

Minutes
The 207th Annual Session
of the
Baptist Missionary Association
of Mississippi
convening with
Southeastern Baptist College
Laurel, Mississippi
October 22-23, 2013

2013-2014 Officers of the State Association

President

Ken Riley Laurel

First Vice-President

Gary Smith Fulton

Second Vice-President

Matt Hudson Fulton

Clerk

Justin Cameron McLain

Assistant Clerk

Vernon Newman Soso

Director of Public Information

Don Brown Soso

2014 Session will be held at
Southeastern Baptist College
Laurel, Mississippi
October 21-22, 2014

Sermon Bryan Atwood

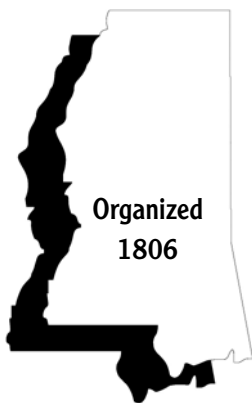
Alternate Bob Conrad

Midyear Meeting
May 20, 2014
Lebanon Baptist Church
Laurel, Mississippi

Sermon Donnie Loggins

Alternate Elvis Garcia

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
LAUREL, MISSISSIPPI
OCTOBER 2013



Baptist
Missionary
Association
of Mississippi
2013 Minutes

Table of Contents

President's Message	4
Committees	6
Associational Fund Report	7
Salary Committee	8
Rules of Order	9
Constitution	9
Doctrinal Statement	13
Proceedings	15
DEPARTMENTS	
Southeastern Baptist College	21
Youth Department	49
Missions Department	55
Publications Department	93
Foundation	99
Commission on Senior Adults	105
Moral Action of Mississippi	111
Commission on History	117
Children's Home	121
Baptist Music Fellowship	135
Brotherhood	137
Women's Missionary Auxiliary	141
Church Directory	149
Ministers not listed with churches	174
Music Directors	176
Ministers Memorial Table	179
Historical Table	180

President's Message



Ken Riley
454 Lebanon Rd.
Laurel 39443

October is here, which means its time to be making plans to attend one of the highlights of the year, and that is the annual meeting of the BMA of Mississippi. The annual meeting of the Baptist Association of Mississippi will be held October 22-23, 2013 at Southeastern Baptist College in Laurel. We are very thankful that the college continues to invite us back year after year. This is an immense undertaking for them and I encourage you to pray for them as they prepare to hold this very important meeting.

This is a very exciting time for all of us as we look forward to seeing many friends and hearing from all our department's work of how God is blessing. This past year has come and gone, but it has been a year that God has blessed our work as a whole.

I want to encourage each of you to pray for one another and encourage everyone who can attend. I invite you to covet with me in prayer that our meeting this year will be one where love prevails, unity reigns, and an immense amount of progress will be made in every facet of our work. We need, and should desire, this wonderful time of fellowship and spiritual renewal that will be experienced if we do our part.

Our theme for this year's meeting is, "Desiring the Glory of God." The text will be Exodus 33:18, "...Show me Thy glory." We long to see our church transformed, filled with power and the glory of God. Wherever His glory manifests, whether through faithful preaching or simple testimony, people will run to taste it. It unifies us in awe.

When we meet in a few weeks to hear about our work and strive to be more effective in every area of our work, may we always do it so that Christ is exalted and magnified. Please see the schedule of the meeting that will be in the paper. There have been some changes from last year's schedule.

I look forward to seeing you all there. May we be encouraged and find strength to carry out the work of proclaiming the gospel.

May God bless you!

— *Ken Riley*

Special Workers List

Nominating Committee

Leon Carmical, 70 Jarrod rd, Ellisville 38843	2014
Bob Conrad, 5415 C Gibson Rd, Vicksburg 39180	2014
Joe Watson, 39 Joe Watson Rd, Laurel 39443	2014
Harold Floyd, 19 Pat Holifield Rd, Laurel 39481	2015
Mike Johnson, 5CR 518, Rienzi 38865	2015
Justin Rhodes, 28 Big Creek Rd, Soso 39480	2015

2013 Program Committee

Ken Riley	454 Lebanon Rd, Laurel 39443
Danny Pitts	4514 Hwy 15 N., Laurel 39443
Justin Cameron	98 Midway Church Rd, Leakesville 39451
Gary Smith	105 Digby Dr., Fulton 38843
Matt Hudson	1530 Loden Rd., Fulton 38843
Larry Geraldson	4226 Hwy 15 N., Laurel 39440
Sidney Davis	118 Lowe Rd., Laurel 39440
Don Brown	P.O. Box 8181, Laurel 39441
Kenneth Flynt	807 Soso-Big Creek Rd., Soso 39480
Kelby Johnson	503 Lakeview Cove, New Albany 38652
Brandon Wilson	3130 Old Amy Rd, Laurel 39443
John Adams	P.O. Box 88, Mantachie 38855
Melissa Hayden	3308 Hwy 29N., Soso 39480

Enrollment Committee — 2014

Chad Cummins, Chris Freeman, Dewitt Bain

Final Statistical Report for 2013

Churches Represented by Messenger	70
Churches Represented by Letter	45
Messengers Present	156
Visitors Present	32
Minute Fund	\$6,695.00
Program Fund	\$ 1,998.00

Order of Reports for 2014

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

Associational Fund Report

Balance on hand, 10-20-2012	\$10,914.69
(General Fund)	\$9,155.90
(Program Fund)	\$1,758.79
Received from Enrollment Committee (2012)	\$5,825.00
(General Fund)	\$4,995.00
(Program Fund)	\$830.00
Received from churches after meeting	\$590.00
(General Fund)	\$495.00
(Program Fund)	\$95.00
Received from State WMA	\$200.00
Received on interest from checking account	\$5.93

Total money to account for

\$17,535.62

Paid Out

Southeastern Baptist College	\$1,000.00
Nursery (State Meeting)	\$300.00
Steve Crawley (Conference Speaker)	\$300.00
Cassettes	\$23.51
New Checks	\$20.00
Mid-Year voting cards	\$56.72
Supplies to mail minutes (label, mailers)	\$50.05
Postmaster (to mail minute books)	\$351.64
Baptist Trumpet (printing 2012 minute books)	\$4,599.60
Clerk hire for 2012	\$1,000.00
Copies of State Letter and stamps	\$175.50

Total Paid Out

\$7,912.02

Ending Balance

(General Fund)	\$7,574.81
(Program Fund)	\$2,048.79

Balance on Hand, 10-4-13

\$9,623.60

Salary Committee

No Salary Committee Report

Salary Packages for Department Heads

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

Publications

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

State Youth Department

Salary — \$3,000 per month

Moral Action of Mississippi

Annual Salary — \$ 13,213.48

Senior Adults (From September Minutes)

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

Southeastern Baptist College

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

Mississippi Baptist Children's Home

Annual Salary — \$44,743.44
Social Security — $\frac{1}{2}$
Retirement — 6%
Hospitalization Provided
Mileage Provided
House & Utilities Provided

Missions Director Annual Salary and Benefits

Annual Salary — \$48,113.56
Social Security — $\frac{1}{2}$
Hospitalization — \$500.00 per month
Retirement — 6%
Car Provided
House/Utilities Provided

Rules of Order

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

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

Article I — Name

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

Article II — Object

The object of the association shall be:

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

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

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

Article III — Principles Of Cooperation

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

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

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

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

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

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

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

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

Article IV — Officers

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

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

Section 3: Duties of officers:

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

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

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

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

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

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

Article V — Time Of Meeting

(Annual Session)

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

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

Article VI — Schedule Of Meeting

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

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

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

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

A. Hear and approve departmental reports.

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

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

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

Article VII — Committees

Section 1: Nominating Committee:

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

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

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

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

Section 2: Program Committee:

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

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

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

Section 3: Committee on Digest of Letters and Finance:

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

Section 4: Salary Committee:

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

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

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

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

Article VIII — Departments Of Work

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

1. State Missions

2. Southeastern Baptist College

3. Mississippi Baptist Children's Home

4. Christian Publications

5. Youth Department

6. Music

7. Commissions:

A. Mississippi Baptist Commission on History and Archives.

B. Moral Action of Mississippi

C. Mississippi Baptist Commission on Senior Adult Ministry

8. Auxiliaries:

A. State Brotherhood

B. State Women's Missionary Auxiliary

9. Foundations

A. Baptist Missionary Association of Mississippi Foundation, Inc.

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

Article IX — Election Of Heads Of Departments

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

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

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

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

Article X — Standing Committee Or Trustees

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

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

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

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

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

Article XI — Amendments

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

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

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

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

Doctrinal Statement

Baptist Missionary Association of Mississippi

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

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

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

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

23. The bodily resurrection of the dead.

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

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

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

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.

Annual Meeting Baptist Missionary Association of Mississippi

October 22-23, 2013

Southeastern Baptist College

The 207th Annual Meeting was held at Southeastern Baptist College on October 22-23, 2013.

Song medley “The Glory Land Way/At Calvary/How Great Thou Art/How Great Is Our God” was led by Bro. Brandon Wilson. Special in song was given by Jeremy Wilkison. Prayer was worded by President Ken Riley.

Bro. Riley then presented the President’s message “Desiring the Glory of God,” from Exodus 33:13-18;40:34-38.

Brandon Wilson led the congregation in “I Surrender All/Tis So Sweet To Trust In Jesus.”

Welcome was given on behalf of Southeastern Baptist College by Dr. Aaron Parker. Response was given by Bro. Ed Steele.

The Association was opened by President Ken Riley. Dr. Eugene Anderson read scripture and led in prayer.

The moderator then read the Rules of Order.

Bro. Frank Panzirino and Bro. Ed Steele were appointed by the moderator as parliamentarian.

Bro. Denny Patterson gave the initial Enrollment Committee Report.

Motion and second was given to seat visitors. Motion carried.

Election of Officers

President	Ken Riley
First Vice President	Gary Smith
Second Vice President.	Matt Hudson
Clerk	Justin Cameron
Assistant Clerk	Vernon Newman
Director of Public Information	Don Brown

Election of Annual Site and Speaker 2014

Annual Site	Southeastern Baptist College
Annual Message Speaker	Bro. Bryan Atwood
Annual Alternate	Bro. Bob Conrad
Mid-year Site	Lebanon Baptist Church, Laurel
Mid-year Speaker	Bro. Donnie Logan
Mid-year Alternate	Bro. Elvis Garcia

Nominating Committee report was chaired by Bro. Gary Smith. Nominating Committee Clerk, Bro. Vernon Newman presented their nominations.

Moderator called for constitutional changes. None were presented.

Missionary Burch shared report on Caldonia Baptist Mission in Caldonia, Ms.

Southeastern Baptist College report was called for. The report was chaired by Bro. Matt Hudson. Ms Carolyn Hagler read the minutes of the trustees. Motion and second to approve the minutes. The motion passed with opposition noted. Bro. Matt Hudson gave his personal report as Chairman of the College Trustee Board. Dr. Aaron Parker, Interim President was recognized to give his report. Motion and second was given to approve these reports. The Motion passed.

Missionary Phillip Burns shared a report on Daystar Baptist Mission in Sumrall, Ms.

The Youth Department report was called for. The report was chaired by Bro. Rick Clark. The minutes of the trustees were read. Bro. Kelby Johnson gave his personal

report. Motion and second to approve this report. The motion passed.

Bro. Sidney Farmer shared a report on South Forrest Baptist Mission.

The Mission and Revolving Loan Fund report was called for. The Revolving Loan Fund report was chaired by Bro. Kenneth Lott. Bro. Roy Caldwell read the minutes of the trustees. Motion and second to approve the minutes. The motion passed. Bro. Lavelle Lee gave his personal report. Bro. Larry Geraldson gave his personal report concerning the Revolving Loan Fund. Motion and second to approve these reports as well as to give a rising vote of appreciation to Bro. Lavelle Lee. Motion was approved.

Missions Coordinator Bro. Ed Duvall gave report concerning African American Missions

The Missionary Committee report was chaired by Bro. Dennis Knight. The minutes of the trustees were read by Bro. Ted Quimby. Motion and second to approve these minutes. Motion was approved. Bro. Larry Geraldson was recognized for his report on Missions. Motion and second to approve this report. Motion carried.

The Publication Department report was called for. This report was chaired by Bro. Gary O'Neal. The minutes of the trustees were read by Bro. Leon Charmichael. Motion and second to approve the minutes. Motion was approved. Bro. Don Brown gave his personal report. Motion and second to approve this report. Motion carried.

Bro. Chuck Lee shared scripture and closed in prayer. The Tuesday afternoon session was adjourned with prayer by Bro. Denny Patterson.

Wednesday Morning Session

The association reconvened at 9:00 a.m. on Wednesday morning. Bro. Justin Rhodes led the congregation in singing "To God Be The Glory." Opening prayer was given by Bro. B.J. Hudson.

Bro. Justin Rhodes read scripture and led in prayer.

The BMA Foundation report was called for. Bro. Sidney Davis chaired this report. Bro. Don Brown read the minutes of the Foundation. Motion and second to approve the minutes. Motion carried.

Missionary Coordinator Estuardo Marroquin shared report concerning Hispanic Missions in South Mississippi.

Motion and second to suspend the rules of the association to discuss the Southeastern Baptist College. Motion carried.

Motion and second that the 3 members of the BMA Seminary trustee board from Mississippi along with the Executive Board of the College trustees serve as committee to investigate the possibility of a joint effort with Southeastern Baptist College and BMA Seminary. This committee is to bring a report at the Midyear Meeting.

An amendment to the motion and second was presented that the committee include the entire trustee board of the Southeastern Baptist College as well as the Executive board of the Revolving Loan Fund trustees. Motion for the amendment is carried.

The motion as amended that the three members of the BMA Seminary trustee board from Mississippi, the Southeastern Baptist College board of trustees, and the Executive Board of the Revolving Loan Fund trustees serve as a committee to investigate the possibility of a joint effort between Southeastern Baptist College and the BMA Seminary carries with opposition noted.

The report for the Commission on Senior Adults was called for. The report was chaired by Bro. Jerry Overstreet. Bro. Kenneth Flynt recognized Dr Medrick Savell to read the minutes of the trustees. Motion and second to approve these minutes. Motion Carried. Bro. Kenneth Flynt gave his personal report. Motion and second to approve this report. This motion carried.

First Vice President Bro. Gary Smith began moderating at this time.

Missionary Kelby Johnson gave report concerning Grace Mission in New Albany, Ms.

Ms. Dot Holifield was presented a gift from Bro. Kenneth Flynt and the Commission on Senior Adults for the her years of service with this commission.

The Moral Action report was called for. The report was chaired by Bro. Ken Riley. The minutes of the trustees were read by Bro. Bob Conrad. Motion and second to approve these minutes. Motion and second to approve these minutes. Dr John Adams was recognized to give his personal report. Prayer was offered by Bro. Mike Johnson for the United States of America and for the Moral Action Committee. Motion and second the Dr John Adams serve as Moral Action Committee Director. Motion passed.

Missionary Coordinator Bro. Elvis Garcia shared a report concerning Hispanic Missions in North Mississippi.

Prayer was given by Bro. Gary O'neal for Bro. Dale and Celia Broome and the health concerns of their family.

Report from Commission on History and Archives was called for. There was no report.

The report of the Children's Home was called for. Bro. A.W. Kirkland chaired this report. Bro. David Lawrence read the minutes of the trustees. Motion and second to approve the minutes. Motion carried. Bro. Sidney Davis gave his personal report. Motion and second to accept this report. Motion carried.

Missionary Danny Bartlett shared a report concerning Crossway Mission in Clinton, Ms.

The report from the Baptist Music Fellowship was called for. Bro. Hayden Lee gave report on behalf of Director Brandon Wilson. Motion and second to accept this report. Motion carried.

Missionary Bobby Elliot shared report concerning the Freedom Baptist Mission in Burnsville, Ms.

Bro. Mark Jones gave report for the Brotherhood. Motion and second to approve this report.

Support Missionary Kenneth Pollack shared report.

Ms. Jessica Haden gave report for the WMA. Motion and second to approve this report.

President Ken Riley resumed moderating the meeting at this time.

Missionary Ray Boone shared report concerning New Heart Baptist Mission in Hattiesburg, Ms.

Bro. Denny Patterson gave the final report of the Enrollment Committee. Motion and second to approve this report. Motion carried.

Nominees were received for the nominating committee: Elected were Bro. Justin Rhodes, Bro. Mike Johnson, Bro. Harold Floyd.

The Enrollment Committee appointed by Moderator as follows: Chad Cummings, Chris Freeman, Dewitt Baine

Motion and second that the association pay Southeastern Eastern Baptist College \$1000.00. Motion carried.

Motion and second to set clerk hire at \$1,000.00 and to print 800 minutes. Motion carried.

Motion and second to give a rising vote of appreciation to the Moderator for a job well done in leading in the meeting. Motion carried.

Bro. Danny Pitts gave the associational fund report. Motion and second to approve this report. Motion carried.

Bro. Harold Floyd read scripture and led in prayer.

The moderator declared the meeting closed. Bro. Dennis Knight led in closing prayer.

— *Ken Riley, moderator; Justin Cameron, clerk*

BMA of Mississippi Mid-Year Meeting

May 21, 2013

East Fulton Baptist Church • Fulton, Mississippi

The Mid-year meeting of the BMA of Mississippi met on May 21, 2013 at the East Fulton Baptist Church of Fulton. Bro. Justin Rhodes led the congregation in singing “He Keeps Me Singing” with Sis Anita Akers accompanying at the piano. Opening prayer was led by Bro. Chuck Lee.

The welcome was given by Bro. Gary Smith, Pastor of East Fulton Baptist Church. Response was given on behalf of the BMA of MS by Bro. B.J. Hudson.

The Moderator, Bro. Ken Riley, called the meeting to order. Prayer was led by Bro. Shane Singleton. The Rules of Order were distinctly read from the chair by The Moderator. He then appointed Bro. Frank Panzarino as Parliamentarian and Bro. Ed Steel as assistant.

Visitors were recognized with the right to speak but not vote.

New Pastors to our association were recognized.

Petitionary Letters were called for, none were noted.

The initial report of the Enrollment was called for and given by Bro. Denny Patterson.

Sis. Jessica Hayden was recognized to give the W.M.A. report. This was approved.

Southeastern Baptist College was then recognized for their report. Bro. Matt Hudson recognized Bro. Joey Harris, Interim President, for his personal report. Bro. Matt Hudson, chairman of the board of trustees, then read the minutes of the SBC trustee board. There was a request that the interim president’s report and the minutes of the trustees and the recommendations included be separated. The report and minutes were approved. There was discussion concerning the recommendations presented by the SBC trustees. The motion carried to accept the recommendations as presented by the SBC trustees.

Bro. Chris Gonthier made a motion concerning the trustees of SBC. The motion failed.

Bro. Rick Clark recognized Bro. Kelby Johnson, Director of the Youth Department to give his personal report. The minutes of the trustees of the BMA of MS youth department was then read by Bro. Rick Clark. These reports were approved

The BMA of MS Missions Department was recognized for their report. Bro. Dennis Knight, chairman, recognized Bro. Ted Quimby to read the minutes of the Missionary Committee minutes. These were approved by the body. Bro. Larry Geraldson was then recognized for his personal report. This report was approved.

The Revolving Loan Fund was called for their report. Bro. Kenneth Lott recognized Bro. Roy Caldwell to read the minutes of the Trustee Board. These were approved by the body. Bro. Lavelle Lee was then recognized for his personal report. This report was approved. Bro. Larry Geraldson was recognized to make comments about the BMA of MS RLF.

Preparations were then made for worship. Prayer was led by Bro. Grover Laird specifically for unity within the BMA of MS and for those affected by the tornado that struck Moore, OK.

Bro. Gary Smith offered a special in song, “Sinner Saved by Grace.” Bro. Dennis Knight brought the message from Exodus 4:1-9, 17 on the subject “The Gift of Miracles.” Invitation hymn “Tis So Sweet To Trust in Jesus” was led by Bro. Justin

Rhodes with Sis Anita Akers at the piano. The hand of appreciation was extended by Bro. Gary O'neal. Closing prayer and blessing on the meal was offered by Bro. Bob Burch.

Afternoon Session

The afternoon session was opened with Bro. Josh Awtrey leading the congregation in the song "Majesty" with Bro. Justin Rhodes at the piano. Bro. Chris Freeman led in prayer.

The Publications Department was invited to give their report. Bro. Gary O'neal recognized Bro. Don Brown for his report. The report was approved by the body.

Bro. Sidney Davis was recognized to give report of the BMA Foundation. This report was approved.

Bro. Danny Pitts was recognized to give report on the Senior Adult Commission on behalf of Bro. Kenneth Flynt. This report was approved by the body.

Bro. Shane Singleton was recognized to give report for the Moral Action Commission on behalf of Dr. John Adams. He asked that the body stand and recite the Pledge of Allegiance to the U.S. flag. This report was approved.

There was no one present to present a report for the History and Archives Commission.

Bro. Sidney Davis was recognized for his report on the Mississippi Baptist Children's Home. Bro. Davis read the minutes of the trustees then gave his personal report. These reports were approved.

Bro. Josh Awtrey was recognized to give report on the Baptist Music Fellowship on behalf of Bro. Brandon Wilson. This report was approved.

Bro. Mark Jones was recognized to give report on the BMA of MS Brotherhood. This report was approved by the body.

The Enrollment Committee was called for final report. This report was given by Bro. Denny Patterson of 50 churches present with 98 messengers. This report was approved.

There was a hand of appreciation given for Bro. Ken Riley for the a job well done in moderating the meeting.

A motion was made to give a rising vote of appreciation to Bro. Gary Smith and East Fulton Baptist Church for hosting the meeting and to Bro. Dennis Knight for today's message.

Closing prayer was offered by Bro. Rogers Akers.

Program Planning Committee

September 5, 2013

BMA of Mississippi Missions Office-Laurel, Mississippi

The Program Committee of the BMA of MS met at the Baptist Missions Office in Laurel, Ms on September 5, 2013. Members present were President Ken Riley, 1st Vice President Gary Smith, 2nd Vice President Matt Hudson, Clerk Danny Pitts, Asst Clerk Justin Cameron, Publications Director Don Brown, MAC Director John Adams, BMF Director Brandon Wilson, Childrens Home Director Sidney Davis, Missions/RLF Director Larry Geraldson, WMA President Melissa Hayden, Senior Adult Commission Director Kenneth Flynt, State Youth Director Kelby Johnson.

Meeting was called to order by President Ken Riley. Opening prayer was worded by Bro. Brandon Wilson. Motion and second that Bro. Riley serve as chairman and Bro. Justin Cameron serve as clerk of the Program Committee. Motion passed.

Bro. Riley presented his recommendation for the schedule and agenda for the Annual

Meeting. Motion made that the President, 1st VP, and 2nd VP of the State Association serve as permanent committee for Pastors and Laymen's conference planning. Motion passed.

The theme "Desiring His Glory" was presented by Bro. Riley with Exodus 33:18 as the key verse. Motion was made that Bro. David Watkins be asked to speak at the Pastor's and Laymen's conference for the 2013 meeting. Motion passed

Motion made that registration begin at 8am on Tuesday morning. Motion passed.

Motion made that the missionary reports be given preceding each department report.

Motion made that any National Workers and other ministries not recognized as part of the state association be introduced and not to speak and that the clerk notify them prior to the meeting. Motion passed.

Motion made that compensation for speaker of the Pastor's and Laymen's conference to be determined by the Pastor and Laymen's committee in consultation of the state clerk.

Motion made to adjourn. Motion passed.

Closing prayer worded by Kelby Johnson

— Ken Riley, moderator; Justin Cameron, clerk

Southeastern Baptist College



Danny Pitts, Interim President
 4514 Hwy 15N., Laurel 39440
 (601) 649-0260

Trustees	Term Expires
Glenda Goodwin, 455 Service Dr., Laurel 39443	2014
Richard “Dickey” Welborn, 811 CR 31, Heidelberg 39439	2014
Vernon Watts, 60 Joseph Burks Rd., Carriere 39426	2014
Cedric Lumpkin, 326 Mt Carmel Rd, Carriere 39426	2015
Sam Oglesby, 5002 W 4 th St., Hattiesburg 39402	2015
Eddie Boutwell, 363 Oak Grove Rd, Mantachie 38855	2015
Carolyn Hagler, 219 Springhill Dr., Hattiesburg 39402	2016
Matt Hudson, 1530 Loden Rd., Fulton 38843	2016
Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573	2016

Out of State Association

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

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

Article I — Name And Location

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

Article II — Purpose Mission Statement

The purpose of Southeastern Baptist College is to glorify God by providing quality post-secondary education from a biblical world view in a Christian atmosphere, thereby developing Christian growth in students and preparing them for service in the Kingdom of God.

