Parker, David	Carroll Rd, Lumberton 39455	601-810-3783
Parker, John	20262 Coontail Rd, Aberdeen 39730	662-436-6415
Parker, Josh	1611 River Rd, Mantachie 38855	662-401-7408
Parmar, Wexford	467 Feemster Lake Rd, Tupelo 38804	662-840-9555
Pfeiffer, Brian	3174 Stonecypher Rd, Lucedale 39452	601-508-2622
Price, Allan	28341 Cascades Rd, Pass Christian 39571	228-669-4977
Pullens Dan	23012 Mitchell Rd, Picayune 39466	
Reyer, Earl	5626 Scotland Rd, Bentonla 39040	662-673-0073
Rock, David	50026 Miller Rd, Amory 38821	662-640-2525
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, Johnny	Picayune 39466	601-590-1073
Smith, Mike	2311 Hwy 40, Phil Campbell, AL 35581	256-460-4640
Sookraj, Carl	P.O. Box 344, Southaven 38671	901-488-5266
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
Tapp, Neil	24252 Orchard Park Dr, 39503	
Thompson, Randall	P.O. Box 234, Mantachie 38855	662-574-2811
Tramel, Larry	5451 Hwy 178, Fulton 38843	662-357-8452
Waite, Aaron	29 Sawmill Rd, Ellisville 39437	601-319-9169
Young, Curtis		601-795-5628

Music Directors

Allen, Jessie	611 Quarels Ave, Long Beach 39560	662-420-3068
Anderson, Chris	38 Anderson Rd, Perkinston 39573	601-528-0462
Anthony, William	1004 Conerly Rd, Columbia 39429	601-441-3166
Ashcraft, Tony	328 Big Four Rd, Wiggins 39577	601-928-1667
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
Buttrey, Orv	1319 Town Creek Rd, West Point 39773	662-854-1022
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 Cell- 662-820-3871 - carlisle2@suddenlink.net	662-335-1728
Carlson, Allen	720 N Black Creek Rd, Sumrall 39482 alan@midwayfirstbaptist.com	601-549-1063
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
Comeaux, Melissa	504 Joseph Ave, Picayune 39466	228-861-8308
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
Davis, Ronnie		
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
Ezell, Jeremy	6903 Old Hillsboro Rd, Forest 39074	601-900-5700
Farris, Teresa	P.O. Box 100, Mantachie 38855 teresafarris@hotmail.com	662-282-7692
Flurry, Gay	73 Horse Creek Rd, McHenry 39561	601-528-5117
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, 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; ki1122@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 mhkmsu1@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
Mooney, Charles	47 CR 1711, Louin 39338	
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
Penson, Terry	10211 Road 717, Union 39365	601-562-7039
Phifer, Doyle	9 CR 132, Tishimingo 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
Reid, Doug	12259 Prudie St, Gulfport 39503	228-234-7343
Rigdon, Willie	101 Reid Rd, Laurel 39443	601-425-9716
Robinson, Gary	1520 Walker Smith Rd, Gulfport 39503	
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	601-394-2562
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 38804	662-862-7486
White, Megan	1906 Hwy 363, Mantachie 38855	662-231-4631
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 Beaird	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	May 26, 2012
Bro. Arthur Shaw	July 5, 1947 - February 19, 2014
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 Thorto	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 Bryan Williamson	March 5, 1965 – April 23, 2016
Bro. Elbert Boutwell	August 13, 1923- July 24, 2016
Bro. Jewel Prince	June 8, 1937- August 5, 2016
Bro. Milton Wright	January 3, 1927-October 9, 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 Williams	May 27, 1937 – December 14, 2018
Bro. Fulton Lindsay	January 14, 1944 – January 19, 2019
Bro. Gover Laird	January 11, 1929 – June 25, 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 Tanmmner	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
	(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	D.H. Valentine		
	(No information available from 1909 through 1910)			
1911	Ten Mile	Marion Walters	E.B. Cox	T.E. Pinegar
1912	Hickory Grove (Laurel)	Marion Walters	E.B. Cox	M.H. Broadus
1913	(No information available)			
1914	Louin (Mt Vernon)	S.F. Thigpen	E.B. Cox	A.F. Burns
1915	Paramount (Stone Co.)	J.E. Glenn	E.B. Cox	M.H. Broadus
1916	Bay Springs (Mt Nebo)		(No other information)	
	(No information available from 1917 through 1919)			
1920	Louin (Mt. Vernon)	J.E. Glenn	D.H. Valentine	C.A. Gilbert
1921	Mineral Springs	S.A. Shoemake	D.H. Valentine	J.W. Tolar
1922	Laurel (Hickory Grove)	M. Walters	D.H. 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. Shoemaker
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
2019	Big Creek, Soso	Justin Rhodes	Justin Cameron	Dr. Scott Carson

* Southeastern Baptist College