Southeastern Baptist College seeks to prepare men and women in the Christian community expressing a desire to be involved in a church related vocation. Training is provided on campus and through extensions to help prepare people for ministry in the pastorate, missionary work, music ministries, Christian education, and youth ministries. Southeastern Baptist College also seeks to train people who wish to receive the foundational courses of college curriculum in a spiritual academic setting as provided by Southeastern Baptist College. All courses are taught in such a manner as to integrate faith and learning, thereby giving due recognition to the God of all truth.

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

Article III — Ownership

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

Article IV — Board Of Trustees

Section 1: Members Of The Board Of Trustees

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

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

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

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

Section 2: Duties Of The Board Of Trustees:

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

B. The Board shall meet at any time when called by the Chairman of the Board or the president of the college. Regular meetings will be the first Tuesdays in May and October.

C. It shall be the duty of the Board of Trustees to elect the president of the college to be approved by the association; to approve an acceptable list of nominations submitted by

the President of administrative officials, faculty, and service staff; and to approve an annual budget submitted to the Board by the President in the May meeting. All transactions of the Board are subject to the approval of the Baptist Missionary Association of Mississippi.

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

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

Section 3: Officers Of The Board Of Trustees

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

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

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

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

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

Article V — President Of The College

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

A. The financial administration of the college.

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

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

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

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

Article VI — Doctrinal Qualifications Of Teaching Staff

A. Bible and/or Theology

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

B. Non-Bible/Theology Classes

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

1. The reality and existence of God as presented in the Bible.
2. The inspiration and authority of the Bible.
3. Salvation by grace apart from works.

4. The deity of Jesus Christ and His blood atonement for fallen man.
5. The eternal security of the believer.
6. The biblical account of creation.

Article VII — Doctrinal Statement

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

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

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

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

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

Article VIII — Amendments

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

By-Laws Southeastern Baptist College Foundation, Inc.

Article I — Name, Domicile, Fiscal Year and Powers

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

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

Article II — Purpose

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

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

Article III — Members

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

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

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

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

Article IV — Officers

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

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

3. The Trustees shall elect from their number each year a president, vice-president, and recording secretary. The president shall preside at all meetings of the members and of the Trustees and shall have such duties and powers as usually appertain to the office of president. The vice-president shall perform all the duties of the president in his absence or disability. The recording secretary shall record the minutes of all meetings of the members and of the Trustees. The Trustees shall also at their discretion elect a treasurer who shall be responsible for the safekeeping of all foundation funds; sign all checks; keep the books and records; and otherwise perform all duties which appertain to the office of treasurer. For the faithful performance of his duties the treasurer shall be required to give a fidelity bond with a registered security company in such amount as may be required from time to time by the Trustees. In the event that the treasurer elected by the Trustees is not a member of their number, he shall become an ex-officio Trustee for the duration of his tenure.

Article V — Duties And Powers Of Trustees

1. The Trustees shall meet from time to time upon call of the president, or of any five (5) Trustees, but at least twice per year. Such meetings must be held at any convenient time and place which the president, or a majority of the Trustees, may fix. At each meeting the treasurer shall give a fully detailed report of the current financial condition of the Foundation and shall, upon request of any Trustee, exhibit the original of all papers, bank accounts,

records, and securities of the Foundation. It shall be the duty of each Trustee individually to satisfy himself that the financial affairs of the Foundation are being properly conducted in an efficient manner, but a Trustee shall not be individually liable for any error of judgment or for any action or non-action motivated by good faith.

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

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

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

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

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

7. The Trustees shall pay normal operating expenses of the Foundation out of its income. They may use the office, clerical and accounting facilities of Southeastern Baptist College to such extent as may not impose a burden upon the Southeastern Baptist College, and for the use of such facilities no fees or compensation shall be paid.

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

Article VI

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

Annual Report

I have been asked about the outlook of the college.

The outlook of the college is yes, we really need it and yes, we have to fix it.

Dr. Gerald Kellar, former president of Southeastern Baptist College, always preached with a three point sermon and closed with a poem.

Today I give you my three point report with a story at the end.

Keys are very important. 1) A key to your house is important. 2) A key to your car is important. 3) A key to your job is important.

There are three keys to the success of Southeastern Baptist College.

1. Students.

Our #1 goal is to increase the number of students at Southeastern. In talking with our auditor, I asked, "What is the key to having an audit stating a positive financial operation?" He said we must raise our strategic operational funds and increase financial assets. In order for us to do this, we must get more students. We must be recruiting now for the fall semester of next year. I believe we can have 60 to 65 students by next fall. A larger portion of our operating funds come from FAFSA (pell grant) funds. Most of our students, who come to Southeastern, receive money from the government (pell money). When we have a larger number of full time students we get more assistance from the federal money. Our biggest recruiters are our pastors. I want to thank Bro. Brian Atwood and Campground Baptist Church for bringing two students from their church to enroll at Southeastern College this summer. I met Bro. Atwood during the summer and had the privilege of showing Jeremy Wilkerson and Wesley Martin around campus. These two guys are fun to be around. Thanks Bro. Atwood for your help to this college.

I have also asked Bro. Ronnie Kitchens to attend B.R.A.G., the youth conference sponsored by Berean Baptist Church, Soso. Two years ago, there were about 80 students attending this conference. This is an area where we are lacking in leadership. This is a MUST for the college if we want to be successful.

2. Finance

Our audit for the year ending June 30, 2013, was not too favorable. Because of some accounting areas over the past few years, certain things were not being depreciated. Library books were one of those areas. The cumulative depreciation on our library books hurt us. We took a big loss on a dwelling that was donated to the college years ago. The house is no longer feasible for use, so it has been written off the books. We also encountered some bad debt that was written off. The combination of all these things, with the normal depreciation of our main buildings and property, has brought us to a point of being \$130,000 in the red. We hope that we have made some significant progress in cuts and spending. With some advice from our auditor, we hope our audit for this physical year will be better. Thanks to Greg Vaughn and Kevin Walker with Barlow, Walker & Company, PA for all their help in conducting this audit.

Now for the other news concerning finance: Have you considered helping the college to become financially strong in future years? One way to do that is through estate financial planning. I am sorry to say that we do not have anyone on staff or within our departments that have any great knowledge in this field. In planning for your final plans and family estate, why not consider the Southeastern College Foundation. The foundation is a place where money is invested and interest is used for college general operational funds. Bro. Larry Welborn, our financial advisor for the foundation, does an outstanding job in investing these monies for your college. At the present time we

have approximately \$747,454 invested in the money market and mutual funds. Our return on the investments this past year was \$ 30,000 from the foundation. The investment amount of the foundation needs to be increased by \$252,546 to help the college with long range finances. This would give us a \$1,000,000 investment for the future of students at Southeastern College.

Another way to help your college financially is to invest in scholarships. At the present time there are 11 different scholarships totaling approximately \$ 41,000. These are monies given in honor or memory of a loved one to help students with tuition. The money is invested with the interest being used for the scholarship. Some of the great leaders in our work have been memorialized through scholarships, such as Arnold Knight, Harold Leytham, Jentry Bond, who have given of their time and ability to further the work of the BMA of Mississippi. Other scholarships include: Milton Wright, Marie Rarick, Medrick Savell, and several others. You can give to the existing scholarships or set up one for yourself or someone in your family to help a student in need.

3. Beautification

When I started visiting the campus as a trustee, I was heartbroken at the condition of the campus. I know there has been a lack of funds to do some jobs, but it seems that the buildings were not up to par on maintenance. There are jobs that are left unfinished, dorm rooms in need of repair, outside maintenance on the septic system, leaking roof over the stage, etc. I began to make notes of these repairs and called on some friends to help. Bro. Dennis Rankin and the classic builders have graciously agreed to do some work for us on the campus.

As students come to the campus, we want their first impression to be a great one. The library building and the sign in the front of the school is the focal point of our campus. The rest of the campus needs upgrading to those standards. I know it takes money, but eventually we will get there.

If we are going to be successful at what we are doing, teaching and training young students for ministry, we must work hard and build new roads to areas of ministry. Pray for us as we make plans for the new year.

Moving Forward

More than 350 years ago, a ship full of travelers sailed to the northeast coast of America. It's been said that the first year they established a town. The next year they elected a town government. The third year the town government planned to build a road five miles westward into the wilderness. In the fourth year, the people tried to impeach their town government because they thought it was a waste of public funds to build a road five miles westward into a wilderness.

Their question was, "Who needs to go there anyway?" Think about this: Here was a people who stepped out on faith and traveled over 3,000 miles across an entire ocean, but now they were blind to the vision they once had – to move forward. Vision is never satisfied, but is always moving forward.

— *Matt Hudson, Chairman of the College Trustees Board*

Trustee Meetings Minutes

Special Called Meeting • November 12, 2012

A special meeting of the Southeastern Baptist College Trustee Board was called to order by Chairman Richard Welborn in the Library Board Room. Those present were: Steven Clark, Glenda Goodwin, Carolyn Hagler, Matt Hudson, Scott Kirkland, Eddie Boutwell, Richard Welborn, Cedric Lumpkin, and Dennis Rankin. After the Scripture reading by Scott Kirkland, Steven Clark led in prayer.

With the resignation of Recording Secretary Danny Pitts, a motion and second to elect Carolyn Hagler to that office was approved.

The chairman recognized Interim President Joey Harris for his report. He shared information about the deficit being reduced to just over \$19,000, a reduction of about \$30,000. Other information concerned extra income of over \$40,000 from the churches; three donated billboards; a display kiosk at the Laurel Mall; a cordial meeting with Dr. King, the President of William Carey University; and the possibility of partnering with the Education Department. After two possibilities were mentioned to reduce the deficit, a motion was made, seconded, and passed that one-half day be cut each week from hours of operation beginning the end of November at a projected savings of \$12,084.60 and maintenance be cut for a savings of \$15,612.84, for a combined total of \$27,697.44 as a temporary measure to be readdressed when the financial climate improves.

Motion to go into executive session was seconded and passed.

Motion made to reopen the process to find a president for Southeastern. After a second and discussion, the motion passed with 5 for and 3 opposed. Advertisements will be placed in BMA papers, and resumes can be submitted until January 30, 2013. Four of the trustees will review the applicants: Cedric Lumpton, Carolyn Hagler, Matt Hudson, and Richard Welborn, with the resumes mailed to Richard Welborn.

The meeting ended with a closing prayer by Cedric Lumpton.

— *Richard Welborn, chairman; Carolyn Hagler, recording secretary*

Special Called Meeting • February 18, 2013

On February 18, 2013, the trustees met in the Library Board Room with the following trustees: Steven Clark, Glenda Goodwin, Carolyn Hagler, Matt Hudson, Scott Kirkland, Eddie Boutwell, Richard Welborn, Vernon Watts, Cedric Lumpkin, Dennis Rankin, and Buck Hughes.

Board Chairman Richard Welborn called the meeting to order. After a Scripture reading by the chairman, Matt Hudson led in prayer.

After a report from the chairman that two resumes for the office of president had been received, discussion followed. A vote to conduct interviews with both candidates, if possible, carried with 8 positive and 3 negative votes.

The meeting closed with prayer by Scott Kirkland.

— *Richard Welborn, chairman; Carolyn Hagler, recording secretary*

Special Called Meeting • April 15, 2013

The meeting of the trustees was called to order by Chairman Richard Welborn in the Library Board Room. Those present were: Steven Clark, Glenda Goodwin, Carolyn Hagler, Matt Hudson, Scott Kirkland, Richard Welborn, Cedric Lumpkin, and Dennis Rankin. After a devotion by Steven Clark on James 4:7-10, he led in prayer.

The chairman reported that one candidate who had submitted a resume for the presidency of Southeastern had withdrawn his name. Bro. Joey Harris was invited into the meeting and gave an updated report on the financial situation of the college based on

the current Profit and Loss Statement. Bro. Joey responded to questions from the board and then left the room.

Dr. Aaron Parker was called to the meeting next and was asked to give his opinion on the morale at the college and his involvement in the transfer process to other colleges. After Dr. Parker left, the chair reported that we had only one candidate for president and that our meeting was for the purpose of electing a president.

At that time, a motion and second carried that the vote be by secret ballot. Ballots were distributed. After a motion and second to elect Bro. Joey Harris as president and time was given to vote, the ballots were collected and counted by the chair and recounted by the recording secretary. The vote was equally split. A motion was then made and seconded to advertise for more candidates. The vote was equally split.

The chair announced that he would meet with the president of the BMA of Mississippi and get direction from the parliamentarian.

With a motion and second to adjourn, the motion carried.

— *Richard Welborn, chairman; Carolyn Hagler, recording secretary*

May 7, 2013

On May 7, 2013, the annual mid-year meeting of the Southeastern Baptist College trustees was called to order by Chairman Richard Welborn in the Library Board Room. Those trustees present were: Eddie Boutwell, Steven Clark, Carolyn Hagler, Matt Hudson, Buck Hughes, Scott Kirkland, Dennis Rankin, Richard Welborn, and Vernon Watts. The chair called on Buck Hughes, who read James 1:5-6, gave a devotion on making wise decisions, and then led in prayer.

After Bro. Joey Harris' written Interim President's Report was read by the chairman, a motion and second to approve the report carried. A motion and second to approve the 2013 graduates carried. A motion and second to approve the faculty for the 2013-14 school year carried. A motion and second to approve the 2013-14 budget carried.

Officers elected for the 2013-14 year are: Chairman, Matt Hudson; Vice Chairman, Vernon Watts; Recording Secretary, Carolyn Hagler.

A motion was seconded and approved to solicit resumes for the unfilled position of President of Southeastern Baptist College beginning today and ending August 30, 2013.

A motion and second to adjourn was approved.

SBC Foundation

The meeting of the Foundation was called to order by Chairman Richard Welborn in the Library Board Room. Those present were: Eddie Boutwell, Steven Clark, Carolyn Hagler, Matt Hudson, Buck Hughes, Scott Kirkland, Dennis Rankin, Richard Welborn, and Vernon Watts.

The officers elected for 2013-14 are: Chairman, Matt Hudson; Vice Chairman, Vernon Watts; Recording Secretary, Carolyn Hagler.

A motion and second was passed to accept Larry Welborn's Foundation Report for nine months ending March 31, 2013.

A motion and second to adjourn was approved. Dismissal prayer was led by Vernon Watts.

— *Richard Welborn, chairman; Carolyn Hagler, recording secretary*

Special Called Meeting • May 21, 2013

With a quorum declared, a special trustee meeting was held on May 21, 2013, in the Gleaner Room of the East Fulton Baptist Church prior to the Mid-Year BMA of Mississippi meeting. Trustees present were: Eddie Boutwell, Steven Clark, Carolyn

Hagler, Matt Hudson, Scott Kirkland, and Dennis Rankin. The meeting was opened with prayer by Eddie Boutwell.

A motion and second was approved limiting the search for a college president until July 30.

A motion and second was approved to recommend the following:

1. Because the Revolving Loan Fund (RLF) has significant financial vested interest in the college;
2. Since historically churches and/or departments rely on RLF as a repository of property when closure is imminent;
3. Since no foreseeable resolution to the absence of leadership warrants a real concern that further financial decline might result in irreversible consequences, and closure might be imminent;
4. The trustees of Southeastern Baptist College make a request to the RLF trustees to conduct (under the leadership of the director) a full operational and financial assessment of the school with emphasis on her capabilities to remain open and functional;
5. That the director of RLF, at the conclusion of the assessment, provide recommendation to the Southeastern Baptist College trustees as to the future operation, administration, and function of the school.

After prayer by the chairman, the meeting adjourned.

— *Matt Hudson, chairman; Carolyn Hagler, recording secretary*

Special Called Trustee Meeting • June 13, 2013

A meeting of the trustees on June 13, 2013, was called to order by Chairman Matt Hudson in the Library Board Room. Those trustees present were: Eddie Boutwell, Carolyn Hagler, Matt Hudson, Buck Hughes, Scott Kirkland, Cedric Lumpkin, Dennis Rankin, Richard Welborn, and Vernon Watts. Dr. Aaron Parker also attended. The chair read Romans 8:1-14, commented on the reading, and called on Vernon Watts to pray.

Motion and second was passed to accept Bro. Joey Harris' letter of resignation as interim president of Southeastern effective June 12.

Motion and second carried to approve the addition of three teachers to the teaching staff.

With the need to gather information about gaining regional accreditation, a motion and second was passed to have the chair contact the president of the seminary, Dr. Holmes, and schedule a conference call as a fact-gathering process about the benefits in the accreditation process of our associating with the seminary.

A motion and second passed to reimburse the trustees for mileage traveled for the college and other necessary expenses.

The meeting ended with a closing prayer by Eddie Boutwell.

— *Matt Hudson, chairman; Carolyn Hagler, recording secretary*

Special Called Meeting • September 12, 2013

On September 12, 2013, a special called meeting was held in the Library Board Room. Those present were: Eddie Boutwell, Glenda Goodwin, Carolyn Hagler, Matt Hudson, Buck Hughes, Scott Kirkland, Cedric Lumpkin, Dennis Rankin, Vernon Watts, and Richard Welborn.

Chairman Matt Hudson called the meeting to order and asked Eddie Boutwell to bring a devotion and lead in prayer.

Dr. Aaron Parker gave a report on the status of the college. After Dr. Parker left, the assessment report was discussed. Chairman Hudson gave a report on his observations of the physical condition of the campus.

A motion and second passed authorizing Matt Hudson to work with Robbie Walters on an agreement to lease land from the college on which to sell portable buildings with the understanding that Mr. Walters would handle the upkeep.

A motion and second passed for the Board to enter into executive session.

A Skype interview was conducted with an out-of-state candidate.

A motion and second unanimously passed that the most qualified and best suited candidate to lead Southeastern during these challenging days and years ahead is Dr. Gary O'Neal and that he be contacted by Eddie Boutwell and Matt Hudson to determine his calling for this task.

Motion was seconded and carried to appoint Dr. Aaron Parker to serve as interim president until the state meeting.

After a motion and second to adjourn passed, the meeting ended in prayer by Cedric Lumpkin.

— *Matt Hudson, chairman; Carolyn Hagler, recording secretary*

October 8, 2013

On October 8, 2013, the trustees met in the Library Board Room. Attending were: Glenda Goodwin, Carolyn Hagler, Matt Hudson, Scott Kirkland, Cedric Lumpkin, Dennis Rankin, Richard Welborn, and Aaron Parker. Chairman Hudson called the annual meeting to order and read Galatians 5:13-26. After making a few comments on the reading, he called on Cedric Lumpkin to pray.

The chairman recognized Interim President Aaron Parker for his report, which included information on the special emphasis and a comparison of the change in net income from July 1-October 7, 2012, to the same period in 2013. Dr. Parker also presented the Spring 2014 Class Schedule.

Greg Vaughn of Barlow, Walker & Company, Certified Public Accountants, gave the Board members copies of the preliminary draft of the financial statements for the College and the SBC Foundation and additional material to make the accounting practices at the college more in line with recommended standards. He discussed each statement and answered questions from the trustees. A motion and second was approved to accept the audit with the understanding that the printed copy will be ready for the state meeting and to begin putting the recommendations into practice in a timely manner.

A motion and second was approved to dispose of the house behind the president's home with no expense to be incurred by the college.

A motion and second was approved to check into documentation of each scholarship fund as to restrictions; and if no restrictions are found, placing restrictions on the funds to scholarships only.

A motion and second passed to have Trustee Richard Welborn investigate the interest of the renters in purchasing the trailer owned by the College.

A motion and second passed that on receipt of any funds from the BP Settlement, priority be given to replacing the amount taken from the Scholarship Fund at the Revolving Loan Fund. Any remaining funds will be placed in the Revolving Loan Fund.

In the event of the president's position being filled, a motion and second passed that the salary be set at \$45,000 with the house, utilities, and an automobile in addition to the salary. The insurance and social security would be paid out of the salary. A review of the financial situation will be made at the beginning of the Fall Semester 2014 for possible adjustments.

A motion and second to adjourn was approved.

SBC Foundation

The meeting of the Foundation was called to order by Chairman Matt Hudson. A motion and second was passed to accept the Foundation Audit Report by Greg Vaughn.

A motion with a second to adjourn was passed. The meeting ended with a closing prayer by Matt Hudson.

— *Matt Hudson, chairman; Carolyn Hagler, recording secretary*

Special Called Meeting • October 22, 2013

A special trustee meeting was held on October 22, 2013, in the Library Board Room prior to the annual meeting of the BMA of Mississippi. The meeting was opened with prayer by Chairman Matt Hudson. Trustees present were: Glenda Goodwin, Carolyn Hagler, Matt Hudson, and Dennis Rankin. Quorum requirements were not met.

Because Bro. Gary O'Neal declined the office of president, a search will be conducted again.

The trustees recommend to the Association to approve Dr. Parker as administrator of the college and the executive committee of the trustees to serve as chief executive officers of the college.

The meeting adjourned with prayer by Dennis Rankin.

— *Matt Hudson, chairman; Carolyn Hagler, recording secretary*

Barlow, Walker & Company, P.A.

Certified Public Accountants

Charles S. Barlow, CPA
Kenneth G. Walker, CPA

Kristi G. Thompson, CPA
Richard G. Vaughn, CPA
Rose L. Williamson, CPA
Lauren M. LaPrade, CPA
Hogan E. Allen, CPA

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

282 Maxey Drive
P.O. Box 150
Brandon, Mississippi 39043
(601) 825-1310
(601) 825-1326 Fax

113-C Main Street
Quitman, Mississippi 39355
(601) 776-3361

Email: sandy@brandoncpas.com
ken@brandoncpas.com
Web: www.barlowwalkerpa.com

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Southeastern Baptist College, Inc.
Jackson, Mississippi

We have audited the accompanying financial statements of the Southeastern Baptist College, Inc., which comprise the statement of financial position as of June 30, 2013, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Southeastern Baptist College, Inc., as of June 30, 2013, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Barlow, Walker & Company, P.A.

October 7, 2013
Brandon, Mississippi



The CPA. Never Underestimate The Value.®

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF FINANCIAL POSITION
June 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	\$ 81,263	\$ 3,029	\$ -	\$ 84,292
Accounts receivable, net	3,804	-	-	3,804
Due from foundation	13,421	-	-	13,421
Inventory - book store	31,104	-	-	31,104
Total current assets	129,592	3,029	-	132,621
FIXED ASSETS				
Library Books	70,099	-	-	70,099
Buildings and furniture	851,379	-	-	851,379
Equipment	311,808	-	-	311,808
Vehicles	26,000	-	-	26,000
Land	295,908	-	-	295,908
	1,555,194	-	-	1,555,194
Less: accumulated depreciation	(1,061,025)	-	-	(1,061,025)
Fixed assets, net of accumulated depreciation	494,169	-	-	494,169
TOTAL ASSETS	\$ 623,761	\$ 3,029	\$ -	\$ 626,790

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF FINANCIAL POSITION
June 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts payable	\$ 15,765	\$ -	\$ -	\$ 15,765
Current portion of long term debt	13,573	-	-	13,573
Total current liabilities	29,338	-	-	29,338
NONCURRENT LIABILITIES				
Long term debt, less current portion	216,943	-	-	216,943
Total noncurrent liabilities	216,943	-	-	216,943
TOTAL LIABILITIES	246,281	-	-	246,281

NET ASSETS:				
Current fund	377,480	-	-	377,480
Plant fund	-	-	-	-
Grant fund	-	-	-	-
Scholarship fund	-	3,029	-	3,029
	<u>377,480</u>	<u>3,029</u>	<u>-</u>	<u>380,509</u>
TOTAL NET ASSETS	<u>377,480</u>	<u>3,029</u>	<u>-</u>	<u>380,509</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 623,761</u>	<u>\$ 3,029</u>	<u>\$ -</u>	<u>\$ 626,790</u>

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
REVENUES, GAINS AND OTHER SUPPORT				
Federal awards - Pell Grants	\$ -	\$ 165,069	\$ -	\$ 165,069
Foundation donation	38,999	-	-	38,999
General (regular church support)	145,510	-	-	145,510
Special emphasis donations	34,859	-	-	34,859
Other donations	50,363	1,685	-	52,048
Interest	21	-	-	21
Student fees and tuition	58,897	-	-	58,897
Other income	6,211	-	-	6,211
Dormitory fees	11,456	-	-	11,456
Total Education and General	<u>346,316</u>	<u>166,754</u>	<u>-</u>	<u>513,070</u>
Auxiliary Enterprises:				
Bookstore sales	18,953	-	-	18,953
Bookstore cost of sales	(11,129)	-	-	(11,129)
Gross profit	7,824	-	-	7,824
Library donations	365	-	-	365
Total Auxiliary Enterprises	<u>8,189</u>	<u>-</u>	<u>-</u>	<u>8,189</u>
Net Assets Reclassified as Unrestricted	<u>166,696</u>	<u>(166,696)</u>	<u>-</u>	<u>-</u>
Total revenues, gains and other support	<u>521,201</u>	<u>58</u>	<u>-</u>	<u>521,259</u>
EXPENSES AND LOSSES				
Educational and General:				
Advertising	1,106	-	-	1,106
General expense	3,929	-	-	3,929
Insurance - employee health	33,052	-	-	33,052
Insurance - other	27,348	-	-	27,348
Interest	12,213	-	-	12,213
Legal and accounting	7,200	-	-	7,200
ABHE expense	6,012	-	-	6,012
Office expense	25,724	-	-	25,724
Payroll taxes	29,242	-	-	29,242
Postage	1,536	-	-	1,536
Recruiting expense	3,811	-	-	3,811
Salaries	352,494	-	-	352,494
Travel	16,592	-	-	16,592
Maintenance and repairs	10,213	-	-	10,213
Telephone	3,352	-	-	3,352

Utilities	33,866	-	-	33,866
Seminar / continuing education	2,159	-	-	2,159
Depreciation expense	22,707	-	-	22,707
Bad debts	14,417	-	-	14,417

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Impairment loss	41,225	-	-	41,225
Total educational and general	648,198	-	-	648,198
Auxiliary Enterprises:				
Library expenses	773	-	-	773
Loss on sale of library books	2,604	-	-	2,604
Total expenses and losses	651,575	-	-	651,575
Change in net assets	(130,374)	58	-	(130,316)
Net assets at June 30, 2012	578,090	2,971	-	581,061
Prior period adjustment	(70,236)	-	-	(70,236)
Net assets at June 30, 2013	\$ 377,480	\$ 3,029	\$ -	\$ 380,509

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2013

CASH FLOWS FROM FROM OPERATING ACTIVITIES:

Change in net assets \$ (130,316)

Adjustments to reconcile change in net assets to net cash provided
by operating activities:

Prior period adjustment to cash	4,334
Depreciation	22,707
Loss on impairment	41,225
Loss on sale of library books	2,604
(Increase)/Decrease in accounts receivable	11,104
(Increase)/Decrease in due from foundation	(8,999)
(Increase)/Decrease in inventories	(4,057)
Increase/(Decrease) in accounts payable	(1,837)
Total adjustments	<u>67,081</u>
Net cash used by operating activities	<u>(63,235)</u>

Funds provided by (used for) investing activities:

Purchase of library books (1,371)

Net cash provided (used) by financing activities (1,371)

Funds provided by (used for) financing activities:	
Principal payments on long-term debt	<u>(14,466)</u>
Net cash provided (used) by financing activities	<u>(14,466)</u>
Net (decrease) in cash and cash equivalents	(79,072)
Cash and cash equivalents at beginning of year	<u>163,364</u>
Cash and cash equivalents at end of year	<u>\$ 84,292</u>
Supplement data:	
Interest paid	<u>\$ 12,213</u>

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2013

NOTE 1 – NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies of Southeastern Baptist College, Inc. ("the College"):

NATURE OF ACTIVITIES

The College is located in Laurel, Mississippi and provides quality post-secondary education from a biblical world view in a Christian atmosphere. The College is supported by contributions from churches that are members of the Baptist Missionary Association of Mississippi, contributions from individual and student tuition and other fees. The college receives Federal Financial Aid from the Pell Grant Program of the U. S. Department of Education.

BASIS OF ACCOUNTING

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

FINANCIAL STATEMENT PRESENTATION

The College reports in compliance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, Not-for-Profit Entities: Presentation of Financial Statements. Information regarding its financial position and activities are grouped according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. The three classes of net assets are defined as follows:

- **Unrestricted Net Assets:** Unrestricted net assets represent resources whose use is not limited or restricted by donors. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- **Temporarily Restricted Net Assets:** Temporarily restricted net assets represent resources whose use is limited by donors for the purpose and/or time in which they may be expended. Eventually, temporarily restricted net assets are reclassified to unrestricted as their time and purpose requirements are met.
- **Permanently Restricted Net Assets:** Permanently restricted net assets represent resources that must be maintained permanently. Like temporarily restricted net assets, permanent restrictions may be imposed only by the donor. However, permanently restricted net assets generally do not get reclassified, since, by definition, their restrictions never expire. The income may be unrestricted or may also be restricted according to donors' wishes.

CASH AND CASH EQUIVALENTS

For purpose of the statement of cash flows, the College considers all highly liquid investments available for current use with an initial maturity of three months or less to be cash equivalents.

ACCOUNTS RECEIVABLE

Accounts receivable are reported at the amount the College expects to collect from outstanding balances. Differences between the amount due and the amount the College expects to collect are reported in the results of operations of the year in which those differences are determined, with an offsetting entry to a valuation allowance for accounts receivable. Balances that are still outstanding after the College has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable.

INVENTORY

Inventory is valued at cost and consists principally of textbooks and bookstore supplies held for resale.

PROPERTY AND EQUIPMENT

Property and equipment are stated at cost, if purchased, or at fair value at the date of the gift, if donated, less accumulated depreciation. The cost of property and equipment purchased in excess of \$500 is capitalized. Donations of property and equipment are recorded as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions are reported as restricted support. Depreciation is provided for over the estimated useful lives of the respective assets ranging from five to forty years using the straight-line method. Expenditures for maintenance, repairs and all rentals are charged to expense as incurred.

REVENUE RECOGNITION

A substantial portion of the College's revenue is derived from tuition fees and other educational services.

Support reflects voluntary contributions of cash and in-kind services to the College by foundations, churches, the business community and individuals, proceeds from sales of text books, grants from governmental and other not-for-profit organizations for specific projects and activities in support of the College.

Tuition fees received by the College which are received prior to the end of the fiscal year and apply to future school terms are recorded as deferred revenue.

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

The College recognizes all unconditional promises to give and contributed support received as income in the period pledged or received. Support is reported based on the existence of donor stipulations that limit the use of the support. When a donor restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets. Conditional promises to give are recognized when the conditions on which they depend are substantially met. Donated materials and equipment are reflected as contributions at their estimated values at the date of receipt.

CONTRIBUTIONS

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence and/or nature of any donor restrictions.

Unconditional promises are promises to give cash or other assets to the College that depend only on the passage of time or demand by the donor for performance and are reported at fair value at the date the promise is received. Conditional promises are promises to give and indications of intentions to give that depend on the occurrence of a specified future and uncertain event to bind the donor and are reported at fair value at the date the gift is received. Gifts are reported as either temporarily or permanently restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are released from restrictions. Donor-restricted contributions with restrictions met within the same year as received are reported as unrestricted contributions in the accompanying combined financial statements. To the extent that restricted resources from multiple donors are available for the same purpose, the College expends such gifts on a "first-in, first-out" basis. Non-monetary gifts are recorded at market value at the date of contribution.

ADVERTISING

The College expenses advertising costs as they are incurred.

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.

INCOME TAX

The College is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code and is not required to make any filings with the Internal Revenue Service.

BUDGETS

An operating and capital budget is adopted by the Board of Trustees annually. No budget is adopted for current restricted funds, grants, grant funds or scholarship funds.

NOTE 2 – CONCENTRATION OF CREDIT RISK

Financial instruments that potentially subject the College to credit risk are cash and cash equivalents, and accounts receivable.

Cash and cash equivalents:

All cash and cash equivalents on deposit are insured Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 under the FDIC's general deposit insurance rules. The College maintains both interest-bearing and noninterest-bearing cash balances at commercial banks in amounts which at times throughout the year, exceeded federally-insured limits. Interest-bearing amounts in excess of \$250,000 are not covered by FDIC insurance. The College has minimized credit risk by depositing cash and cash equivalents in banks with a high credit standing. The College has not experienced any losses of such funds and management believes the College is not exposed to any significant credit risk on cash and cash equivalents.

Accounts receivable:

The College extends unsecured credit to students. Student accounts receivable represent amounts due for tuition and fees of currently enrolled and former students. All are aged more than 90 days.

Accounts receivable at June 30, 2013, are as follows:

<u>Age</u>	<u>June 30, 2013</u>
Total accounts receivable	18,221
Less: allowance for doubtful accounts	<u>(14,417)</u>
Accounts receivable, net of allowance for doubtful accounts	<u>\$ 3,804</u>

NOTE 3 – ASSET IMPAIRMENT

The College received a donation of a residence many years ago, and recorded it at an estimated value of \$48,500. The donated residence was moved to land owned by the college. Based on a current appraisal, the College has recognized an impairment loss on the residence of \$41,225 for the year ended June 30, 2013. This loss is reported as a separate line item of expense in the statement of activities.

NOTE 4 – LONG-TERM DEBT

The details of long-term debt at June 30, 2013 are as follows:

Note payable to the Baptist Missionary Association of Mississippi, Revolving Loan Fund, dated June 29 2007, in the amount of \$275,000, bearing interest at a variable rate (2.67% at year end), payable in semi-annual installments of \$10,955, including interest, due April 15, 2027, secured by real estate.

\$ 222,936

Note payable to the Baptist Missionary Association of Mississippi, Revolving Loan Fund, dated February 14, 2005, in the amount of \$35,000, bearing interest at a variable rate (5.4% at year end), payable in monthly installments of \$390, including interest, due March 10, 2015, secured by personal property.

	<u>7,580</u>
Total long-term debt	230,516
Current portion	<u>(13,573)</u>
Long-term debt, less current portion	<u>\$ 216,943</u>

The following is a summary of approximate principal maturities at June 30, 2013:

Year Ended <u>June 30</u>	
2014	\$ 13,573
2015	16,503
2016	13,856
2017	13,307
2018	13,939
Thereafter	<u>159,338</u>
	<u>\$ 230,516</u>

NOTE 5 – 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, 2012, was \$165,069.

NOTE 7 – TEMPORARILY RESTRICTED CASH

Temporarily restricted cash represents amounts held in trust for student scholarships. Temporarily restricted cash at June 30, 2013 amounted to \$3,029.

NOTE 7 – PRIOR PERIOD ADJUSTMENT

During the year ended June 30, 2013, management discovered that capitalized library books had not been depreciated in prior years. The financial statements for the year ended June 30, 2013 include an adjustment to beginning net assets to reflect capitalized library book depreciation prior to July 1, 2012. Additionally, during the year ended June 30, 2013, management discovered that beginning cash had been understated and the amount due from the Foundation had not been recorded. The combined effect of these corrections is a decrease in net assets in the amount of \$70,236.

NOTE 7 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 7, 2013, the date on which the financial statements were available to be issued. During the period from the end of the year end through this date, management determined that none of the College's assets were subject to permanent restriction. Therefore, these financial statements permanently restricted net assets. No other matters were found that require recognition or disclosure in these financial statements.

Barlow, Walker & Company, P.A.

Certified Public Accountants

Charles S. Barlow, CPA
Kenneth G. Walker, CPA

Kristi G. Thompson, CPA
Richard G. Vaughn, CPA
Rose L. Williamson, CPA
Lauren M. LaPrade, CPA
Hogan E. Allen, CPA

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

282 Maxey Drive
P.O. Box 150
Brandon, Mississippi 39043
(601) 825-1310
(601) 825-1326 Fax

113-C Main Street
Quitman, Mississippi 39355
(601) 776-3361

Email: sandy@brandoncpas.com
ken@brandoncpas.com
Web: www.barlowwalkerpa.com

INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Southeastern Baptist College Foundation, Inc.

We have audited the accompanying financial statements of Southeastern Baptist College Foundation, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2013, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Southeastern Baptist College Foundation, Inc., as of June 30, 2013, and the results of its operations and changes in net assets and cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Barlow, Walker & Company, P.A.

Brandon, MS
October 7, 2013



The CPA. Never Underestimate The Value.[®]

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
STATEMENT OF FINANCIAL POSITION
June 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
ASSETS				
Cash in checking account	\$ 3,737	\$ -	\$ -	\$ 3,737
Investment in money market accounts	9,684	-	67,842	77,526
Investments in mutual funds	-	-	666,191	666,191
Total Assets	\$ 13,421	\$ -	\$ 734,033	\$ 747,454

LIABILITIES AND NET ASSETS

Liabilities				
Due to Southeastern Baptist College	\$ 13,421	\$ -	\$ -	\$ 13,421
Net assets:				
Unrestricted	-	-	734,033	734,033
Total Liabilities and Net Assets	\$ 13,421	\$ -	\$ 734,033	\$ 747,454

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenues, gains & other support:				
Contributions	\$ -	\$ -	\$ 18,736	\$ 18,736
Investment earnings	-	26,747	-	26,747
Realized gain on sale of investments	-	18,904	-	18,904
Unrealized gain on investments	-	-	31,355	31,355
Total revenues	-	45,651	50,091	95,742
Net assets released from restrictions	45,651	(45,651)	-	-
Total revenues, gains & other support	45,651	-	50,091	95,742
Expenses & contributions:				
Contributions to Southeastern Baptist College, Inc.	38,999	-	-	38,999
Brokerage fees	3,808	-	-	3,808
Audit & tax return fee	2,844	-	-	2,844
Total expenses & contributions	45,651	-	-	45,651
Change in net assets	-	-	50,091	50,091
Beginning net assets	-	-	683,942	683,942
Ending net assets	\$ -	\$ -	\$ 734,033	\$ 734,033

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2013

CASH FLOWS FROM OPERATING ACTIVITIES:

Change in net assets	\$ 50,091
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Unrealized gain on investments	(31,355)
Increase (decrease) in liabilities	8,999
Net cash provided by operating activities	<u>(22,356)</u>

CASH FLOWS FROM INVESTING ACTIVITIES:

Proceeds from sale of investments	417,676
Investments sold	<u>(394,562)</u>
Net cash provided by investing activities	<u>23,114</u>
Net increase or (decrease) in cash and cash equivalents	758
Cash and cash equivalents at beginning of year	<u>80,505</u>
Cash and cash equivalents at end of year	<u><u>\$ 81,263</u></u>

Cash and cash equivalents consists of:

Cash in checking account	\$ 3,737
Investment in money market accounts	77,526
	<u><u>\$ 81,263</u></u>

See accompanying notes to financial statements

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2013

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies of Southeastern Baptist College Foundation, Inc. ("the Foundation"):

NATURE OF ACTIVITIES

The Foundation was formed under the laws of the State of Mississippi to establish, maintain and enlarge a foundation to solicit, acquire and accept gifts, bequeaths and devises of money, stock, bonds, life insurance policies, real property of every nature and kind, and to use those properties exclusively to advance the Christian education, and to promote the Christian faith generally. The foundation is located in Laurel, Mississippi.

BASIS OF ACCOUNTING

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

ESTIMATES

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

STATEMENT PRESENTATION

The Foundation reports in compliance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, Not-for-Profit Entities: Presentation of Financial Statements. Information regarding its financial position and activities are grouped according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. The three classes of net assets are defined as follows:

- **Unrestricted Net Assets:** Unrestricted net assets represent resources whose use is not limited or restricted by donors. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- **Temporarily Restricted Net Assets:** Temporarily restricted net assets represent resources whose use is limited by donors for the purpose and/or time in which they may be expended. Eventually, temporarily restricted net assets are reclassified to unrestricted as their time and purpose requirements are met.
- **Permanently Restricted Net Assets:** Permanently restricted net assets represent resources that must be maintained permanently. Like temporarily restricted net assets, permanent restrictions may be imposed only by the donor. However, permanently restricted net assets generally do not get reclassified, since, by definition, their restrictions never expire. The income may be unrestricted or may also be restricted according to donors' wishes.

CASH AND CASH EQUIVALENTS

For purpose of the statement of cash flows, the Foundation considers all highly liquid investments available for current use with an initial maturity of three months or less to be cash equivalents.

INCOME TAXES

The Foundation is exempt from federal income taxes under section 501 (c) (3) of the Internal Revenue Code, as amended and like provisions of the Mississippi Code. The Foundation has determined that there are no significant uncertain tax positions as of June 30, 2013. All tax periods after 2009 remain subject to examination by federal and state taxing jurisdictions to which the Foundation is subject.

NOTE 2 – FAIR VALUE MEASUREMENT

Long-term investments are stated at fair value and consist of the following:

Mutual fund accounts	\$666,191
Money Market accounts	<u>67,842</u>
Total	<u>\$734,033</u>

Fair market value is determined using quoted prices in active markets for identical assets (Level 1). No transactions or other activities have occurred involving long-term investments among Level 1, 2 or 3.

NOTE 3 – CONCENTRATION OF CREDIT RISK

Financial instruments that potentially subject the Foundation to credit risk are cash and cash equivalents, and investments.

Cash, cash equivalents and investments are held with high quality companies with high credit ratings. Management routinely performs credit evaluation of the companies and, generally, requires no collateral from them. Investments are based on quoted market prices. Cash, cash equivalents and investments are not guaranteed or insured by the FDIC or other government agency.

NOTE 3 – FUNCTIONAL CLASSIFICATION OF EXPENSES

All Foundation expenses are for its stated purpose of advancing Christian education and the Christian faith.

NOTE 4 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 7, 2013, the date on which the financial statements were available to be issued. During the period from the end of the year end through this date, no circumstances occurred that require recognition or disclosure in these financial statements.

NOTE 4 – ENDOWMENT FUNDS

The Organization has permanently restricted net assets in the amount of \$734,033 due to donor-imposed restrictions on amounts donated and unrealized gains on the investments. Investment principal and unrealized gain is maintained in perpetuity while interest and realized investment earnings is allocated each year to Southern Baptist College, Inc.

The Foundation has adopted investment and spending policies for endowment assets that attempt to provide a predictable stream of funding to Southern Baptist College, Inc., while seeking to maintain the purchasing power of these assets over the long term. The Foundation invests in diversified mutual funds and money market accounts. The Foundation limits spending to expenditures that are necessary for the operation of the endowment fund and the remaining interest and realized investment earnings are paid to Southeastern Baptist College, Inc. each year.

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2013

Endowment net asset composition at June 30, 2013:

Mutual funds	\$ 67,842
Money market accounts	<u>666,191</u>
	<u>\$ 734,033</u>

Changes in endowment net assets:

Endowment net assets, beginning of year	\$ 683,942
Contributions	18,736
Interest and dividends	26,747
Realized gain on investments	18,904
Unrealized gain	31,355
Amounts appropriated for expenditure	<u>(45,651)</u>
Endowment net assets, end of year	<u>\$ 734,033</u>

Youth Department



Kelby Johnson, Director

503 Lakeview Cove, New Albany, MS 38652

(662) 316-6233

kelby@gracechurchna.com

Trustees	Term Expires
Rick Clark	2014
Dwight Lindsey, 120 Walton Rd, Tupelo 38804.	2014
Adam Sloan, 1004 North 10 th Ave, Laurel 39443.	2014
Phillip Burns, 352 N. Slade Rd., Sumrall 39482	2015
Justin Bynum, 6 Springhill Rd, Laurel 39443	2015
Brett Cates, P.O. Box 31, Seminary, 39479	2015
Josh Daniels, 29145 Hwy 603, Perkinston 39573	2016
Tracy McMillen, P.O. Box 363, Mantachie 38855	2016
Bryan Linkins 189 County Road 2351, Vossburg 39366	2016

Youth Department By-Laws

Article I — Name

Section 1: This Department shall be known as the Department of Youth.

Article II — Purpose

Section 1: The Purpose of this Department shall be to present Jesus Christ when the opportunity presents itself as the only way of salvation and the best life.

Section 2: To help coordinate all youth work in the Baptist Missionary Association of Mississippi.

Section 3: To encourage and promote youth organizations and activities among the churches that compose the Baptist Missionary Association of Mississippi.

Section 4: To cooperate with all other Departments of the Baptist Missionary Association of Mississippi, to work with Youth groups in our churches and in local Associations and in the Baptist Missionary Association of America in preaching the Gospel of Christ around the world.

Section 5: To promote Youth Encampments within the ranks of the Baptist Missionary Association of Mississippi and the Baptist Missionary Association of America.

Section 6: To promote the work of the Association of Baptist Students; to work with and assist them in their activities.

Article III — Youth Trustees

Section 1: The Baptist Missionary Association of Mississippi shall elect nine trustees to serve 3 year terms on a staggered basis, three being elected each year.

Section 2: The State Senior Encampment shall be permitted to recommend one trustee whose name shall stand as a nomination at the Annual meeting of the Baptist Missionary Association of Mississippi.

Section 3: The Association of Baptist Students shall be permitted one trustee whose name shall stand as a nomination at the meeting of the Baptist Missionary Association of Mississippi.

Section 4: The nominating committee shall nominate one trustees at the Annual Session of the Baptist Missionary Association of Mississippi.

Section 5: Duties of Youth Trustees:

1. To act in council with the Director of the Youth Department in matters that concern this Department.

2. To bring before the Association recommendations which they feel are in the best interest of the work of youth.

3. To serve as trustees of the State Senior Youth Encampment.

4. To lead in, and work with, the area Junior Youth Encampment.

5. To plan and promote a State Wide Teen Conference each year. The Conference is to be held during the week after Christmas Day.

Article IV — Director

Section 1: The Baptist Missionary Association of Mississippi shall elect a Director of Youth.

Section 2: Duties:

1. The Director shall serve as the Director of the Youth Department.

2. The Director shall carry out the plans and programs voted by the Association as they relate to this Department.

3. The Director shall serve as Treasurer and shall receive and disburse all funds as designated.

4. The Director shall assume general supervision of the Youth Department of the Baptist Missionary Association of Mississippi.
5. The Director shall maintain necessary records and is authorized to purchase equipment and supplies as they may be needed to carry on the work of this Department.
6. The Director is authorized to promote the work of Youth among the churches in any manner consistent with the principles of this Association.
7. The Director shall work with the Trustees of the Youth Department in carrying out the will of the churches of this Association.
8. The Director shall give a full report in Annual Session of this Association and shall present a proposed plan of work and proposed budget for the ensuing year.
9. The Director shall receive such compensation as may be designated by this Association.

Youth Department Report

The youth department enjoyed putting on a few events this year. We heard very positive feedback from the Sharpen youth leadership conference and our junior camp. I encourage you to consider making these events part of your schedule in 2014.

But now let me talk with you about the future.

Have you ever used the phrase, “lets just agree to disagree?” I’m sure you have heard it or even said it yourself. It usually comes after two people are discussing an issue and they realize they are not going to find common ground. So, they find common ground in the fact that they disagree. This happens sometimes between church members, friends, or even spouses. The reason I bring this up is because I think it is vitally important for us to find areas in which we agree and then promote that unity. I have two areas that I believe we can agree on regarding youth ministry.

The first area is family. I want to make a few statements that deal with family and youth ministry and you ask yourself if you agree: First, God gave the primary responsibility for the spiritual training of children and teenagers to parents. Agree or Disagree?

Second, God gives the church opportunities to come alongside parents in spiritual training. Agree or Disagree? Third, God gives the church opportunities to reach and train young people who do not come from a Christian home. Agree or Disagree?

I believe we all agree on those three statements. And it is for this reason that we are going to do some ministry next year focusing on the family aspect of youth ministry. First, will we have our second annual SHARPEN Leadership Conference in which the theme will be “Family in Youth Ministry.” Additionally, we are in talks about having an actual family retreat sometime in the Spring. More details will be forthcoming.

Let me now shift gears just a moment and give you the second focus for our upcoming year: it is missions. Our children and youth could greatly benefit from doing missions. Agree or Disagree?

We are “Missionary” Baptists so I hope we all agree with that! My two boys (ages 9 and 6) have been to many church camps and a couple of mission trips. I can tell you without question, that the mission trips have impacted them far more than the other things. I am not against camps, we are going to have camps, but I am informing you today that we are going to be working with Bro. Larry Geraldson and the state missionaries to work out a plan for youth groups from our churches to plug into our mission projects next Summer. We are very excited about this opportunity. Imagine taking just one Saturday in the Summer and taking a group of adults and young people to visit with and help one of our missionaries.

In 2014, we are going to promote family and missions among our youth. Will you allow us to come alongside your church by supporting us in these events?

The truth is that each of us have different ideas and concepts and motivations. But ultimately it comes down to this: Can we agree that the gospel needs to go forward? Can we agree that God calls us, His church, to spread the gospel? I hope you would say with me, yes and amen.

— Kelby R. Johnson

INDEPENDENT ACCOUNTANT'S COMPILATION REPORT

Board of Trustees
Baptist Missionary Association of Mississippi
Youth Department
Laurel, Mississippi

We have compiled the accompanying statement of financial position of the Baptist Missionary Association of Mississippi Youth Department (the "Association") as of June 30, 2013, and the related statement of activities and cash flows on a modified cash basis for the year then ended. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

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

Our responsibility is to conduct the compilations in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements.

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Association's financial position, results of operations, and cash flows. Accordingly, these financial statements are not designed for those who are not informed about such matters.



Ridgeland, Mississippi
January 29, 2014

**BAPTIST MISSIONARY ASSOCIATION OF
MISSISSIPPI DEPARTMENT OF YOUTH**

Statement of Financial Position

June 30, 2013

	General Fund	Camp Fund	Total
ASSETS			
Cash in bank - checking	\$ 2,088	\$ -	\$ 2,088
Cash in Revolving Loan Fund savings	38,665	65,544	104,209
Total cash and cash equivalents	40,753	65,544	106,297
Property and equipment			
Land	-	25,261	25,261
Buildings	1,097	65,000	66,097
Equipment	21,694	37,116	58,810
Camp ground equipment	8,325	-	8,325
Vehicle	27,037	-	27,037
Total	58,153	127,377	185,530
Accumulated depreciation	(56,524)	(85,234)	(141,758)
Property and equipment, net	1,629	42,143	43,772
Total assets	\$ 42,382	\$ 107,687	\$ 150,069
LIABILITIES AND NET ASSETS			
Liabilities			
Payroll taxes and other withholdings	\$ 293	\$ -	\$ 293
Total liabilities	293	-	293
Net assets	42,089	107,687	149,776
Total liabilities and net assets	\$ 42,382	\$ 107,687	\$ 150,069

See accountant's compilation report.

**BAPTIST MISSIONARY ASSOCIATION OF
MISSISSIPPI DEPARTMENT OF YOUTH**

Statement of Changes in Net Assets

Year Ended June 30, 2013

	General Fund	Camp Fund	Total
Revenues			
General contributions and receipts	\$ 31,997	\$ -	\$ 31,997
Special emphasis contributions	1,479	-	1,479
Camp fees	-	3,300	3,300
Interest income	2,381	-	2,381
Total revenues	35,857	3,300	39,157
Expenses			
Director's compensation	4,000	-	4,000
Salary support - Kelby Johnson	36,000	-	36,000
Travel	189	-	189
Miscellaneous labor	4,591	-	4,591
Insurance	829	-	829

Camp expense	-	6,326	6,326
Office expense	732	-	732
Property tax	87	-	87
Vehicle expense	162	-	162
Telephone and internet	554	-	554
Miscellaneous expense	223	-	223
Depreciation	1,000	2,167	3,167
Total expenses	48,367	8,493	56,860
Decrease in net assets	(12,510)	(5,193)	(17,703)
Net assets at beginning of year	54,599	112,880	167,479
Net assets at end of year	\$ 42,089	\$ 107,687	\$ 149,776

See accountant's compilation report.

**BAPTIST MISSIONARY ASSOCIATION OF
MISSISSIPPI DEPARTMENT OF YOUTH**

Statement of Cash Flows
Year Ended June 30, 2013

	2013
Cash flows from operating activities	
Decrease in net assets	\$ (17,703)
Adjustments to reconcile decrease in net assets to net cash used by operating activities	
Depreciation expense	3,167
Changes in assets and liabilities	
Accrued expenses	165
Net cash used by operating activities	(14,371)
Net decrease in cash and cash equivalents	(14,371)
Cash and cash equivalents, beginning of year	120,668
Cash and cash equivalents, end of year	\$ 106,297

See accountant's compilation report.

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	2014
Dennis Knight, 2978 Hwy 15, Wiggins 39577	2014
Wexford Parmer, 467 S. Feemster Lake Rd, Tupelo 38804	2014
Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194	2015
James Sprayberry, P.O. Drawer 0, Bay Springs 39422	2015
Ted Quimby, 418 Lemoyne Ave., Hattiesburg 39402	2015
Kevin Clayton, 475 Bethel Church Rd, Fulton 38843	2016
Johnny Williams, 4007 Crestwood Ct, Gautier 39553	2016
Gary Smith, 105 Digby Dr, Fulton 38843	2016

Revolving Loan Fund Trustees

Term Expires

Kenneth Lott, 1360 Purvis-Oloh Rd, Purvis 39475	2014
Larry Taylor, 127 Clear Creek Rd, Wiggins 39577	2014
Vernon Newman, 21 Lamar Shows Circle, Soso 39480	2014
Roy Caldwell, 166 Twin Creek Rd, Lucedale 39452	2015
Greg Medenwald, 310 Quail Hollow Place, Hattiesburg 39402	2015
Justin Cameron, 98 Midway Church Rd, Leakesville 39451	2015
Willie Tebow, 12471, Old Kiln Rd, Picayune 39466	2016
Larry Welborn	2016
Greg Jones, 8751 Hwy 363, Mantachie 38855	2016

State Missionaries

- Ray Boone** **New Heart Baptist**
4229 Hwy 11, Hattiesburg, MS 39402 – (601) 934-3661; rayboone4@aol.com
- Bob Burch** **Caledonia Mission**
7840 Wolfe Rd, Columbus, MS 39705 – (601) 323-2795; bobburch1@aol.com
- Sidney Farmer** **South Forrest Mission**
464 Churchwell Rd, Hattiesburg MS 39401 – (601) 536-1004; sef@hughes.net
- Bobby Elliot** **Freedom Mission**
491 CR 313 Burnsville, MS 38833 – (662) 423-8373; beme@bellsouth.net
- Kelby Johnson** **Grace**
503 Lakeview Cove, New Albany MS 38652
(662) 316-6233; kelbyjohnson@yahoo.com
- Danny Bartlett** **Crossway**
60 Cascade Cr., Clinton MS 39056 – (601) 218-0735; crestonhillso@bellsouth.net
- Phillip Burns** **Day Star**
652 N. Slade Rd, Sumrall MS 39482 – (601) 670-6191; pburns4488@gmail.com
- Lorenzo Mendoza** **El Camino, Biloxi**
4113 Hwy 15 N, Laurel 39440 - (601) 433-0085; estuardo@comcast.net
- Marciano Montalova** **El Camino, Hattiesburg**
4113 Hwy 15 N, Laurel 39440 - (601) 433-0085; estuardo@comcast.net
- Erlin Pech** **Way, Truth, & Life, Oxford**
144 Bails Rd, Ripley 38663 - (662) 587-2148; elvis_g@hotmail.org
- Humberto Regalado** **Way, Truth, & Life, Tupelo**
144 Bails Rd, Ripley 38663 - (662) 587-2148; elvis_g@hotmail.org
- Donnie Loggins** **All Nations**
205 Gillespie Dr, Indianola 38751 - (662) 887-3283; donnieloggins@gmail.com
- James Cook** **Harvest**
P.O. Box 863, Olive Branch 38654 - (901) 233-1851; jamscookjr@yahoo.com

State Missionary Coordinators

- Estuardo Maroquin** **El Camino**
4113 Hwy 15 N, Laurel 39440 - (601) 433-0085; estuardo@comcast.net
- Elvis Garcia** **Way, Truth, & Life**
144 Bails Rd, Ripley 38663 - (662) 587-2148; elvis_g@hotmail.org
- Edward Duvall** **Homestretch**
P.O. Box 233, Cleveland 38732 - (662) 843-9979; Duvalledward3@gmail.com

Go to www.bmams.org for up to date information on the missionaries.

Department of Missions By-Laws

Article I — Name

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

Article II — Purpose

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

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

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

Section 4: Offices.

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

Article III — Missionary Committee

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

Section 2: The Duties of The Missionary Committee

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

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

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

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

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

6. To investigate the qualifications of each prospective missionary.

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

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

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

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

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

Article IV — Director Of Missions And Revolving Loan Fund

Section 1: Election

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

Section 2: Salary

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

Section 3: Vacation and Revivals

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

Section 4: Duties

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

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

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

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

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

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

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

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

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

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

Article V — Missionaries

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

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

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

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

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

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

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

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

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

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

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

Section 12: Guidelines For State Missionary Status

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

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

- c. Applicant must meet Biblical qualifications as stated in I Timothy 3:1-7.
- d. Applicant must express a burden for a specific field of service.
- e. Applicant must demonstrate an attitude of loyalty and cooperation with the departments of our associated work.
- f. Applicant must understand that measurable growth toward self-support status is expected by the Association.

Article VI — Cooperation

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

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

Section 3: Guidelines For Cooperation

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

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

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

Article VII — Mission Congregations

Section 1: Missionary Pastors' Support:

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

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

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

Section 2: Organization:

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

Article VIII — Church Ministries

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

Section 1: Available Ministers

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

Section 2: Interim Pastoral Leadership

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

- 1. Applicant must fill out an application and be approved by the Missionary Committee.

He will be under the authority of the Director of Missions.

2. Applicant must meet Biblical guidelines for a minister as found in II Timothy 3:1-7.

3. Applicant must have pastoral experience in a BMA church, with his last pastorate and his current membership being in a BMA church.

4. Applicant must be willing to temporarily relocate (3 to 6 months) to field of service, if necessary.

5. Should the interim pastor be called to pastor the congregation, special arrangements would be considered for that congregation according to their financial need.

b. Salary

1. This ministry shall be supported by a fund separate from the general mission fund. Churches of the BMA of Mississippi are encouraged to place this ministry in their budget, or at least receive an occasional special offering for this ministry.

2. Those serving as interim pastors would be paid from this fund as funds are available. Each participating church would be expected to contribute to this fund weekly according to their ability.

3. Those serving as interim pastors would be paid from this fund according to the number of days each week they serve on the field. Any additional expenses other than base salary, will be considered separately. If the church is financially able, they would be expected to contribute the entire amount of the interim pastor's salary to this fund, as the interim pastor would be paid by the Missions Department. If the church is not financially able to contribute the entire amount, they would be expected to contribute what they are able, with the remainder being paid from this special fund.

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

Article I — Trustees

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

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

Section B. Duties of Trustees:

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

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

Article II — Manager Of The Revolving Loan Fund

Section A.

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

Section B. Duties

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

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

Article III — Source Of Funds

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

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

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

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

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

Article IV — Loans

Section A. Processing loans.

1. Eligibility For Loans

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

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

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

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

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

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

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

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

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

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

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

Section B. Repayment of loans.

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

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

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

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

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

Section A. Mission Properties and Buildings

1. Debt Retirement:

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

a. Payments made by the local congregation.

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

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

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

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

2. Title Holding:

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

a. Any unpaid accounts with the missions office.

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

c. For security reasons.

3. Title Release:

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

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

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

1. Receiving Title of Properties and Buildings

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

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

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

2. Releasing Title of Properties and Buildings

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

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

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

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

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

Missions and Revolving Loan Fund Director's Annual Report

"Call unto me, and I will answer thee, and show thee great and mighty things, which thou knowest not." Jeremiah 33:3

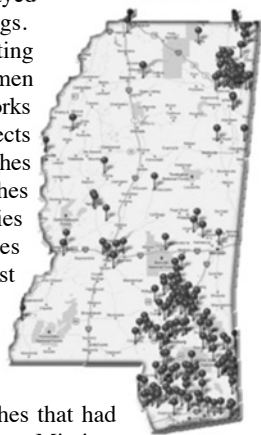
Truly God has shown Himself faithful to this promise made to Jeremiah and to all of his people. We have prayed and God has blessed. We are so grateful for His blessings.

BMA of Mississippi churches are directly supporting 11 men through the State Missions Department and 8 men indirectly through our coordinators. We have 16 active works that we are presently involved in. We have 4 new projects developing. We added one new church to the list of churches committed to reproduce, bringing the total to 13 churches waiting to become mother churches. Our missionaries reported 4,973 contacts made in 2013 and 3425 times they shared the gospel. Over 447 people trusted Christ and 52 of them were baptized and 30 joined by letter. Average weekly attendance at all of our mission works, as of the end of August, was 569 as compared to 391 the year before.

Giving in 2013 has been outstanding. Some churches that had suspended their giving in the past have begun to give to State Missions again. Many of our churches have increased their giving to State Missions and we pray others will do the same. We have worked hard to improve efficiency so that now .82 of every dollar given to State Missions goes directly to the missionaries this is a 300% improvement in efficiency. Our goal is to reduce overhead cost to .10 per dollar given. Our 2013 annual audit is complete and we ended the year in the black.

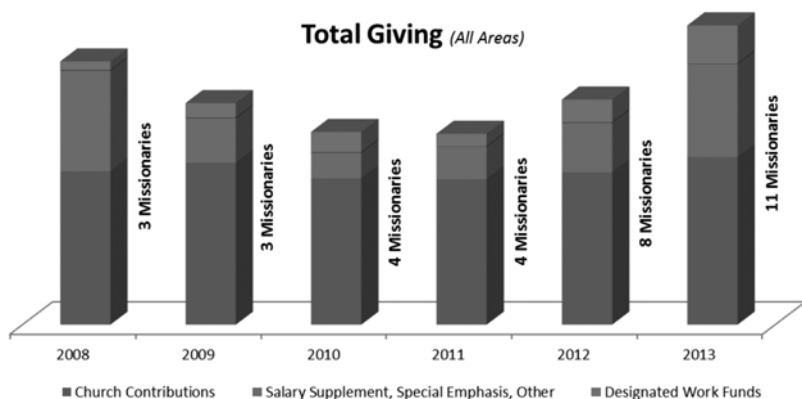
I am so thankful for our local associations. Our partnerships are critical to the ongoing work of missions throughout the State. There are 13 local associations of BMA churches

187 BMA of Mississippi Churches

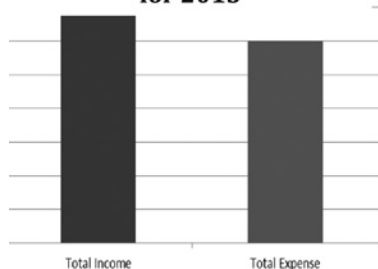


In addition to the total given by BMA of Mississippi Churches to Missions, \$94,423.00 was given to reduce the debt on 7 missions and former missions' properties. The combined total given to both Missions and Revolving Loan Fund for missions and former missions support was:

\$576,623.03



Missions Income vs Expenses for 2013



across the State of Mississippi and all but one of these associations is actively involved in some support of our missionaries through the State Missions Department. Praise the Lord!

BMA of Mississippi people and churches directly support, through the Revolving Loan Fund, our missionaries and churches with loans to purchase property and build facilities. In addition to the number of loans made to churches, we witnessed the purchase of property and the completion of 2 mission project buildings. The out pouring of support

both in volunteer labor, to help with construction, and the response to our campaign to reduce indebtedness on these mission projects, is nothing short of amazing. You helped mitigate costs and reduce debt to these mission congregations. After receiving over \$42,500.00 in matching funds in addition to the countless number of volunteer man hours of labor, South Forrest Baptist Mission is debt free and Caledonia Baptist Mission's indebtedness has been reduced by \$70,000.00. Another new mission project building was begun this year at Burnsville, MS for Freedom Baptist Mission. Progress is good! We continue to promote professional development for our missionaries by providing practical training, through our relationship with the BMAA Seminary, which can be used to advance their education. President Charley Holmes continues to take a personal role in teaching our missionaries. While seminary education is not a prerequisite to becoming a missionary, those who have labored to acquire an advanced degree should be commended.

Discretion prevents me from routinely reporting on the burdens associated with praying for and caring for our churches. Nor do I now wish to expound on the details of our involvement. But suffice it to say that we grieved with the folks of Creston Hills as they disbanded and turned their property over to the Revolving Loan Fund. We have been successful in finding a Baptist group to use the facility and for this we are thankful.

God blessed us to navigate cautiously through challenges that could have resulted in the closure of three other churches but by His grace, we have been able to help those churches pull back from the brink and all of them now report progress.

This year we experienced changes in our office. However, even with the challenges of personnel changes, we were able to achieve needed internal reorganization and improved operational and administrative efficiency. This has resulted in higher quality service at a reduced cost. Sister Brandy Riley and Sister Kim Parker are to be commended for their willingness to embrace change and greater responsibility by cross training and adopting new methodologies. With the historical walls of division removed, we have been successful in improving efficiency by lowering the cost of supporting missions and operating the Revolving Loan Fund.

In addition to these things, I have tried to be faithful to preach the gospel and be an encouragement to our people. I want to express my appreciation to all the churches that have extended opportunities to me to preach. I remain available to visit any of our churches and share about the work of the BMA as a whole, the work of Missions and Revolving Loan Fund or simply preach the Word.

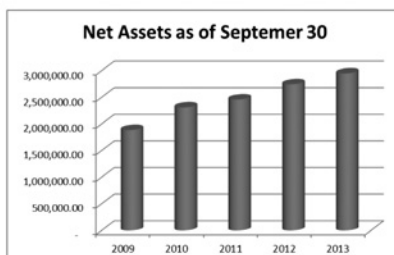
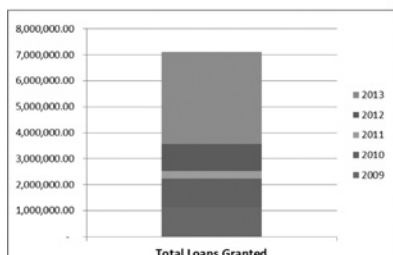
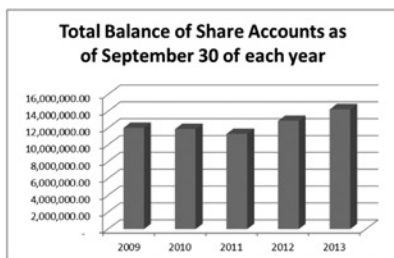
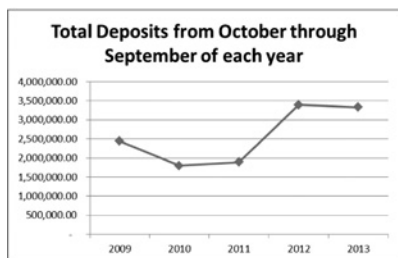
I want to express my appreciation to the Missionary Committee, led by Bro. Dennis Knight and our Revolving Loan Fund Trustees, led by Bro. Kenneth Lott, for all the time and attention that they give to our work. Special thanks to Bro. John Miller and Bro. Harold Floyd who are departing the Missionary Committee and to Bro. Sam Oglesby who is leaving as a Revolving Loan Fund Trustee. We appreciate your service.

Ultimately, our work is the work of the Churches of the BMA of Mississippi... you have caught the vision...you have seen the possibilities...you have embraced the future...you have welcomed the challenge...you have graciously stepped forward onto this, "Journey of Faith."

A full report of the Revolving Loan Fund will be presented by Bro. Lavell Lee, Manager of the Revolving Loan Fund.

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

Revolving Loan Fund



Missionary Committee Minutes

October 24, 2012

The Baptist Missionary Association of Mississippi State Missionary Committee met on October 24, 2012 at Southeastern Baptist College after the annual session.

Chairman, Dennis Knight, called the meeting to order.

A motion was made, seconded, and carried to approve/recommend the same Christmas bonus as the previous year.

A motion was made, seconded, and carried to approve the increase salary for the Director that was approved the previous year of 2011 but not all taken. It was also approved to make that retroactive back to the time of his starting.

The meeting was adjourned in prayer.

— *Bro Dennis Knight, Chairman; Bro Harold Floyd, Vice-Chairman; Bro Ted Quimby, Clerk*

May 13, 2013

The Missionary Committee met at 9:30 a.m. in the State Missions Office. Eight of the Nine Missionary Committeemen were present.

Chairman, Dennis Knight, called the meeting to order.

A motion was made, seconded, and carried to re-elect the current committee officers.

Brother Larry Geraldson brought the devotion and led in prayer.

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

The Committee conducted the annual reviews with each missionary and each missions coordinator. The committee was pleased with the progress and reports of each. The committee gathered around each one and offered encouragement and prayer for them and their ministries.

A motion was made, seconded, and carried to approve the reports of each missionary and coordinator.

A motion was made, seconded, and carried to approve the following recommendations made by our Missions Director:

1. A 3% raise in salary for church planters and a one-time love offering of \$500.00 to each Coordinator effective August 1, 2013.

2. A monthly salary of \$500.00 for Bro. Ed Duvall effective August 1, 2013.

3. To approve the draw-down of Bro. Ray Boone to begin October 2013 concluding September, 2014, and allow Bro Boone to be bi-vocational.

The meeting adjourned in prayer at 3:25 p.m.

— *Bro Dennis Knight, Chairman; Bro Harold Floyd, Vice-Chairman; Bro Ted Quimby, Clerk*

July 22, 2013

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

Chairman, Dennis Knight, called the meeting to order.

Bro James Sprayberry brought the devotion and opened in prayer.

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

The Committee conducted an interview with Bro Phillip Burns who was applying for mission status. A motion was made, seconded, and carried to approve/recommend Bro

Phillip Burns for mission status to become a church planter to begin August 1, 2013.

The Committee conducted an interview with Bro. Kenneth Pollack, who was applying for supplemental support to help Bro Bob Burch at Caledonia. A motion was made, seconded, and carried to approve/recommend Bro Kenneth Pollack as a support missionary with supplemental support in the amount of \$1,000.00 per month to begin August 1, 2013 for a period of 1 year at which time it will be reviewed.

Bro Justin Rhodes addressed the committee to resign as a state missionary. A motion was made, seconded, and carried to accept his resignation effective 7-21-2013.

A motion was made, seconded, and carried to request that Bro Larry Geraldson take care of filling the Clinton mission on a short term basis and bring a recommendation to the committee concerning a long term basis.

Bro Larry Geraldson submitted the August 2013 through July 2014 budget to the committee. A motion was made, seconded, and carried to approve the budget as submitted.

A motion was made, seconded, and carried to approve the telephone made motion that was seconded and unanimously carried on March 15, 2013 to approve the housing allowance for Bro Larry Geraldson in the amount of \$21,000.00 for 2013.

The meeting was adjourned in prayer at 1:20 p.m.

— *Bro Dennis Knight, Chairman; Bro Harold Floyd, Vice-Chairman; Bro Ted Quimby, Clerk*

October 7, 2013

The Baptist Missionary Association of Mississippi State Missionary Committee met on October 7, 2013 at 9:30 a.m. at the State Missions Office. Eight of the Nine Missionary Committeemen were present.

Chairman Dennis Knight called the meeting to order.

Bro Kevin Clayton brought the devotion from Luke 19.

Bro John Miller opened in prayer.

Missions Director Bro Larry Geraldson gave the committee a very encouraging updated operational and financial overview.

A motion was made, seconded, and carried to approve Bro Danny Bartlett as Missionary Church Planter of Crossway Baptist Mission in Clinton, Mississippi effective November 1, 2013.

A motion was made, seconded, and carried to continue support of Bro. Bobby Elliot at the current rate for another year.

The committee conducted the annual reviews with each missionary, mission's coordinator and the mission's director. Each one was asked to reaffirm their belief and commitment to the doctrinal statement of the Baptist Missionary Association of Mississippi. The committee was pleased with the results of each. The committee gathered around each one and offered encouragement and prayer for them and their ministries.

A motion was made, seconded, and carried to approve the reports of each missionary, coordinator, and director.

A motion was made, seconded, and carried to approve the housing allowance for each missionary, coordinator, and the director in the following amounts:

Bro Danny Bartlett	\$18,000 annually
Bro Ray Boone	\$21,798 annually
Bro Bob Burch	\$20,083 annually
Bro Phillip Burns	2013 \$18,730 annually
	2014 \$12,640 annually
Bro Bobby Elliot	\$12,000 annually
Bro Sidney Farmer	\$18,000 annually

Bro Elvis Garcia	\$18,000 annually
Bro Kelby Johnson	\$18,000 annually
Bro Estuardo Marroquin	\$16,000 annually
Bro Larry Geraldson	\$25,000 annually

The meeting was adjourned in prayer at 4 p.m.

— *Bro Dennis Knight, Chairman; Bro Harold Floyd, Vice-Chairman; Bro Ted Quimby,*
Clerk

Revolving Loan Fund Report

by Dosson L Lee, RLF Manager

"So then neither is he that planteth any thing, neither he that watereth; but God that giveth the increase." 1Co 3:7

This passage of scripture reminds us that at all times God gives the increase. I give God the glory and praise as He continues to bless His Revolving Loan Fund ministry, which is a vital part of the Missions Department ministries.

It continues to be my privilege to serve as manager of the RLF and I am thankful for this.

I want to thank the churches that send contributions for the general expense of the RLF and I also thank those that continue to invest shares with us as well as the churches that come to us for your loan needs.

This fiscal year brought about substantial growth in share and loan accounts which has resulted in our ability to reduce variable loan rates to our Baptist Missionary Association of Mississippi Churches. We are also continuing to pay 2.67% to share accounts and charge 4.25% on BMA of MS variable rate loans.

Our annual audit by Horne, LLP is complete and they made their report to our RLF Trustees October 11, 2013. They found the RLF function and condition satisfactory. Their report is a part of our information material.

Some audited financial statistics for your RLF as of July 31, 2013 are as follows: **Gross Assets** are **\$17,390,846.00**, an increase of **\$2,077,696.00** or **13.6%** over 2012. **Net unrestricted assets** are **\$3,161,393.00**, an increase of **\$189,253.00** or **6.4%** over 2012. **Investor accounts** stand at **\$13,954,378.00**, an increase of **\$1,762,211.00** or **14.5%** over 2012. **Loan receivables**, net of allowance for loss stand at **\$12,344,018.00**, an increase of **\$2,048,880.00**, or **19.9%** over 2012. Also, during this fiscal year we made **12** new loans totaling **\$3,055,948.00**.

Our **Available for use cash** at August 31, 2013 was **\$1,028,477.00** which is encouraging. This represents **5.9%** of our gross assets and **7.2%** of our investor accounts. Both of these percentages represent a good cash position. Our **Reserve funds** at August 31, 2013 stand at **\$2,193,700.00**, an increase of **\$264,889.00**, or **13.7%** over 2012. These reserve funds consist of a strong portfolio with Hancock Bank Investment Department along with good interest bearing CD's with Hancock Bank and Jones County Bank. These reserve funds represent **15.4%** of investor accounts. Our cash position together with our reserve position total **\$3,221,177.00** which equals **22.7%** of our investor accounts. All of these figures represent a strong RLF financial position for which we give **God** all the glory and praise. At the time of writing this report, actions have been initiated to further increase our reserve margin. **Yes, God has given the increase and we are thankful.**

I am thankful for the continued good leadership of Bro. Larry Geraldson. We continue to be blessed with the service of Sis. Brandy Riley as office manager and RLF accountant along with Sis. Kimberly Parker who is our missions accountant.

I continue to appreciate our RLF Trustees as they exercise wise oversight and decision making. I want to express particular appreciation to Bro. Sam Oglesby for his faithful service since his term as RLF Trustee has expired.

On a very personal note, most everyone knows that I am under treatment for cancer. I do thank each one for your prayers and for the many words of encouragement. I am grateful to be under the medical care of Christian physicians and nurses. I am grateful for the loving care of Myria, my dear wife of over 55 years. I am also thankful for praying children and grandchildren and for the prayerful support of my Mill Creek Baptist Church family. I am encouraged to have the prayerful support of our office staff and the

encouragement and prayers of the BMA of MS. I am glad to be among God's people. Most of all, I look to Him for ultimate healing through Whose stripes I am healed. There will come a great time when we will be made new forever and there will be no sickness, death, sorrow or parting for all these things will be left behind when we live with God forever. But for now, we live in the here and now with all the frailties of this life. So, let us be faithful to love and serve Jesus Christ who loves us and has washed us from our sins in His own blood. Let us love one another and edify each other rather than tearing each other down. We are strangers and pilgrims here among this worldly system but there is coming a better day for God's children.

Let us know if you have loan needs of if you would like to open a share account with the RLF. Pray for us.

Thank you and God bless you.

— *Respectively submitted, Dosson L. Lee, RLF Manager*

Revolving Loan Fund Minutes

October 24, 2012

The BMA of MS Revolving Loan Fund Trustees met to organize at 1:30 PM on October 24, 2012 at Southeastern Baptist College. Trustees present were Roy Caldwell, Larry Welborn, Brandi Riley, Greg Medenwald, and Justin Cameron.

Motion and second and approved to elect the following officers:

Chairman: Kenneth Lott, Vice-Chairman: Greg Medenwald, Clerk: Roy Caldwell, Assistant Clerk: Sam Oglesby.

Motion and second for the RLF to give \$500.00 Christmas gift (Missions trustees authorized \$500.00 also) for Director, Bro Larry Geraldson. Motion carried.

Meeting was adjourned.

— *Roy Caldwell, Clerk; Greg Medenwald, Vice-Chairman*

November 26, 2012

The Revolving Loan Fund Trustees met on Monday, November 26, 2012, at 9:30am at the State Missions Office. Trustees present were, Chairman, Kenneth Lott, Willie Tebo, Sam Oglesby, Brandy Riley, Justin Cameron, Roy Caldwell, Larry Welborn, and Greg Medenwald along with Director of Missions Bro. Larry Geraldson and RLF Manager Bro. Lavell Lee.

Kenneth Lot, chairman, opened the meeting and welcomed new members.

Devotion was given by Bro. Larry Geraldson from Romans 10 and Isaiah 53:6. Prayer was offered by Bro Geraldson.

Bro Larry Geraldson gave a Missions progress update.

Welcome to new member Larry Taylor was extended. Appreciation to Bro. Doug Lee, who is leaving for the mission field in the Philippines, was also extended.

Bro. Lee gave a financial overview as of 11/21/2012. Motion and second to approve. Motion approved.

Bro. Geraldson gave a Missions progress and prospects report.

Motion and second that we elect Kenneth Lott, Larry Welborn, and Brandy Riley as this committee's Investment Committee, to be elected annually at the organizational meeting. Motion approved.

Motion and second that in the event of a church requesting a loan for property for the pastor, and meeting credit standards, that 5% down payment and closing cost be required from the borrower, and the church co-sign the loan. Motion approved.

Springhill Baptist Church, Laurel: Motion and second that we grant a \$15,000 loan for

one year at the rate of 4.5% variable for renovation of their parsonage. Motion approved.

Motion and second that we rescind the earlier motion to give \$500.00 to the Missions Director for Christmas bonus and agree to pay ½ of one week's salary. Motion approved.

Motion and second minutes to approve \$12,000 housing allowance for Bro. Lee. Motion approved.

Closing Prayer by Brandy Riley.

— *Kenneth Lott, Chairman; Roy Caldwell, Clerk*

February 15, 2013

The Revolving Loan Fund Trustees met on Friday, February 15, 2013, at 9:30AM at the State Missions Office. Trustees present were, Chairman, Kenneth Lott, Roy Caldwell, Justin Cameron, Larry Welborn, Willie Tebo, and Larry Taylor, along with Director of Missions, Bro Larry Geraldson, RLF Manager, Bro. Lavell Lee, and Office Manager & Bookkeeper, Brandy Riley.

Kenneth Lott, chairman, opened the meeting.

Bro Lee gave a devotion and Bro. Willie Tebo offered opening prayer.

Bro Geraldson gave a Missions progress and update report.

Bro Lee gave a Financial Overview including Reserve assessment as of 2/12/2013. Motion and second to approve. Motion approved.

Motion and second to approve a resolution authorizing adding \$710,000.00 to our Hancock Bank Port Folio. Motion approved.

Motion and second to amend the Nov. 26, 2012 minutes to approve \$12,000.00 housing allowance for Bro. Lee. Motion approved.

Motion and second to confirm prior telephone approvals. Motion approved.

- 12/20/2012: Motion and second carried to give Broadmoor Baptist Church, Meridian, MS a construction loan up to \$60,000 to be combined with their current loan balance of \$18,469.01 for a total of up to \$78,469.06 for up to 30 years @ 4.50% variable rate to repair water damage to fellowship hall and SS rooms.

- 01/07/2013: Motion and second carried to give O'Neal Road Baptist Church a grant of \$250.00 per week for up to 52 weeks, total of \$13,000.00 for pastoral assistance in exchange for their giving the Revolving Loan Fund Trustees a warranty deed for their property. The funds will be advanced quarterly \$3250.00 beginning January 6, 2013 up to December 31, 2013.

- 01/28/2013: Motion and second carried to lease the Creston Hills property located at 314 and 315 Daniel Lake Blvd for \$1,500.00 per month for up to 12 months to New Vineyard Church, a Southern Baptist affiliated church with their option to purchase the property for \$300,000.00 "as is" during or at the end of the lease period. If the lessee exercises their option to purchase the property, \$500.00 per month up to a total of \$6,000.00 will go toward the reduction of the principal balance but only if the monthly lease payment is paid up to date. If the option to purchase is not exercised during or at the end of the 12 month period, the \$500.00 per month applied to the principal will be forfeited. If the lessee is not able to sustain the \$1,500.00 monthly lease, Lessor and Lessee will revisit the lease amount and endeavor to reach a mutually agreed upon lease amount which will also reduce the \$500.00 to be applied to the principal by an equal percentage of lease amount.

Motion and second that any receipts from the Creston Hills property be designated for Missions purposes and not for general expense of the operation of the RLF. Motion approved.

Motion and second that the previous motion in the case of a church requesting that a loan be approved for a pastor for the purchase of a home, be replaced with the following:

Motion and second that in the event a church requests a loan be made to her pastor for the purchase of a home, that after appropriate considerations a loan for 90% of the appraised value or the sales price (whichever is lower) be made unless the church co-signs in which 100% financing would be considered. Motion approved.

Motion and second that we approve the request of Hillcrest Baptist Church to make a loan to pastor, Jeffrey Dixon, for the purchase of a home in accordance with our established policy. Motion approved.

Motion and second that we approve the request of Midway Baptist Church, McLain to make a loan to pastor, Justin Cameron, for the purchase of a home in accordance with our established policy. Motion approved. (Bro. Justin Cameron was not in the meeting room for discussion and approval)

Motion and second to approve the sale with financing, if necessary, of the Petal property on Leeville Road. Motion approved.

Motion and second to approve that we proceed with the sale of the Mize property with house on it. Motion approved.

Motion and second that we authorize up to \$50,000.00 for matching funds for the Missions project for Bro. Bobby Elliot out of discretionary funds. Motion approved.

Dismissal prayer was given by Bro. Larry Taylor

— *Kenneth Lott, Chairman; Roy Caldwell, Clerk*

April 8, 2013

The Revolving Loan Fund Trustees met on Monday, April 8, 2013, at 9:30AM at the State Missions Office. Trustees present were, Chairman, Kenneth Lott, Roy Caldwell, Justin Cameron, Sam Oglesby, Willie Tebo, and Larry Taylor, along with Director of Missions, Bro. Larry Geraldson, RLF Manager, Bro. Lavell Lee, and Office Manager and RLF Bookkeeper, Brandy Riley.

Kenneth Lott, chairman, opened the meeting.

Bro. Justin Cameron gave a devotion (John Chapter 4) and offered opening prayer.

Bro. Geraldson gave a Missions progress and update report (including matching funds).

Bro. Lee and Mrs. Brandy Riley gave a Financial Overview as of 3/31/2013. Motion and second to approve. Motion approved.

Motion and second to approve a loan to Immanuel Baptist Church of Greenbriar, AR for \$2,286,750.13 @ 4.25% for 252 months, 5 years fixed @ 4.25%. Motion approved.

Motion and second to approve reducing the variable rate for Mississippi loans from 4.50% to 4.25% effective June 1, 2013. Motion approved.

Motion and second to authorize reducing the First Potosi, MO fixed rate from 5.0% to 4.75% for their loan for the remaining fixed rate period. Motion approved.

Motion and second to approve the following telephone confirmations: Motion approved.

- 3/1/2013: Motion and second carried to loan Central Baptist Church of Richton, MS \$40,000.00 for 5 years at 4.50% variable interest rate on signature note for purpose of remodeling.

- 3/19/2013: Motion and second carried to authorize Bro. Geraldson and Bro. Lee to move forward on the sale of the 9 acres of property in Desota county, MS near Olive Branch, MS.

- 3/22/2013: Motion and second carried to rescind motion of Feb. 13, 2013 to approve the request of Midway Baptist Church, McLain, MS to purchase a used mobile home for \$45,000.00.

- 3/22/2013: Motion and second to authorize a loan to Bro. Justin Cameron to purchase

a new mobile home at the request of Midway Baptist Church, McLain, MS for \$76,900.00 @ 4.50% variable interest rate for up to 240 months.

- 4/2/2013: Motion and second carried to approve loan of \$65,000.00 @ 4.50% variable rate for 120 months to Philadelphia Baptist Church, Grand Bay, AL to pay of bank loan which was issued to purchase 11 acres of land adjoining the church property.

Motion and second to approve a construction loan to Freedom Baptist Mission in Burnsville, MS for \$203,000.00. Motion approved.

Motion and second to authorize an additional loan of \$10,000.00 to be augmented with a refinance of their current loan for 1st Hispanic Baptist Church. Motion approved.

Motion and second to raise the matching fund allocation for South Forrest Baptist Mission from \$35,000.00 to \$42,500.00. Motion approved.

Motion and second to authorize pursuing negotiations for setting up a loan for the Creston Hills property in lieu of the current lease-purchase agreement with New Vineyard Church. Motion approved.

Closing prayer by Bro. Sam Oglesby.

— *Kenneth Lott, Chairman; Roy Caldwell, Clerk*

June 7, 2013

The Revolving Loan Fund Trustees met on Friday, June 7, 2013, at 9:30a.m. at the State Missions Office. Trustees present were, Chairman, Kenneth Lott, Roy Caldwell, Justin Cameron, Greg Medenwald, Willie Tebo, and Larry Welborn, along with Director of Missions, Bro Larry Geraldson, RLF Manager, Bro Lavell Lee & RLF Bookkeeper, Brandy Riley.

Kenneth Lott, chairman, opened the meeting.

Devotion was given by Bro Lavell Lee from Job chapter 2. Prayer by Larry Welborn.

Bro Geraldson gave a Missions progress report and update, including matching funds status.

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

Motion and second that the RLF trustees accept the selling price of \$149,500.00 for 9 acres of land on Pleasant Hill Rd in Desoto County, MS near Olive Branch, MS and authorize Bro Lavell Lee and Bro Larry Geraldson to execute this process. Motion approved.

West Park Baptist Church, Ozark, AR: Motion and second to approve a loan for this church of \$450,000.00 for 300 months @ 4.75%, 3 year fixed, then variable rate. Motion approved.

Motion and second to approve extending the shed canopy for approximately \$10,000.00 in capital expense. Motion approved.

Motion and second that we affirm the telephone motion to approve a loan to Mill Creek Baptist Church of \$15,800.00 for 48 months @4.25% variable rate to purchase an auto. Motion approved.

Antioch East Baptist Church, Magnolia, AR: Motion and second to approve a loan for this church of \$300,000.00 for 300 months @4.75%, 3 year fixed, then variable rate. Motion approved.

Temple of Christ Baptist Church, Memphis, TN: Motion and second that this church's loan be refinanced – approximately \$220,000.00 for 275 months @5.40% variable rate. Motion approved.

Grace Baptist Church, Baldwin, MS: Motion and second this church's loan be refinanced-approximately \$245,180.95 for 25 years @ 4.25% variable rate. Motion approved.

Motion and second that the RLF trustees honor the request of the SBC trustees as approved by the BMA of MS at the mid-year meeting, May 21, 2013, to conduct (under the leadership of the director) a full operational and financial assessment of the school with emphasis on her capabilities to remain open and functional. Motion approved.

Closing prayer by Bro Greg Medenwald.

— *Kenneth Lott, Chairman; Roy Caldwell, Clerk*

October 11, 2013

The Revolving Loan Fund Trustees met on Friday, October 11, 2013, at 9:30am at the State Missions Office. Trustees present were, Chairman, Kenneth Lott, Roy Caldwell, Justin Cameron, Sam Oglesby, and Willie Tebo, along with Director of Missions, Bro Larry Geraldson, RLF Manager, Bro Lavell Lee, and Office Manager & RLF Bookkeeper, Brandy Riley.

Kenneth Lott, chairman, opened the meeting.

Devotion was given by Bro Willie Tebo on Isaiah seeing the Lord high and lifted up. Prayer from Justin Cameron.

Horne auditor, Clint King, gave the annual audit report. Motion and second to approve the audit report. Motion approved. The audit revealed that the received audit resulted in an unmodified opinion which represents the highest level of audit assurance.

Bro Geraldson gave a Missions progress report and updates.

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

New Heart Baptist Mission, Hattiesburg, MS: Motion and second that their current loan be reduced by \$25,000.00. Motion approved. (current balance \$69,874.07)

South Forrest Baptist Mission, Hattiesburg, MS: Motion and second to reallocate \$300,000.00 of liquidity to obligated status to construct new facilities. Motion approved.

Day Star Baptist Mission, Sumrall, MS: Motion and second to authorize the RLF to purchase land in the Sumrall area for a possible mission church site, to include a minimum of 6 acres and maximum of 10 acres. Motion approved.

New Vineyard Church, Jackson, MS: Motion and second that the motion regarding New Vineyard Church, dated 7/10/13 for a loan of \$330,000.00 be rescinded. Motion approved.

Bethel Baptist Church, Wiggins, MS: Motion and second that they be allowed to pay interest only for the next 6 months on their current loan. Motion approved.

Motion and second to approve the following telephone confirmations: motion approved.

- 6/24/13: Motion by Kenneth Lott and seconded by Larry Welborn carried to approve the Assessment Report of Southeastern Baptist College prepared by the Revolving Loan Fund and mailed to the Revolving Loan Fund Trustees for their review and approval. The approved Assessment report was mailed to the Trustees of Southeastern Baptist College.

- 7/10/13: Motion and second carried, with opposition noted, to loan Pineview Baptist Church of Lucedale, MS \$100,000.00 @ 4.25% variable rate for up to 30 years on behalf of their "Go Forth Baptist Mission Center" where Bro Don Hilbun serves as Missionary Pastor.

- 7/10/2013: Motion and second carried to restructure the agreed upon \$300,000.00 sales price of Creston Hills property in Jackson, MS and the subsequent one (1) year lease agreement of this property to New Vineyard Church, a Southern Baptist Fellowship, as follows: Grant them the entire \$6,000.00 discount for the 1 year term of the lease leaving

the sales price of \$294,000.00. Grant New Vineyard Church an additional \$36,000.00 improvement loan, making a new loan of \$330,000.00 at 5%, five years fixed and then variable rate in place at that time or renegotiate the balance for a new loan at that time. The original lease was approved by telephone 1/28/13 and approved during RLF Trustee meeting 2/15/13. (This approval was rescinded by action above in this regular session, dated 10/11/13)

- 7/22/13: Motion and second carried to approve the Revolving Loan Fund Budget for 2013/2104.

- 8/5/13: Motion and second carried to rescind the motion dated 7/10/13 approving a loan to Pineview Baptist Church, Lucedale, MS, as they have decided to postpone moving forward with their building plans for their mission in Lucedale, MS at this time.

- 8/29/13: Motion and second carried to refinance the current \$40,694.10 loan balance of Movella Missionary Baptist Church, Lucedale, MS along with an additional \$25,000.00 to purchase a church van making the new loan total of \$65,000.00 for 180 months at 4.25% variable rate.

Motion and second that the housing allowance for 2014 for Bro. Lee of \$12,000.00 be approved. Motion approved.

Appreciation was extended to Bro Sam Oglesby for his faithful service as his term as a trustee is expiring this year.

Closing prayer by Bro Sam Oglesby.

— *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, 2013 and 2012, 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, 2013 and 2012, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Ridgeland, Mississippi
October 9, 2013

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

Statement of Financial Position

July 31, 2013

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 32,840	\$ 1,712,816	\$ -	\$ 1,745,656
Restricted cash and cash equivalents	-	9,892	-	9,892
Total cash and cash equivalents	32,840	1,722,708	-	1,755,548
Interfund receivables and (payables) related to work funds, disaster relief fund and and missions reserve account	76,077	(76,077)	-	-
Short-term investments	-	776,600	-	776,600
Trading investments	-	1,393,161	-	1,393,161
Interest receivable	-	38,731	-	38,731
Loans receivable, net of allowance of \$379,784	-	12,344,018	-	12,344,018
Loans receivable from investors and related parties	-	422	-	422
Foreclosed property	-	185,000	-	185,000
Property and equipment, net	-	1,006,283	401,898	1,408,181
Total assets	\$ 108,917	\$ 17,390,846	\$ 401,898	\$ 17,901,661
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 535	\$ -	\$ -	\$ 535
Other liabilities	13,442	19,114	-	32,556
Accrued interest	-	32,259	-	32,259
Notes payable to related parties	-	223,702	-	223,702
Notes payable to investors	-	13,954,378	-	13,954,378
Total liabilities	13,977	14,229,453	-	14,243,430
Net assets				
Unrestricted	83,947	2,949,240	401,898	3,435,085
Board designated	-	212,153	-	212,153
Total unrestricted net assets	83,947	3,161,393	401,898	3,647,238
Temporarily restricted	10,993	-	-	10,993
Total net assets	94,940	3,161,393	401,898	3,658,231
Total liabilities and net assets	\$ 108,917	\$ 17,390,846	\$ 401,898	\$ 17,901,661

See accompanying notes.

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

Statement of Financial Position

July 31, 2012

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 24,559	\$ 1,885,749	\$ -	\$ 1,910,308
Restricted cash and cash equivalents	-	28,593	-	28,593
Total cash and cash equivalents	24,559	1,914,342	-	1,938,901

Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	69,926	(69,926)	-	-
Short-term investments	-	773,667	-	773,667
Trading investments	-	1,128,764	-	1,128,764
Interest receivable	-	32,642	-	32,642
Loans receivable, net of allowance of \$335,529	-	10,295,138	-	10,295,138
Loans receivable from investors and related parties	-	6,634	-	6,634
Foreclosed property	-	335,000	-	335,000
Property and equipment, net	-	896,889	450,841	1,347,730
Total assets	\$ 94,485	\$ 15,313,150	\$ 450,841	\$ 15,858,476

LIABILITIES AND NET ASSETS

Liabilities				
Payroll taxes and other withholdings	\$ 1,700	\$ -	\$ -	\$ 1,700
Other liabilities	8,572	29,401	-	37,973
Accrued interest	-	27,968	-	27,968
Notes payable to related parties	-	91,474	-	91,474
Notes payable to investors	-	12,192,167	-	12,192,167
Total liabilities	10,272	12,341,010	-	12,351,282
Net assets				
Unrestricted	73,681	2,679,740	450,841	3,204,262
Board designated	-	292,400	-	292,400
Total unrestricted net assets	73,681	2,972,140	450,841	3,496,662
Temporarily restricted	10,532	-	-	10,532
Total net assets	84,213	2,972,140	450,841	3,507,194
Total liabilities and net assets	\$ 94,485	\$ 15,313,150	\$ 450,841	\$ 15,858,476

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Changes in Net Assets
Year Ended July 31, 2013

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in unrestricted net assets				
Revenues, gains and other support				
Donations from churches	\$ 269,704	\$ 237,772	\$ -	\$ 507,476
Donations from others	12,707	-	-	12,707
Salary supplement support from local associations	136,540	-	-	136,540
Interest earned	1,174	536,199	-	537,373
Loss on disposal of property and equipment	-	(1,723)	-	(1,723)
Investment income	-	162,853	-	162,853
Late fees	-	1,845	-	1,845
Miscellaneous income	-	69	-	69
Total unrestricted revenues, gains and other support	420,125	937,015	-	1,357,140
Expenses				
Salaries, wages and other compensation	284,972	88,839	-	373,811
Health insurance	48,500	28,101	-	76,601
Housing allowance	42,000	-	-	42,000
Contract labor	-	3,564	-	3,564
Insurance expense	2,440	35,061	-	37,501
Interest expense	-	356,853	-	356,853

Donations	-	80,247	-	80,247
Legal and accounting fees	4,430	30,089	-	34,519
Ministry expense	1,500	-	-	1,500
Miscellaneous expense	393	23,328	-	23,721
Office supplies and expense	13,042	3,559	-	16,601
Property tax	-	3,838	-	3,838
Provision for loan losses	-	44,261	-	44,261
Depreciation expense	-	23,031	37,685	60,716
Repairs and maintenance	-	16,897	-	16,897
Retirement and employment taxes	465	-	-	465
Scholarships	-	10,000	-	10,000
Travel expense	12,041	11,352	-	23,393
Utility and telephone expense	76	-	-	76
Total expenses	409,859	759,020	37,685	1,206,564

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Changes in Net Assets
Year Ended July 31, 2012

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in unrestricted net assets				
Revenues, gains and other support				
Donations from churches	\$ 244,969	\$ 9,201	\$ -	\$ 254,170
Donations from others	32,107	-	2,001	34,108
Salary supplement support from local associations	48,091	-	-	48,091
Interest earned	315	544,709	-	545,024
Gain on disposal of property and equipment	-	9,320	-	9,320
Investment income	-	98,752	-	98,752
Provision for loan losses	-	13	-	13
Late fees	-	3,971	-	3,971
Rental income	-	3,505	-	3,505
Miscellaneous income	-	432	-	432
Total unrestricted revenues, gains and other support	325,482	669,903	2,001	997,386
Expenses				
Salaries, wages and other compensation	194,185	73,420	-	267,605
Health insurance	31,866	19,863	-	51,729
Housing allowance	26,000	-	-	26,000
Contract labor	-	264	-	264
Insurance expense	620	21,436	-	22,056
Interest expense	-	313,533	-	313,533
Donations	-	400	-	400
Legal and accounting fees	4,290	39,768	-	44,058
Ministry expense	11,000	-	-	11,000
Miscellaneous expense	116	16,737	-	16,853
Office supplies and expense	9,708	14,518	-	24,226
Property tax	-	8,944	-	8,944
Depreciation expense	-	11,385	36,619	48,004
Repairs and maintenance	-	7,751	-	7,751
Retirement and employment taxes	1,027	-	-	1,027
Scholarships	-	10,000	-	10,000
Travel expense	17,424	11,212	-	28,636
Utility and telephone expense	7,315	-	-	7,315
Total expenses	303,551	549,231	36,619	889,401
Other changes				
Net transfers of property and equipment (to) from equipment fund	(757)	46,668	(45,911)	-
Change in unrestricted net assets	21,174	167,340	(80,529)	107,985
Changes in temporarily restricted net assets				
Release from donor restrictions	(77,651)	-	-	(77,651)
Interest income on temporarily restricted net assets	276	-	-	276
Change in temporarily restricted net assets	(77,375)	-	-	(77,375)
Change in net assets	(56,201)	167,340	(80,529)	30,610
Net assets at beginning of year	140,414	2,804,800	531,370	3,476,584
Net assets at end of year	\$ 84,213	\$ 2,972,140	\$ 450,841	\$ 3,507,194
See accompanying notes.				

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Cash Flows
Year Ended July 31, 2013

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ 10,727	\$ 189,253	\$ (48,943)	\$ 151,037
Adjustments to reconcile change in net assets to net cash (used in) provided by operating activities				
Provision for loan losses	-	44,261	-	44,261
Depreciation expense	-	23,031	37,685	60,716
Unrealized gain on investments	-	(41,340)	-	(41,340)
Realized gains on investments	-	(76,907)	-	(76,907)
Gain on disposal of property and equipment	-	(8,627)	-	(8,627)
Loss on disposal of foreclosed property	-	10,350	-	10,350
Inter-company transfers of property and equipment	-	(71,919)	71,919	-
Contributions of property and equipment	-	(230,000)	-	(230,000)
Changes in assets and liabilities				
Interfund receivables and payables	(6,151)	6,151	-	-
Other assets	-	6,212	-	6,212
Interest receivable	-	(6,089)	-	(6,089)
Accrued expenses	4,870	(5,996)	-	(1,126)
Other liabilities	(1,165)	-	-	(1,165)
Net cash provided by (used in) operating activities	8,281	(161,620)	60,661	(92,678)
Cash flows from investing activities				
Loans receivable	-	(1,912,641)	-	(1,912,641)
Purchase of property and equipment	-	(15,579)	(60,661)	(76,240)
Proceeds from sale of property and equipment	-	152,850	-	152,850
Sale of investments	-	100,966	-	100,966
Purchase of investments	-	(250,049)	-	(250,049)
Net cash used in investing activities	-	(1,924,453)	(60,661)	(1,985,114)
Cash flows from financing activities				
Issuances of notes payable	-	3,952,513	-	3,952,513
Repayment of notes payable	-	(2,058,074)	-	(2,058,074)
Net cash provided by financing activities	-	1,894,439	-	1,894,439
Net increase (decrease) in cash and cash equivalents	8,281	(191,634)	-	(183,353)
Cash and cash equivalents, beginning of year	24,559	1,914,342	-	1,938,901
Cash and cash equivalents, end of year	\$ 32,840	\$ 1,722,708	\$ -	\$ 1,755,548
Restricted cash and cash equivalents	\$ -	\$ 9,892	\$ -	\$ 9,892
Unrestricted cash and cash equivalents	32,840	1,712,816	-	1,745,656
Total cash	\$ 32,840	\$ 1,722,708	\$ -	\$ 1,755,548
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 352,562	\$ -	\$ 352,562
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ -	\$ (11,258)	\$ 11,258	\$ -
Financed sales of property and equipment	\$ -	\$ 180,500	\$ -	\$ 180,500

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Cash Flows
Year Ended July 31, 2012

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ (56,201)	\$ 167,340	\$ (80,529)	\$ 30,610
Adjustments to reconcile change in net assets to net cash (used in) provided by operating activities				
Provision for loan losses	-	(13)	-	(13)

Depreciation expense	-	11,385	36,619	48,004
Unrealized gains on investments	-	(43,097)	-	(43,097)
Realized gains on investments	-	(16,916)	-	(16,916)
Gain on disposal of foreclosed property	-	(9,320)	-	(9,320)
Inter-company transfers of property and equipment	-	(150,797)	150,797	-
Contributions of property and equipment	-	-	(2,001)	(2,001)
Changes in assets and liabilities				
Interfund receivables and payables	27,561	(27,561)	-	-
Other assets	-	7,752	-	7,752
Interest receivable	-	5,716	-	5,716
Accrued expenses	(3,148)	(16,448)	-	(19,596)
Other liabilities	(475)	-	-	(475)
Net cash (used in) provided by operating activities	(32,263)	(71,959)	104,886	664
Cash flows from investing activities				
Loans receivable	-	175,751	-	175,751
Purchase of property and equipment	-	(32,108)	(104,886)	(136,994)
Maturities of investments	-	(2,862)	-	(2,862)
Proceeds from sale of property and equipment	-	25,000	-	25,000
Sale of investments	-	33,413	-	33,413
Purchase of investments	-	(31,268)	-	(31,268)
Net cash provided by (used in) investing activities	-	167,926	(104,886)	63,040
Cash flows from financing activities				
Issuances of notes payable	-	2,824,438	-	2,824,438
Repayment of notes payable	-	(1,846,787)	-	(1,846,787)
Net cash provided by financing activities	-	977,651	-	977,651
Net (decrease) increase in cash and cash equivalents	(32,263)	1,073,618	-	1,041,355
Cash and cash equivalents, beginning of year	56,822	840,724	-	897,546
Cash and cash equivalents, end of year	\$ 24,559	\$ 1,914,342	\$ -	\$ 1,938,901
Restricted cash and cash equivalents	\$ -	\$ 28,593	\$ -	\$ 28,593
Unrestricted cash and cash equivalents	24,559	1,885,749	-	1,910,308
Total cash	\$ 24,559	\$ 1,914,342	\$ -	\$ 1,938,901
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 310,950	\$ -	\$ 310,950
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ 757	\$ (46,668)	\$ 45,911	\$ -
Financed sales of foreclosed property	\$ -	\$ 225,000	\$ -	\$ 225,000
Financed sales of property and equipment	\$ -	\$ 115,000	\$ -	\$ 115,000

See accompanying notes.

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**
Years Ended July 31, 2013 and 2012

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 \$14 million at July 31, 2013, and are all payable upon demand. 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, 2013, the Association had over \$3.9 million in liquid assets, consisting primarily of cash and cash equivalents, short-term investments and trading securities. In addition, the Association also has access to a line of credit totaling \$500,000.

Use of Estimates

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

Cash and Cash Equivalents

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

Short-Term Investments

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

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, 2013 and 2012, management had allowances for credit losses totaling \$379,784 and \$335,529, respectively. Interest is accrued daily on the outstanding balances. The Association had loans receivable over 90 days or more past due of \$-0- at July 31, 2013, as compared to \$216,528 at July 31, 2012.

Foreclosed Property

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

Trading Investments

Investments in equity securities 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.

Property and Equipment and Depreciation

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

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

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

Contributions

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

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

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

Net Assets

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

Income Taxes

The Association is exempt from federal and state income taxes under Section 501(c)(3) of the Internal Revenue Code of 1986 and similar provisions of state income tax regulations. The Association had no significant uncertain tax positions at July 31, 2013. If interest and penalties are incurred related to uncertain tax positions, such amounts would be recognized in income tax expense. The Association does not anticipate any adjustments from any tax authorities that would result in a material change to the Association's financial position.

Note 2. Loans Receivable

The Revolving Loan Fund provides permanent financing for mission churches. The churches enter into a note agreement with the Association which contains a provision that the church will secure a commercial loan and repay the Revolving Loan Fund should it need the funds. Also, the loans contain a provision which allows for the interest rate on the loans to be adjusted during the annual review process by utilizing the current prime rate as a measurement mechanism. During the financing period, the Revolving Loan Fund holds the title to the property as collateral for the loan until payments on the debt are complete. At the request of the church, the title will then be transferred to the church. As of July 31, 2013, 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 following is a summary of loans receivable at July 31, 2013 and 2012:

Organization	Date of First Payment	Interest Rate	Term	Balance	
				2013	2012
Berean Baptist Church, Soso	03-10-09	4.25%	60 mos.	\$ 42,235	\$ 29,000
Bethel Baptist Church, Wiggins	05-10-02	4.25%	300 mos.	167,201	213,060
Bethel Baptist Church, Petal	11-10-08	4.25%	120 mos.	2,657	4,356
Bethel Baptist Church, Bassfield	06-10-09	4.25%	60 mos.	792	2,207
Big Creek Baptist Church	03-10-09	4.25%	180 mos.	146,732	222,447
Broadmoor Baptist Church	11-10-08	4.25%	180 mos.	17,437	19,195
Broadmoor Baptist Church	**	4.25%	**	51,630	-
Caledonia Baptist Church	**	4.25%	**	173,122	187,187
Campground Baptist Church	09-10-09	4.25%	240 mos.	40,968	99,056
Central Baptist Church	04-08-2013	4.25%	60 mos.	28,113	-
Christina Park Baptist Church, Florida	07-20-05	5.40%	120 mos.	303,317	326,623
Community Baptist Church	03-10-08	4.25%	180 mos.	115,463	130,227
Community Baptist Church	07-10-12	5.40%	180 mos.	45,869	48,024
Cornerstone Inst. Baptist	10-10-09	5.40%	300 mos.	\$ 1,120,731	\$ 1,155,910
Courthouse Properties, LTD	09-10-12	5.00%	240 mos.	218,875	225,000
Derby Place Missionary Baptist Church	10-09-08	4.25%	240 mos.	70,953	90,299
Divine Grace Baptist Church	05-10-09	4.25%	240 mos.	102,670	115,064
East Amory Baptist Church	05-10-09	4.25%	120 mos.	-	14,577
East Amory Baptist Church	09-10-11	4.25%	240 mos.	66,979	72,807
East Main Baptist Church	06-10-12	4.25%	60 mos.	4,634	8,906
El Camino Baptist Mission	10-10-09	4.25%	300 mos.	214,232	254,262
Elvis Garcia	12-03-12	4.50%	360 mos.	117,224	-
Fairview Baptist Church, Laurel	05-09-07	4.25%	180 mos.	30,547	47,575
Faith Baptist Church	08-10-03	4.25%	300 mos.	138,291	144,081
Faith Baptist Church	01-10-09	4.25%	180 mos.	49,693	58,579
First Baptist Church of Potosi	04-10-10	5.00%	24 mos.	2,063,905	2,110,504
First Baptist Church of Orange Grove	12-10-01	4.25%	360 mos.	26,006	33,078

Organization	Date of First Payment	Interest Rate	Term	Balance	
				2013	2012
First Cornerstone, Picayune	01-10-09	5.40%	45 mos.	-	621
First Hispanic Baptist Mission	02-10-11	4.25%	360 mos.	152,748	146,275
Freedom Baptist Church	07-10-12	4.25%	60 mos.	19,855	9,253
Freeman, Therron	06-10-11	5.40%	36 mos.	2,880	6,284
Good Hope Baptist Church	04-10-08	4.25%	240 mos.	57,150	61,681
Grace Baptist Church, Pass Christian	01-10-04	4.25%	240 mos.	43,541	51,430
Grace Baptist Church, Guntown	06-10-05	4.25%	366 mos.	85,682	89,759
Grace Baptist Church, Guntown	05-10-09	4.25%	180 mos.	244,878	258,618
Gum Tree Presbyterian Church	07-10-08	5.40%	240 mos.	150,044	166,309
HomeStretch Baptist Mission	01-10-11	4.25%	240 mos.	107,262	112,310
Immanuel Baptist Church	06-05-13	4.25%	253 mos.	2,285,105	-
Jeffrey Dixon	05-08-13	4.50%	360 mos.	131,162	-
Justin Cameron	05-06-13	4.50%	240 mos.	76,717	-
Kwan, Tommy (Indianola property)	06-10-01	5.40%	367 mos.	25,039	28,391
Lamb Baptist Church, Nevada	11-10-05	5.40%	12 mos.	-	26,461
Life Baptist Church	02-10-09	5.40%	240 mos.	189,620	199,990
Lifepointe Baptist Church	05-10-09	4.25%	240 mos.	62,317	65,560
Magnolia Heights Baptist Church	06-10-12	4.25%	120 mos.	\$ 38,493	\$ 43,718
Maple Street Mission	08-10-09	4.25%	240 mos.	114,421	114,134
Midway Baptist Church	05-10-04	4.25%	240 mos.	66,759	72,814
Mill Creek Baptist Church	07-10-05	4.25%	287 mos.	12,006	13,722
Mill Creek Baptist Church	06-05-13	4.25%	48 mos.	15,098	-
Movella Baptist Church	03-10-08	4.25%	180 mos.	40,694	45,074
New Beginnings Mission	02-17-10	4.25%	150 mos.	108,000	120,000
New Heart Baptist Mission	10-10-11	2.70%	240 mos.	72,348	83,540
North Lakeland, Florida	03-10-03	5.40%	210 mos.	123,953	130,090
Northwest Baptist Church	01-10-03	5.40%	300 mos.	283,942	291,709
Parkview Baptist Church	11-10-09	5.40%	132 mos.	93,088	103,943
Paul Montgomery	04-11-13	5.50%	360 mos.	179,883	-
Philadelphia Baptist Church	06-18-13	4.25%	120 mos.	63,933	-
Pineview Baptist Church	08-10-12	4.25%	120 mos.	56,165	102,763
Pleasant Hill Baptist Church, Saucier	05-10-05	4.25%	240 mos.	354,152	376,544
Pleasant Hill Baptist Church, Saucier	06-19-11	4.50%	60 mos.	-	7,512
Red Creek Baptist Church	07-10-12	4.50%	180 mos.	356,472	395,222
Sav-a-Life of MS Gulf Coast	05-10-08	5.40%	240 mos.	223,819	227,543
Scotland Baptist Church	07-10-12	4.50%	60 mos.	-	29,639
Shiloh Baptist Church, Steens	02-10-04	4.25%	240 mos.	38,670	53,147
Silver Run Baptist Church	01-10-03	4.25%	360 mos.	46,486	58,201
South Forrest Baptist Church	**	0.00%	**	-	35,612
Southeastern Baptist College	04-10-05	5.40%	120 mos.	7,228	11,362
Southeastern Baptist College	06-05-07	2.67%	240 mos.	222,937	234,027
Temple of Christ Baptist Church	01-10-09	4.25%	280 mos.	216,528	216,528
Temple Baptist Church	07-10-12	4.25%	120 mos.	32,001	34,847
Trinity Baptist Church	02-10-11	4.25%	360 mos.	352,266	361,021
Vardaman Street Christian Academy	05-10-10	5.40%	240 mos.	443,104	460,615
Westover Baptist Church	05-10-10	5.40%	120 mos.	-	-
Windham, Latrelle	01-15-12	5.40%	180 mos.	63,151	65,592
Zion Assembly Church of God	12-10-09	6.90%	301 mos.	103,929	106,782
Total receivable				\$ 12,723,802	\$ 10,630,667

Organization	Date of First Payment	Interest Rate	Term	Balance	
				2012	2011
Allowance for credit losses				\$ (379,784)	\$ (335,529)
Net loans receivable				\$ 12,344,018	\$ 10,295,138
** Represents construction loans					
Loans receivable from investors and related parties					
Lee, Elizabeth A.	05-10-11	5.40%	27 mos.	\$ 422	\$ 6,634
Total loans receivable from investors and related parties				\$ 422	\$ 6,634

Changes in the allowance for loan losses at July 31, 2013 and 2012 are as follows:

	Revolving Loan Fund	
	2013	2012
Balance at August 1	\$ 335,529	\$ 354,849
Loans charged off	(6)	(19,307)
Provision for loan losses	44,261	(13)
Balance at July 31	\$ 379,784	\$ 335,529

The Association's investments in impaired loans at July 31, 2013 and 2012 were \$-0- and \$216,528, respectively. Accruing loans 90 days past due as a percent of loans was 0.00 percent and 2.03 percent at July 31, 2013 and 2012, respectively. The average amounts of impaired loans carried on the Association's books for 2013 and 2012 were \$108,264 and \$321,007, respectively.

The following table presents the makeup of allowance for loan losses at July 31, 2013 and 2012 by:

	Revolving Loan Fund	
	2013	2012
Balance of allowance for loan losses		
Non-impaired	\$ 379,784	\$ 316,909
Impaired	-	18,620
Total allowance for loan losses	\$ 379,784	\$ 335,529

Note 3. Trading Investments

The composition of trading investments at July 31, 2013 and 2012 is set forth in the following table:

	Revolving Loan Fund	
	2013	2012
Fixed income	\$ 657,077	\$ 561,187
Equity securities	736,084	567,577
Total investments	\$ 1,393,161	\$ 1,128,764

Investment income and gains for investments were comprised of the following for the years ended July 31, 2013 and 2012:

	2013	2012
Income		
Interest and dividend income	\$ 44,606	\$ 38,739
Realized gains	76,907	16,916
Change in fair value	41,340	43,097
	<u>\$ 162,853</u>	<u>\$ 98,752</u>

Note 4. Property and Equipment

Property and equipment consisted of the following at July 31:

	2013		
	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 482,461	\$ -	\$ 482,461
Buildings and improvements	659,136	689,352	1,348,488
Total property and equipment	1,141,597	689,352	1,830,949
Less accumulated depreciation	135,314	287,454	422,768
Property and equipment, net	<u>\$ 1,006,283</u>	<u>\$ 401,898</u>	<u>\$ 1,408,181</u>

	2012		
	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 482,461	\$ -	\$ 482,461
Buildings and improvements	455,378	806,352	1,261,730
Total property and equipment	937,839	806,352	1,744,191
Less accumulated depreciation	40,950	355,511	396,461
Property and equipment, net	<u>\$ 896,889</u>	<u>\$ 450,841</u>	<u>\$ 1,347,730</u>

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2013 and 2012 amounted to \$23,031 and \$11,385, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2013 and 2012 amounted to \$37,685 and \$36,619, respectively.

Note 5. Notes Payable

Notes payable in the Revolving Loan Fund represent various loans from individuals, churches and associations. These loans are on a demand basis. The individual, church or association can, at any time, demand payment of these funds from the Association. At July 31, 2013, the notes consisted of 514 loans with an interest rate of 2.67 percent with individual balances varying from \$1 to \$506,682.

At July 31, 2012, the notes consisted of 483 loans with an interest rate of 2.67 percent with individual balances varying from \$1 to \$508,960. Interest expense totaled \$356,853 and \$313,533 for the years ended July 31, 2013 and 2012, respectively.

At July 31, 2013 and 2012, \$223,702 and \$91,474 represented related party payables, respectively.

In the event that a substantial amount of creditors demand payment, the Association has an unused line of credit available with a bank in the amount of \$500,000. The line is due on May 30, 2014 and bears interest at 3.25 percent.

Note 6. Temporarily Restricted Net Assets

Temporarily restricted net assets totaling \$10,993 and \$10,532 as of July 31, 2013 and 2012, respectively, are available for the purpose of foreign missions and future disaster relief situations.

Note 7. Board-Designated Net Assets

Board-designated net assets totaling \$212,153 and \$292,400 for each of the years ended July 31, 2013 and 2012, respectively, are available for the purpose of establishing mission churches in various locations as specified by the Board. These funds are recognized as unrestricted net assets on the statements of changes in net assets.

Note 8. Functional Expenses

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

	Mission Fund	
	2013	2012
Program services	\$ 305,792	\$ 178,304
Support services	104,067	125,247
Total expenses	\$ 409,859	\$ 303,551
	Revolving Loan Fund	
	2013	2012
Program services	\$ 619,017	\$ 440,803
Support services	140,003	108,428
Total expenses	\$ 759,020	\$ 549,231
	Equipment Fund	
	2013	2012
Support services	\$ 37,685	\$ 36,619
Total expenses	\$ 37,685	\$ 36,619
	All Funds	
	2013	2012
Program services	\$ 924,809	\$ 619,107
Support services	281,755	270,294
Total expenses	\$ 1,206,564	\$ 889,401

Note 9. Fair Value

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* ("ASC 820") establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest

priority to unadjusted quoted prices in active markets, for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

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

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

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

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

The following table represents the Association's fair value hierarchy for its financial assets, and changes therein, measured at fair value on a recurring basis as of and for the years ended July 31, 2013 and 2012:

Fair Value Measurements at July 31, 2013

	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, 2013
Fixed income	\$ -	\$ 657,077	\$ -	\$ 657,077
Equity securities	736,084	-	-	736,084
Total	\$ 736,084	\$ 657,077	\$ -	\$ 1,393,161

Fair Value Measurements at July 31, 2012

	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, 2012
Fixed income	\$ -	\$ 561,187	\$ -	\$ 561,187
Equity securities	567,577	-	-	567,577
Total	\$ 567,577	\$ 561,187	\$ -	\$ 1,128,764

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

Note 10. Concentration of Credit Risk and Market Risks

Cash and Cash Equivalents

At July 31, 2013, the Association's cash deposit accounts were deposited in financial institutions and insured up to \$250,000, respectively, by the Federal Deposit Insurance Corporation. However, approximately \$1,195,000 of the cash accounts exceeded the insurance limitation.

Note 11. Subsequent Events

In preparing these financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through October 9, 2013, 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
Leon Carmical, 70 Jarrod Rd, Ellisville 39437.	2014
Gary O’Neal, 1456 Greenwood Church Rd, Fulton 38843	2014
Randy Clark, 858 Springhill Rd, Laurel 39443	2015
Jean Jeffcoat, 79 Jessies Lane, Laurel 39433	2015
Cliff Jenkins, 18 Hillcrest Dr., Laurel 39440	2016
Ed Duval, P.O. Box 233, Cleveland 38732.	2016

By-Laws

Christian Publications Department

Article I — Name

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

Article II — Purpose

The purpose of this department shall be to:

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

Article III — Location

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

Article IV — Trustees

Section 1: The Election of Trustees:

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

Section 2: The Duties of the Trustees:

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

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

Article V — Editor

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

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

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

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

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

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

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

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

Editor's Annual Report

Editor's Annual Report

Revelation 21:21-23 speaks about Heaven and all its majesty. It presents to us a place that we are eagerly anticipating. Verse 23 shares the fact that this eternal place is lightened by "the glory of God." God's glory is shown to us daily in both this world and in the lives of His believers. I am thankful that as God's children we can know the "glory of God."

Some other things that I am thankful for are listed here:

God's continued blessings on the work of Publications.

142 churches who share the Mississippi Baptist with their membership.

The 40 churches who are not currently on the family plan, but who are potential ministry fields.

The 66 churches and individuals who gave \$14,778.35 to this department in 2012-13 as donations.

The 66 individuals, churches, and auxiliaries that gave \$5,890.88 to our Special Emphasis effort this past January.

The numerous individuals who subscribe to the Mississippi Baptist on their own.

People

I am thankful for some important people: Tony Cleaver, Chuck Lee, Barbara White, Travis Plumlee, Thomas Tapp and Gary Thomas. These people write and donate their time and talents to this ministry.

We are thankful for the churches, local associations and auxiliaries who continue to report on their activities. We are very thankful for those who take the time and effort to send in digital photographs of their activities.

We are thankful for the other BMA departments and the three commissions who continually keep our readers informed about their work.

Of course we are thankful for those loyal and faithful readers who look forward to hearing about the work of the Lord through the Baptist Missionary Association of America and Mississippi.

Needs

We need 40 more churches to join the Family Plan and provide the Mississippi Baptist to each of their church families. The cost is still only \$1.30 per month per family. This is ministry money that is well spent.

We need more of our subscribing church to add this work to their regular monthly support. The cost for each subscriber for the church is \$1.30 per month. OUR cost for production is \$1.77 per subscriber per month. The more subscribers we have the lower the cost per subscriber. Most of our expenses are set and increasing the number of subscribers we mail to will only slightly raise our expenses.

Wants

Content is vital to the success of any publication. We seek out contributors continuously to provide good content for our readers. We encourage pastors and others to submit short devotionals, commentaries and thoughts for publication. We can not guarantee all will be published, but we do encourage submissions.

Blessings

God continues to bless this ministry and has provided for its continuation for the past

35 years. We thank Him for that.

Time is shorter today than it was yesterday and last year at this time. We cannot slow down. We cannot get discouraged. We cannot get distracted by small disagreements. Our foe is on the outside and not across the aisle.

May God grant us the wisdom to know His will, the desire to do His will and victory in following His will.

— *Don J. Brown, Editor, email - editor@msbaptist.org; Web site: www.msbaptist.org*

Trustee Minutes

October 22, 2013

The Publication Committee met on Tuesday October 22, 2013 at 8:30 a.m. Present were Don Brown, Gary O'Neal, Leon Carmical. Bro Don gave his report. We agree to accept his report. At the editor's request, we agreed to recommend that we print only one issue in December, that being a larger issue.

— *Gary O'Neal, Chairman; Leon Carmical, Clerk*

2013 Financial Report1 - 2013:2

9/1/2012 through 8/31/2013

Category Description	9/1/2012- 8/31/2013
INFLOWS	
Uncategorized	0.00
Advertising	200.00
Church Subs	56,170.27
Donations	14,485.19
Individual Subs	705.00
Special Emphasis	5,790.88
Special Projects	650.00
TOTAL INFLOWS	78,001.34
OUTFLOWS	
Bank Charge	195.88
Editor Housing	12,000.00
Editor Salary	18,000.00
Equipment	1,952.87
Health Insurance	9,243.18
INTERNET SERVICE	184.00
Misc	233.27
Postage	
2nd Class Postage	16,200.00
Office Postage	903.05
TOTAL Postage	17,103.05
Printing	12,564.84
Repairs	57.90
Retirement	
Pub Dept Share	1,500.00
TOTAL Retirement	1,500.00
Software	125.87
Special Project	
LOCALBOOKS	460.00
TOTAL Special Project	460.00
Subscriptions	77.14
Supplies, Bus	909.73
Tax	
Soc Sec	1,995.00
TOTAL Tax	1,995.00
Telephone	1,420.29
Travel, Bus	1,600.31
Website	727.70
TOTAL OUTFLOWS	80,351.03
OVERALL TOTAL	-2,349.69

BMA of Mississippi Foundation, Inc.

4226 Highway 15 North
Laurel, Mississippi 39440

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

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

Article I — Name, Domicile, Fiscal Year and Powers

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

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

Article II — Purposes

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

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

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

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

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

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

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

Article III — Members

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

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

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

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

Article IV — Officers

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

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

A. Department of Work Directors:

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

B. Commission Directors:

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

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

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

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

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

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

Article V — Duties And Powers Of Trustees

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

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

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

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

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

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

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

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

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

Article VI — Investment Committee

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

Article VII — Bank Account Signatures

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

Article VIII — Annual Meeting

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

Article IX — Operating Expenses

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

Article X — Dissolution

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

Article XI — Amendments

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

Audit Note

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

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	2014
Jerry Overstreet, 19 Elmer Stevison Rd, Richton 39476	2014
J.L. Johnson	2015
Dr. Medrick Savell, 31 Meador Rd, Laurel 39443	2015
John Riles, 1500 Hwy 29 North, Ellisville 39437	2016
Jackie Gray, 500 Loden Rd, Fulton 38843	2016

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

It is good for me to stand before the assembled messengers and supporters of the ministry to our seniors in our churches across the BMA of MS. Thank you for the continued support of this ministry. Many of our churches have organized ministries for their senior members and this is a blessing as we work together to meet the spiritual needs of our people as we fellowship together.

2013 A good year:

Because of the goodness of God and the cooperation of our people your commission on Sr Adults had a good year. In our two conferences almost 500 people were ministered to. It is such a joy to see senior adults gather for these conferences and then experience a full day of blessings together.

Our host churches always go the distance in providing the needs of the day and this is deeply appreciated.

Look out across the congregation of your church on any given Sunday and notice the number of seniors sitting in the pews. In most cases they are the majority. They keep our church functioning with their presence, finances, prayers, and encouragement. They are worthy of your support.

Mrs Dot Holifield has served as bookkeeper for the commission since its inception, but due to health problems she is having to step aside. The trustees of the commission are deeply appreciative of her work. A plaque of appreciation has been given to her. Our new bookkeeper is Ms Kimberly Parker, employed by the Missions Office. All funds are to be sent to 4226 Hwy 15 N, Laurel, MS 39440.

We are looking forward to a great year serving the Lord through the ministry of the Commission on Senior Adults, and we thank Him for the many hearts that will be touched through this ministry. Thank you and God bless you for helping this ministry.

— *Kenneth Flynt, Director*

Trustee Minutes

October 24, 2012

The trustees of the Commission on Senior Adults met October 24, 2012, at South-eastern Baptist College to organize.

Trustees Cotton Hillman, Jerry Overstreet, J.L. Johnson, Medrick Savell met with Kenneth Flynt, Director.

Bro. Jerry Overstreet was elected Chairman; Bro Medrick Savell was elected Clerk. The Senior Adult conferences were discussed briefly.

— *Medrick Savell, Clerk*

March 26, 2013

Director Kenneth Flynt and trustees Cotton Hillman, Jerry Overstreet, J.L. Johnson, Medrick Savell, met March 26, 2013 at Big Creek Baptist Church, Soso, MS to discuss the day's services. Two trustees were needed to take up lunch tickets.

— *Medrick Savell, Clerk*

June 24, 2013

Director, Kenneth Flynt and trustees John Riles, Cotton Hillman, Jerry Overstreet, J.L. Johnson, Medrick Savell met June 24, 2013, at the Missions Office.

Bro Flynt reported that the south Mississippi conference was already set for March

25, 2014, at Big Creek Baptist Church, Soso, MS. The program will be as much as 2013, with Bro Bryson Haden in charge of the music again.

A discussion on how to improve the conferences followed. One suggestion was to better organize the registration to stay for a while at the registration tables after the meeting starts, for those arriving late. Another suggestion was to get handicapped people to lunch first and get them seated, to keep them from having to say in line so long.

There was some discussion on paying the host church some for utilities and custodial help.

— *Medrick Savell, Clerk*

August 26, 2013

Director, Kenneth Flynt, and trustees Jerry Overstreet, Medrick Savell, John Riles, Cotton Hillman, J.L. Johnson met August 26, 2013 at the Missions Office.

Bro Flynt gave a report on the finances and gave a list of churches and associations who support the Senior Adult Commission. He recommended that the two trustees whose terms expire in October, 2013 be recommended for election for another term.

Bro Flynt reported that Mrs. Dot Holifield wanted to resign as Bookkeeper, and he recommended Mrs Kimberly Parker, secretary at the missions office, to be our bookkeeper. A motion passed to elect Mrs. Kimberly Parker as part-time Bookkeeper at a salary of \$900.00 per year. (She will probably use a small office at the missions office to keep her records.)

Christmas bonuses were discussed. Motion to give Bro Kenneth Flynt \$500.00 , Mrs Dot Holifield \$200.00, and Mrs. Kimberly Parker, \$100.00.

— *Medrick Savell, Clerk*

October 1, 2013

By phone, the trustees approved the recommendation of Bro. Kenneth Flynt as Director.

— *Medrick Savell, Clerk*

Financial Report

October 1, 2012 — September 30, 2013

Beginning Balance \$68,357.84

Income	Amount
South Conference	\$5,475.00
Love Offering	\$1,003.42
North Conference.	\$1,535.00
Love Offering	\$189.25
Church & Associational	\$12,422.03
Total Income.	\$20,624.70

Expenses	Amount
Flagpole	\$1,537.48
AT&T	\$636.06
Office Help	\$75.00
Office Expense.	\$161.25
U.S. Post Office	\$34.40
Plaques	\$14.98
Trustee Mileage	\$224.40
Dorothy Holifield	
Bookkeeping	\$750.00
Christmas Gift	\$200.00
Kenneth Flynt	
Director Salary	\$4,800.00
Car Expense	\$500.00
Mileage.	\$1,027.80
Expense	\$145.60
Christmas Gift	\$500.00
South Conference	\$4,637.35
North Conference.	\$2,005.98
Total Expenses	\$17,250.30

Ending Balance \$71,732.24

Moral Action of Mississippi



Dr John M. Adams

P. O. Box 88

Mantachie, MS 38855

(662) 231-3863

www.moralactionofms.net

Trustees

Term Expires

Harold Holifield, 89 Floyd Walters Rd, Laurel 3944	2014
Ken Riley, 454 Lebanon Rd, Laurel 39443	2014
Wallace Williams, 12421 Oakview Ct., Gulfport 39503	2014
Johnny Watts, 288 Lonesome Pines Rd, Laurel 39443	2015
Ricky Hester, P.O. Box 483, Mantachie 38855	2015
Bryson Haden, 3308 Hwy 29 N., Soso 39480	2015
Roger Akers, 600 11th Ave North, Amory 38821	2016
Wayne Rice, 504 Joseph Ave, Picayune 39466	2016
Bob Conrad, 130 Hoxie Rd, Vicksburg 39180	2016

Moral Action of Mississippi of the Baptist Missionary Association of Mississippi

Article I — Name

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

Article II — Purpose

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

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

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

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

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

Article III — Trustees

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

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

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

Section 4: Duties of Trustees-

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

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

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

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

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

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

Article IV — Director

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

Section 2: Duties of Director -

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

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

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

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

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

Director's Annual Report

In Exodus 33:18, the theme text is "Show Me The Glory." Moses felt, perhaps, as if he had not yet fully beheld the glory of God. He longed for that great, awe-inspiring blessing of a full beatific vision. Moses craved for a close communion with his Lord. Born-again believers know that no one can truly know God and walk with Him without diligently attempting to live a life of good morals. The guilty conscience cannot bear the near presence of the Most High God. Sinners shrink from the keen inspection of the all-seeing eye. But, the true follower will want a life of righteousness.

Moral Action of MS Schedule and Highlights

2006-07	Religious Freedom
2007-08	Gambling
2008-09	Abortion and Pro Life
2009-10	Homosexuality and Gay Rights
2010-11	Muslims and Sharia Law
2011-12	Value Voting
2012-13	Political Involvement
2013-14	Separation of Church and State,

The highlighted theme for our 2013-2014 Associational year will be teachings on "Separation of Church and State." I will be presenting these thoughts during speaking engagements and writings.

The liberal media and educators wish to silence the Christian churches, pastors, and workers with the threat of "separation." "Not so" cries out God's Word and our United States Constitution.

Please pray for Moral Action of Mississippi that we have clarity and protection. We have an awesome and challenging work before us.

Moral Action Service

During the October 2012-September 2013 Association year, your Director has traveled to the Mississippi State Capitol for seven visits. I've had the distinct privilege to meet with Governor Phil Bryant and Secretary of State Delbert Hoseman. I presented Mr. Hoseman the book "Personal Faith and Public Policy" by Tony Perkins. I have spent time working with Mr. Cadley Burns, Coordinator for Mississippi 1st District U.S. Congressman, Alan Nunnelee. Our own BMA Deacon and State House of Representative for District 19, Randy Boyd, has been so inspirational. He has worked on the traditional marriage legislation and the amendment to require proof of citizenship to register to vote in MS.

Moral Action Success

I have enjoyed the "God and Country Rallies." We have held two already in the South Mississippi areas. Our next Mississippi Rally will be in the Hattiesburg area, November 14, 2013. I have held five rallies outside the state and have two others scheduled in the future.

Moral Action Promotional Video

Our new video which is used as a promotional tool, has made our work more visible. Some videos are still available if desired. Feel free to contact me.

Ms Adams and I have had the opportunity to visit with Mississippi United States Senator, Roger Wicker, and Mississippi 3rd District Representative Greg Harper. Our focus has been saving the two word “under God” in the Pledge of Allegiance to the United States Flag.

Moral Action Selection

In November, 2013 the Moral Action Ministries and Director has been selected to represent the BMA of MS and America in Washington, D.C. I will serve as Guest Chaplain for the U.S. House of Representatives November 18-21 with House Chaplain Rev. Patrick Conroy. I will lead in prayer before the U.S. House as an honored guest of United States Congressman Alan Nunnelee. Praise the Lord!!!

Moral Action of MS Support

We wish to thank each church, association, and organizations for your continued financial gifts. We also need your prayers. Your faithfulness to stand with this State agency has been the strength upon which we have drawn from this past year.

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

Things to pray for and to act upon:

1. Pray for this ministry
2. Promote Moral Action in your church and Association
3. Support Financially
4. Share your needs, ideas, concern
5. Pray for the National Moral Action

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	

— Dr. John Adams, Director

Financial Report

September 2012 — September 2013

Balance Brought Forward 9/30/2012	\$11,488.41
Contributions from churches/assn/organizations	\$31,780.99
Total To Account For	\$43,269.40

Expenses	\$32,796.29
-----------------------	--------------------

Balance in Checking 9/30/2013	\$10,473.11
--	--------------------

Expenses

Director's Salary	\$13,213.48
Secretarial	\$8,998.86
¼ Social Security	\$860.29
Printing	\$510.39
Promotion	\$1,341.30
Publication	\$351.43
Postage	\$114.25
Office Supplies	\$373.18
Travel Expense	
Meals	\$598.06
Hotels	\$2,422.05
Auto/Van	\$2,663.00
Telephone	\$750.00
Web Page	\$600.00
Total Expense	\$32,796.29

Contributions

Ballardsville, Tupelo(Tombigbee Rally)	\$500.00
Benville, Picayune	\$559.06
Berean, Soso	\$373.00
Bethel, Fulton	\$696.00
Big Creek Assn	\$1,100.00
Big Creek, Soso	\$146.32
Big Oak, Fulton	\$200.00
Canaan, Purvis	\$249.00
Corinth, Petal.	\$285.00
East Central Assn	\$1,100.00
East Fulton, Fulton	\$611.00
East Main, Lumberton	\$1,562.16
El Camino, Laurel	\$289.75
Fairhope, Beaumont	\$360.70
Farmington, Corinth	\$1,150.00
First, Calhoun, Laurel	\$660.00
First, Oak Grove, Hattiesburg	\$895.51
First, Shady Grove, Laurel	\$509.75
First, Mantachie	\$1,803.00
First, Windsor Park, Ocean Springs	\$600.00
Forked Oak, Booneville	\$550.00
Friendship, Baldwin (Freedom Rally)	\$100.00
Good Hope, Columbia	\$1,004.00
Good Hope, Overt	\$420.00
Harmony Assn	\$691.39

Hillcrest, Yazoo City	\$834.60
Hopewell, Fulton	\$485.00
Hopewell, Laurel	\$50.00
Judson Assn	\$750.00
Lebanon, Laurel.	\$200.85
Lee #2, Picayune.	\$195.00
Little Creek, Perkinston	\$60.00
Magnolia, Hattiesburg	\$300.00
Mid Central Assn	\$23.94
Midway FBC, Sumrall	\$180.00
Midway, McLain (Washington Assn Rally).	\$686.75
Mineral Springs, Taylorsville	\$294.50
Mulberry WMA, Richton.	\$240.00
New Bethany, Seminary	\$46.00
Northeast MS District WMA.	\$293.75
Oak Grove, Mantachie.	\$600.00
Oakland, Vicksburg	\$1,912.68
O'Neal Road, Gulfport	\$220.00
Paramount, Perkinston	\$1,000.00
Parkview, Laurel	\$230.00
Pine Grove, Purvis.	\$468.14
Pine Ridge, Laurel.	\$450.00
Pleasant Hill, Tupelo	\$251.39
Ramsey Creek, Seminary	\$120.00
Riverside, Ellisville.	\$100.00
Rocky Branch, Sumrall	\$1,272.00
Scotland, Bentonia	\$550.00
Shady Grove, Iuka.	\$150.00
Skyway Hills, Pearl	\$540.00
South Green, Tupelo	\$314.53
Springhill, Laurel	\$240.00
Tombigbee Assn	\$300.00
Unity, Guntown	\$325.00
Washington Assn.	\$455.00
Washington, Neely	\$392.22
Westview, Oxford.	\$234.00
Zions Rest, Richton	\$600.00

**Mississippi Baptist Commission
on History and Archives**



Glenn Shoemake, Director
2798 Hwy 588,
Ellisville, MS 39437
rgs49@bayspringstel.net

Sandy Tidwell Treasurer
Amy HintonLibrarian

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.

Mississippi Baptist Children's Home



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

Trustees	Term Expires
Billy Anderson, 42 Pine Ridge Road, Wiggins 39577	2014
A.W. Kirkland, 95 Mike Breland Road, Perkinston 39573	2014
Ricky Johnson, 548 Hwy 365, Booneville 38829.....	2014
Ben Henserling, 17 Ashley Dr. Petal 39465	2015
David Lawrence, 1621 Hildreth Rd, Columbus 39702.....	2015
Darnell Minyard, 131 Gay Pierce Rd, Lucedale 39452	2015
Glenn Holifield	2016
Kenneth Stinnett, 214 Sunflower Rd, Perkinston 39573	2016
I.L. Stinson, 91529 Hwy 42, Richton 39476	2016

South Alabama

Bruce Barnard, 11055 Preston Lane W, Theodore, AL 36582
Keith Brakefield, 2731 Arnett St, Birmingham, AL 35214

Louisiana

Ray Holland, 3609 Eastbrook Road, Denham Springs, LA 71064
Deryl Jones, 862 Chalybeate Springs Rd., Denham Springs, LA 70164

Mt. Pisgah Association

Sam Brown, 2163 Church Street, Chunky, MS 39323
Steve Krase, 11993 Suqualena Newton County Rd., 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

Desiring the Glory of God

This year's theme of the BMA of Mississippi's annual session is, "Desiring the Glory of God." Exodus 33:18 states that the one desire Moses had of the Lord was, "show me Thy glory." As he submitted himself to God's will for his life the Lord shared His glory with him and it was evident to others. May we as God's children look into the Word of God and allow it to show us the glory of God so that we may be better equipped to be thankful servants who have separated ourselves from this world to see God work in our very own lives as we surrender ourselves to His leading desiring that the glory of God shine forth.

Financial Review

The financial review for the past year reveals that offerings and receipts this year fell short of expenditures. Cutbacks were made in salary reduction during the year as well as other areas of day to day operation of the Home to offset the decline in revenues. While expenditures were substantially lower this year, receipts were also lower as well. We want to thank you for your continued financial support of this ministry and would like to encourage you to consider increases as the Lord leads you to do so.

A Ministry To Children

You are having a direct influence on the lives of children through the ministry of the Mississippi Baptist Children's Home. One of the greatest things we can do for children in the world today is to involve ourselves in seeing that young lives are exposed to the things of the Lord and that they too might desire the glory of God in their lives as well.

I'm thankful that the churches of the BMA of Mississippi are engaged in providing children with a life of stability and structure in a Christian atmosphere that is honoring to God and true to His Word that will endure for a lifetime and for all eternity.

Special Emphasis 2013

Your help during our special emphasis months of October and November are always important to the ongoing operation of the home. This year is no exception. Last years emphasis received a good response. We want to thank those who participated and encouraged you to once again help in this year's emphasis. Our goal is \$25,000. If this goal is met, it will go a long way in helping us in balancing the budget in the coming year.

Rallies for Home

A number of associations continue to host food and miscellaneous rallies for the home. Our thanks go out to each association, church, and individual who participated in these rallies.

Christmas Sharing

Christmas is just around the corner, so to speak. If you would like to help this year at Christmas time in sharing gifts with the girls and boys, you can contact us about your desire to help. We want to express our thanks to those who have shared with the children in past Christmas holiday seasons. Your generosity and thoughtfulness indeed brightens their lives at this special time of year.

Staff and Trustees

I would like to express my appreciation to the dedicated staff serving the Lord and you as they fulfill the calling of the Lord in their lives through the ministry of the home. I would also like to express my gratitude to the board of trustees for their service and dedication in this important ministry of the Lord's work.

Remembering Prayer

Continue to remember the home in your daily prayer. May it be our prayer that each of us would have a burning desire to see the glory of God exemplified in our lives and ministries.

— *Glory to His Name, Sidney D. Davis, Director*

Trustee Minutes

May 14, 2013

The trustees of the Mississippi Baptist Children's Home met on May 14, 2013 at the Children's Home office. There were eleven (11) trustees present.

Bro Kirkland opened the meeting with a devotional from Psalm 119

Bro Greg Jones led in opening prayer.

Election of officers were as follows:

A.W. Kirkland Moderator

Ben Hensarling Asst. Moderator

David Lawrence Clerk

I.L. (Shot) Stinson Asst Clerk

Bro Davis presented the financial report and his personal report. Motion by Greg Jones and second by Sam Brown to accept reports. Motion carried.

Closing prayer was led by Ray Holland.

— *Bro A.W. Kirkland, Chairman; Bro David D. Lawrence, Clerk*

October 8, 2013

The trustees of the Mississippi Baptist Children's Home met on October 8, 2013 at 10:00a.m. at the Children's Home conference room. Trustees present were: A.W. Kirkland, Sam Brown, Kenneth Stinnett, David D. Lawrence, Ray Holland, and Steve Krase.

Bro A.W. Kirkland called the meeting to order.

Bro David Lawrence read from Ephesians 2:1-10

Bro Ray Holland opened the meeting in prayer.

Bro Lawrence read the minutes from the mid-year meeting. Approved as read.

Bro Davis gave financial report. Motion by Sam Brown and second by Kenneth Stinnett to approve the report. Motion carried.

Bro Davis gave his personal report. Motion by Ray Holland and second by Sam Brown to accept the report. Motion carried.

Motion by Kenneth Stinnett and second by Sam Brown to approve Christmas bonus for employees and remain the same as last year. Motion carried.

Closing prayer was led by Bro David D. Lawrence.

— *Bro. A.W. Kirkland, Chairman; Bro. David D. Lawrence, Clerk*

CHURCHES OF THE BMA OF MISSISSIPPI SEPTEMBER 2012 THROUGH AUGUST 2013

Antioch, Soso	\$ 700.00
Ballardsville, Tupelo	\$ 900.00
Benville, Picayune	\$ 547.71
Berean, Soso	\$ 725.00
Bethel, Fulton	\$ 1,334.00
Bethel, Louise	\$ 669.01
Bethel, Seminary	\$ 331.06
Bible, Overt	\$ 500.00
Big Creek District WMA	\$ 275.00
Big Oak, Fulton	\$ 256.00
Buffalo, McLain	\$ 2,195.36
Calvary, Lucedale	\$ 950.00
Calvary, Purvis	\$ 689.00
Calvary, Taylorsville	\$ 780.00
Campground, Gulfport	\$ 1,200.00
Canaan, Lucedale	\$ 750.00
Carolina, Nettleton	\$ 750.20
Centerville, Mantachie	\$ 98.00
Central, Corinth	\$ 1,200.00
Central, Ellisville	\$ 300.00
Community, Poplarville	\$ 1,256.00
Corinth, Lucedale	\$ 1,815.71
Corinth, Petal	\$ 285.00
Creston Hills, Jackson	\$ 139.58
Cypress Creek, Brooklyn	\$ 2,921.55

East Amory, Amory	\$ 300.00
East Main, Lumberton	\$ 1,628.65
El Camino, Laurel	\$ 256.00
Ever Green, Seminary	\$ 600.00
First Baptist, Bay Springs	\$ 2,036.29
First Baptist Calhoun, Laurel	\$ 2,215.33
First Baptist, Louin	\$ 468.00
First Baptist, Mantachie	\$ 90.00
First Baptist Orange Grove, Gulfport	\$ 300.00
First Baptist Shady Grove, Laurel	\$ 5,900.00
First Baptist Windsor Park, Ocean Springs	\$ 589.33
Fairhope, Beaumont	\$ 721.38
Farmington, Corinth	\$ 600.00
Forked Oak, Booneville	\$ 1,516.00
Friendship, Baldwin	\$ 980.00
Good Hope, Columbia	\$ 2,468.53
Good Hope, Ovett	\$ 600.00
Greenwood, Fulton	\$ 1,118.52
Gulf Association	\$ 250.00
Harmony, Greenville	\$ 381.00
Harmony, Hurley	\$ 25.00
Hillcrest, Yazoo City	\$ 191.24
Hopewell, Fulton	\$ 364.00
Judson Association	\$ 662.50
Leakesville, Leakesville	\$ 1,200.00
Lee's Chapel #1, Carriere	\$ 3,095.00
Lee's Chapel #2, Picayune	\$ 136.52
Liberty, Isola	\$ 600.00
Little Creek, Perkinston	\$ 1,234.91
Magnolia Heights, Forest	\$ 566.49
Magnolia, Hattiesburg	\$ 2,419.00
Mid Central Association	\$ 45.17
Midway, Leakesville	\$ 1,250.00
Midway, Sumrall	\$ 1,194.23
Mill Creek, Picayune	\$ 25.00
Mineral Springs, Taylorsville	\$ 617.00
Mt. Calvary WMA, Picayune	\$ 15.00
Mt. Calvary, Picayune	\$ 50.00
Mt. Carmel, Carriere	\$ 2,922.80
Mt. Glory, Iuka	\$ 150.00
Mt. Olive, Union	\$ 305.00
Mt. Pleasant, Fulton	\$ 2,100.00
Mulberry, Richton	\$ 1,590.38
New Beginnings, Olive Branch	\$ 600.00
New Bethany, Ellisville	\$ 1,497.00
New Hope, Collinsville	\$ 1,200.00
New Hope, Mantachie	\$ 220.00
North Gautier, Gautier	\$ 200.00
O'Neal Road, Gulfport	\$ 79.77
Oak Grove, Lucedale	\$ 97.97
Oak Grove, Mantachie	\$ 45.00

Palestine, Louin	\$ 240.00
Paramount, Perkinson	\$ 3,268.12
Parkview, Baldwin	\$ 574.00
Parkview, Laurel	\$ 252.95
Philadelphia, Grand Bay, AL	\$ 3,118.60
Pilgrim Rest, Leakesville	\$ 1,168.50
Pine Ridge, Laurel	\$ 200.00
Pineview, Lucedale	\$ 50.00
Plainview, Poplarville	\$ 161.85
Pleasant Hill, Saucier	\$ 325.00
Providence, Amory	\$ 465.27
Ramsey Creek, Saucier	\$ 900.00
Red Creek, Lucedale	\$ 440.00
Riverside, Ellisville	\$ 191.00
Rocky Branch, Sumrall	\$ 2,192.00
Salem, Bay Springs	\$ 565.00
Sand Hill, Lucedale	\$ 250.00
Sardis, Iuka	\$ 240.00
Scotland, Bentonla	\$ 1,979.37
Shady Grove, Tishomingo	\$ 150.00
Shiloh, Steens	\$ 457.79
Skyway Hills, Pearl	\$ 2,760.00
South Prentiss, Baldwin	\$ 627.55
Spencer Memorial, Pascagoula	\$ 883.70
Spring Hill, Laurel	\$ 1,540.50
Spring Hill, Ocean Springs	\$ 480.50
Sycamore, Carriere	\$ 900.00
Temple, Biloxi	\$ 186.00
Temple, Lucedale	\$ 480.00
Ten Mile, Perkinson	\$ 681.53
Tiger Creek, Ovett	\$ 1,185.57
Tombigbee, Mantachie	\$ 3,396.64
Trinity, Florence	\$ 2,119.40
Union, Bay Springs	\$ 1,767.19
Unity, Guntown	\$ 124.80
Unity, Perkinson	\$ 1,247.41
Washington, Neely	\$ 1,371.96
Westlawn, Picayune	\$ 41.00
Westover, Hattiesburg	\$ 350.00
Westview, Oxford	\$ 467.00
Wilderness, Vicksburg	\$ 1,608.73
Wolf Creek, Pass Christian	\$ 1,400.00
Woodlawn, Pascagoula	\$ 1,198.39
Zion Rest, Richton	\$ 1,824.00
Zion, Anguilla	\$ 133.97
TOTAL	\$ 113,251.48

BMA of Mississippi	\$ 113,251.48
BMA of Alabama	\$ 12,675.12
BMA of Louisiana	\$ 4,149.79
Mt. Pisgah Association	\$ 18,692.88

TOTAL	\$ 148,769.27
Other outside giving, churches, individuals, and Memorial Fund	\$ 53,868.73
TOTAL CONTRIBUTIONS	\$ 202,638.00



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

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

INDEPENDENT ACCOUNTANT'S REVIEW REPORT

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

We have reviewed the accompanying statements of financial position of Mississippi Baptist Children's Home (a nonprofit organization) as of August 31, 2013 and 2012, and the related statements of activities and cash flows for the years then ended. A review includes primarily applying analytical procedures to management's financial data and making inquiries of Company management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

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

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

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

Holt & Associates, PLLC

Laurel, Mississippi
September 20, 2013

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

STATEMENTS OF FINANCIAL POSITION AUGUST 31, 2013 AND 2012

	<u>2013</u>	<u>2012</u>
ASSETS		
Current Assets:		
Cash and cash equivalents	<u>\$ 102,320</u>	<u>\$ 168,242</u>

	<u>2013</u>	<u>2012</u>
Property, Plant, and Equipment :		
Property, plant, and equipment	1,069,465	1,082,076
Less: Accumulated depreciation	<u>(850,878)</u>	<u>(872,277)</u>
Net property, plant and equipment	<u>218,587</u>	<u>209,799</u>
Other Assets:		
Restricted cash and cash equivalents	61,244	59,173
Restricted investments	<u>17,116</u>	<u>16,965</u>
Total other assets	<u>78,360</u>	<u>76,138</u>
TOTAL ASSETS	<u>\$ 399,267</u>	<u>\$ 454,179</u>
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 1,402	\$ 1,596
Payroll liabilities	<u>3,127</u>	<u>3,378</u>
Total current liabilities	<u>4,529</u>	<u>4,974</u>
Net Assets		
Temporarily restricted net assets	78,361	76,138
Unrestricted net assets	<u>316,377</u>	<u>373,067</u>
Total net assets	<u>394,738</u>	<u>449,205</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 399,267</u>	<u>\$ 454,179</u>

See accompanying notes and independent accountant's review report.

STATEMENT OF ACTIVITIES
YEAR ENDED AUGUST 31, 2012

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
REVENUE AND SUPPORT			
Contributions - general	\$ 200,490	\$ -	\$ 200,490
Contributions - specific children	3,880	-	3,880
Contributions - Memorial fund	-	541	541
Loss on disposal of assets	(75)	-	(75)
Interest income	2,200	1,518	3,718
Total revenue and support	<u>206,495</u>	<u>2,059</u>	<u>208,554</u>
EXPENSES			
Automobile expense	4,439	-	4,439
Children's spending money	1,866	-	1,866
Gifts from contributors	3,880	-	3,880
Clothing	243	-	243
Depreciation	20,721	-	20,721
Feed, seed, and fertilizer	51	-	51
Food	9,946	-	9,946
Garbage pickup	1,204	-	1,204
Haircuts	192	-	192
Household supplies	461	-	461
Insurance	33,624	-	33,624
Legal and accounting	2,822	-	2,822
Medical expense	58	-	58

	Unrestricted	Temporarily Restricted	Total
Miscellaneous	5,675	-	5,675
Office and postage	4,092	-	4,092
Payroll taxes	10,643	-	10,643
Pest control	404	-	404
Repairs and maintenance	1,033	-	1,033
Retirement contributions	6,527	-	6,527
Salaries and wages	139,120	-	139,120
School supplies and fees	2,088	-	2,088
Taxes and licenses	225	-	225
Telephone	3,703	-	3,703
Travel	17,233	-	17,233
Utilities	16,252	-	16,252
Total expenses	286,502	-	286,502
CHANGE IN NET ASSETS	(80,007)	2,059	(77,948)
NET ASSETS, SEPTEMBER 1	453,074	74,079	527,153
NET ASSETS, AUGUST 31	<u>\$ 373,067</u>	<u>\$ 76,138</u>	<u>\$ 449,205</u>

See accompanying notes and independent accountant's review report.

STATEMENTS OF CASH FLOWS
YEARS ENDED AUGUST 31, 2013 AND 2012

	2013	2012
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (54,467)	\$ (77,948)
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:		
Depreciation	18,397	20,721
Loss on the disposal of assets	-	75
Donated equipment	(6,159)	-
Cash contributions restricted for long-term purposes	(625)	(541)
Increase (decrease) in operating liabilities		
Accounts payable	(194)	72
Payroll liabilities	(251)	775
Net cash flows from operating activities	<u>(43,299)</u>	<u>(56,846)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property and equipment	(21,025)	(2,100)
Purchase of investments	(151)	(561)
Redemption of investments	-	58,904
Reinvestment of interest earned on restricted cash	(1,447)	(1,367)
Net cash flows from investing activities	<u>(22,623)</u>	<u>54,876</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(65,922)	(1,970)
CASH AND CASH EQUIVALENTS, SEPTEMBER 1	168,242	170,212
CASH AND CASH EQUIVALENTS, AUGUST 31	<u>\$ 102,320</u>	<u>\$ 168,242</u>

NON-CASH INVESTING ACTIVITIES:

In-kind contributions:

	2013	2012
Donated equipment for grounds maintenance	\$ 6,159	\$ -

See accompanying notes and independent accountant's review report.

NOTES TO THE FINANCIAL STATEMENTS YEARS ENDED AUGUST 31, 2013 AND 2012

Note 1 – Summary of Significant Accounting Policies

Nature of Activities

Mississippi Baptist Children's Home (the "Home") provides a home for neglected or homeless children. It was organized as a ministry of the Baptist Missionary Association of Mississippi, takes its life from Article VIII of the constitution of the BMA of Mississippi, and operates as a department thereof. The Organization is supported primarily through contributions from individuals and churches.

Financial Statement Presentation

The Home has adopted FASB ASC 958, *Not-For-Profit Entities*. Under FASB ASC 958, the Home is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and the disclosures at the date of the financial statements and the reported amounts of income and expenses during the period. Accordingly, actual results could differ from those estimates.

Basis of Accounting

These financial statements are prepared using the accrual basis of accounting in accordance with generally accepted accounting principles. Revenues are reported when earned and expenses are recognized when incurred.

Cash and Cash Equivalents

For purposes of the statement of financial position and the statement of cash flows, cash and cash equivalents consist of cash and other highly liquid resources, such as investments in certificates of deposit and money market funds, with an original maturity of three months or less when purchased.

Investments

Investments consist of certificates of deposit, which are stated at fair value. For accounting purposes, certificates of deposits are classified as investments if they have a maturity date greater than three months at acquisition. Interest income is included in the change in net assets.

Inventory

Inventory, which consists of primarily food and household supplies, is stated at historical cost on the first in, first out basis.

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, 2013 and 2012, would be subject to federal income taxes. Consequently, the accompanying financial statements do not reflect any provision for income taxes.

The Home is not required to file income tax returns in the federal and state jurisdictions as set forth in the Internal Revenue Code Section 501(c)(3). The Home is considered to be an association under the Baptist Missionary Association of Mississippi. Furthermore, the Code allows for the Home to receive tax-deductible contributions.

Property and Equipment

The Home follows the policies of capitalizing property additions and improvements at cost. Routine repairs and maintenance are expensed as incurred. Interest charges related to construction are capitalized and depreciated over the useful life of the assets. Donations of property and equipment are recorded as support at their estimated fair value. Such donations are reported as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Depreciation is provided over the estimated useful lives of the assets on a straight-line basis as follows:

Buildings & Improvements	10 – 40 years
Furnishings & Equipment	5 – 7 years
Vehicles	5 years

Contributions

Contributions are recognized when received by the Home or when the donor makes a promise to give to the Home, that is, in substance, unconditional. Historically, the Home does not receive promises to give nor have any promises to give been recorded in financial statements in the current year. Contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets. Restrictions on gifts of fixed assets or cash for the purchase of fixed assets expire when the asset is placed in service.

Compensated Absences

Employees of the Home are entitled to paid vacation, paid sick days, and personal days off, depending on several factors. It is impracticable to estimate the amount of compensation for future absences, and accordingly, no liability has been recorded in the accompanying financial statements. The Home's policy is to recognize the costs of compensated absences when actually paid to employees.

Note 2 – Cash and Cash Equivalents

Cash and cash equivalents consisted of the following at August 31, 2013 and 2012:

	2013	2012
Main operating accounting - Trustmark National Bank	\$ 19,602	\$ 53,038
Money market account - Trustmark National Bank	19,088	53,232
Baptist Missionary Association revolving loan fund - General	63,130	61,472
Petty cash	500	500
Total cash and cash equivalents	<u>\$ 102,320</u>	<u>\$ 168,242</u>

The Baptist Missionary Association of Mississippi (BMA) maintains the BMA Revolving Loan Fund for the Home and other BMA churches, associations, and individuals seeking stable economic solutions during a time of national economic stress. All decisions concerning the Revolving Loan Fund are made by careful consideration of the Revolving Loan Fund Trustees and director and manager.

Note 3 – Investments

The Home held \$17,116 and \$16,965 in certificates of deposit at August 31, 2013 and 2012, respectively. The original maturity dates of the certificates are greater than three months and are stated at fair value. Investment revenues, which consist of interest income, are reported in the statement of activities, which was \$151 and \$561, for the years ended August 31, 2013 and 2012.

Note 4 – Concentration of Credit Risk

Financial instruments that are exposed to concentrations of credit risk consist of cash and cash equivalents and investments. The cash and investments in certificates of deposit are in high quality institutions. Cash and investment accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. As of August 31, 2013 and 2012, the Home's accounts were fully insured by the FDIC.

Note 5 – Property and Equipment

Investment in property and equipment, stated at historical cost, consists of the following at August 31, 2013 and 2012 respectively:

	2013	2012
Land	\$ 123,000	\$ 123,000
Buildings and improvements	772,380	772,380
Furniture and fixtures	29,253	29,253
Equipment	106,707	100,548
Vehicles	38,125	58,895
	<u>1,069,465</u>	<u>1,082,076</u>
Less: accumulated depreciation	<u>(850,878)</u>	<u>(872,277)</u>
Net property, plant, and equipment	<u>\$ 218,587</u>	<u>\$ 209,799</u>

Depreciation expense was \$18,397 and \$20,271 for the years ended August 31, 2013 and 2012, respectively.

Note 6 – Restricted Assets and Restricted Net Assets

Restricted assets are made up of cash and cash equivalents and investments in certificates of deposit. Restricted assets consist of \$78,361 at August 31, 2013 and \$76,138 at August 31, 2012. The reserve accounts are restricted to use for the acquisition and construction of facilities. The related reserves, which are included in the equity section of the statement of financial position, represent the net assets restricted by the source of the net assets.

Note 7 – Restricted Cash and Investments

Restricted cash and investments are used solely to fund the acquisition and/or construction of facilities at the Mississippi Baptist Children's Home. Restricted cash and cash equivalents and investments held by the Home as of August 31, 2012 and 2011 consists of the following:

	2013	2012
Jesse M. Hamilton Memorial Fund - savings (interest of .10%)	\$ 5,962	\$ 5,336
Jesse M. Hamilton Memorial Fund - BMA Revolving Loan Fund (interest of 2.70%)	55,282	53,837
Total restricted cash and cash equivalents	<u>\$ 61,244</u>	<u>\$ 59,173</u>
Jesse M. Hamilton certificate of deposit (interest rate of 0.89%)	\$ 17,116	\$ 16,965
Total restricted investments	<u>\$ 17,116</u>	<u>\$ 16,965</u>

Note 8 – Retirement Plan

For the years ended August 31, 2013 and 2012, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$5,715 in 2013 and \$6,527 in 2012. The plan is administered by the Baptist Missionary Association of America.

Note 9 – Financial Instruments

The following methods and assumptions were used by the Home in estimating the fair value of its financial instruments:

Cash and cash equivalents – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those instruments.

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

Accounts payable and other accrued liabilities – The carrying amount reported in the statement of financial position approximates fair value due to the short-term nature of the liabilities.

Note 10 – Non-Cash Contributions

During 2013, the Home received a donated lawn mower with a fair market value of \$6,159 to be used to maintain the property on which the Home is located.

Note 11 – Subsequent Events

Subsequent events were evaluated through September 20, 2013, which is the date the financial statements were available to be issued.

Baptist Music Fellowship of Mississippi



Brandon Wilson, Coordinator
3130 Old Amy Road, Laurel, MS 39443
(601) 319-5294

Trustees	Term Expire
Jeremy Wilkerson	2014
Josh Awtrey, P.O. Box 515, Fulton 38843	2014
Jim Ainsworth, 1710 3 rd Terrace, Hattiesburg 39401	2015
Brad Stevens, 336 Nobles Rd, Sumrall 39482	2015
Haden Lee, 3308 Hwy 29 N, Soso 39480.	2016
Ray Warren, 60078 Faulkner Rd, Amory 38821	2016

Baptist Music Fellowship of Mississippi By-Laws

Article I — Name

This department shall be known as the Baptist Music Fellowship of Mississippi.

Article II — Purpose

Section 1: The purpose of this fellowship shall be to secure and use music and musicians for the BMA of Mississippi and the organizations of the Association.

Section 2: To encourage and promote music programs and activities in the churches of the Baptist Missionary Association of Mississippi.

Section 3: To promote music clinics in the Baptist Missionary Association of Mississippi.

Section 4: To publish in the state minutes of musicians presently employed and/or persons interested in the church music field.

Article III — Music Trustees

Section 1: The Baptist Missionary Association of Mississippi shall elect six Trustees to serve three year terms on a staggered basis, two being elected each year.

Section 2: Duties of Music Trustees:

a. To act in council with the Coordinator of the Baptist Music Fellowship in matters that concern this department.

b. To work with and lead in the teaching of the music program through workshops, the state paper, and any other means in cooperation with the local church.

c. To bring before the Association recommendations which they feel are in the best interest of the work of the music department for the local churches use.

Article IV — Music Coordinator

Section 1: It shall be the duty of the trustees to seek out and recommend a music coordinator to the Association.

Section 2: The Coordinator and the trustees shall carry out plans and programs of the department.

Coordinators Report

The Baptist Music Fellowship is always available to help you promote music in your church. It is our desire to see your music ministry grow and facilitate your people in doing music well.

The trustees of the BMF are all schooled in music. We have degreed musicians, quartet men, bluegrass pickers, and song leaders so the possibilities are endless. We can recommend groups for concerts. We can help you get in touch with musicians and worship leaders to help lead in different venues in your church.

We help develop and promote music through classes, seminars, leadership training, and we even host old fashioned singing schools. Please let us know how we can help your church or your local association.

Brotherhood of the Baptist Missionary Association of Mississippi



Mark Jones, 2013-2014 Brotherhood President

Officers Elected for 2013-2014

President	Mark Jones
5 Denton Rd, Mantachie 38855; (662) 231-1435	
First Vice-President.....	Vernon Newman
21 Lamar Shows Circle, Soso 39480	
Second Vice-President	Josh Awtrey
P.O. Box 515, Fulton 38843; (662) 862-5528	
Secretary/Treasurer.....	Roy Caldwell
166 Twin Creek Road, Lucedale 39452; (601) 947-6011	
Galilean Director.....	Mark Jones
5 Denton Rd, Mantachie 38855; (662) 231-1435	
Assistant Galilean Director.....	Larry Tramel
5451 Hwy 178, Fulton 38843; (662) 357-8452	
2013-2014 Project.....	75% BMA of MS Missionary Elvis Garcia
	25% State Galilean Fund

Brotherhood Constitution

Baptist Missionary Association of Mississippi

Article I — Name

The name of this organization shall be the Brotherhood of the Baptist Missionary Association of Mississippi.

Article II — Purpose

The purpose of this organization is:

1. To promote and sponsor the Galilean program.
2. The promotion of the cooperation endeavors of Missionary Baptist.
3. The promotion of fellowship among Missionary Baptist men.
4. To assist in the establishment of local Brotherhoods in churches which have no Brotherhood.
5. To promote the growth of men in Christian stewardship.
6. To exchange ideas which have been found helpful in the promotion of our Master's cause.
7. To bring churches closer together in their understanding and effort.

Article III — Officers

Section 1: The Officers of this body shall be a President, Vice-president, Secretary-Treasurer, Galilean Director, and Assistant Galilean Director. The officers shall be elected to serve one year. If the annual election should be deferred for any reason, the present offices shall continue until their successors are elected. All offices may succeed themselves.

Section 2: Duties

A. President: The President shall preside over all meetings of the Brotherhood. By virtue of office, he shall be a member of all committees.

B. Vice-president: He shall preside in the absence of the President. He shall also be responsible to prepare the program for the annual and biannual meetings. He shall be responsible for publicizing the meeting and place of each meeting.

C. Secretary-Treasurer: He shall keep accurate record of each meeting. It shall be his responsibility to gather all material needed to print in the minute book, and send to the Recording Clerk of the State Association. He shall collect and disperse funds as directed by this body. He shall give a financial report at all meetings.

D. Galilean Director: He shall work with the Galileans in promoting this work in the local churches, and encourage participation in the State Galilean Retreat. He shall be responsible for the State Galilean Retreat (securing sight, planning program, etc.) Expenses of this office shall be paid by the State Brotherhood.

E. Assistant Galilean Director: He shall work with the Galilean Director in any way he can assist in promoting and planning the Galilean work.

Article IV — Time of Meetings

This body shall meet on the night before the Annual State Association and the night before the State Biannual meeting. Each meeting shall be held at the location determined as the meeting place of the State Association and State Biannual meetings. All meetings shall begin at 7:00 p.m.

Article V — Messengers

The composition of the messenger body of this organization shall be of three (3) duly elected messengers from the Brotherhood of the local churches cooperating with the Baptist Missionary Association of Mississippi. The messengers shall be members of the churches which they represent. The churches are urged to elect laymen as messengers.

Article VI — Amendments

This Constitution and By-laws may be amended at any regular meeting by a two-thirds vote.

Constitution of the State Galileans

Article I

The name of this organization shall be Galileans of the Baptist Missionary Association of Mississippi.

Article II

The officers of this body shall be a president, vice-president, secretary, assistant secretary, treasurer, reporter, song leader, assistant song leader, pianist, assistant pianist.

1. The Galileans officer's sponsor shall serve as an advisor of his office: (president, vice-president, secretary, treasurer, reporter).

2. Qualifications of officers:

1. Must profess to be saved.
2. Member of the local church.
3. Must be 14 years of age or older.

Article III

Time of meeting: The annual awards meeting shall be on the last Friday and Saturday in March.

Article IV

Composition of messenger body: The messenger body of this organization shall be composed of three (3) duly elected messengers from the Galileans of the local churches cooperating with the Baptist Missionary Association of Mississippi. The messengers shall be members of the churches they represent.

Article V

The purpose of this organization shall be:

1. The promotion of the cooperative endeavors of Missionary Baptists.
2. The promotion of fellowship among Missionary Baptist boys.
3. To assist in the establishment of local Galileans in churches which have no Galileans.
4. To promote the growth of boys in Christian stewardship.
5. To exchange ideas which have been found helpful in the promotion of the Master's cause.
6. To bring churches closer together in their understanding and effort.

Article VI

The officers shall be elected to serve one year. If the annual election should be deferred for any reason, the present officers shall continue until their successors are elected.

Article VII

This constitution and bylaws may be amended at any regular meeting by a two-thirds vote.

Article VIII

Award System:

1. The National Award System shall be used as a basis for choosing our Mr. Galilean Senior and Mr. Galilean Junior.

2. The two boys elected will represent our state at the National Galilean Retreat.
3. Mr. Galilean Senior and Mr. Galilean Junior will be chosen on the basis of one year's work.
4. We encourage each church to send a representative to participate in State Galilean Contest. (One boy from Senior group and one boy from Junior group.)
5. A committee of five (5) will be elected as a review council.

Annual Meeting

October 22, 2013

Meeting Place: Southeastern Baptist College

Time: 9:00 AM - October 22, 2012

President, Mark Jones presiding.

Opening song: "There's Something About That Name," led by Haden Lee and accompanied on piano by Justin Rhodes.

Opening prayer: Bro Harold Floyd

Secretary/Treasurer reports were presented by Roy Caldwell and were approved.

The Executive Committee report included the following:

1. Recommendation as nominees for officers for 2013-2014:

President: Mark Jones

1 VP: Vernon Newman

2 VP: Josh Awtrey

Secretary/Treasurer: Roy Caldwell

Galilean Director: Mark Jones

Assistant Galilean Director: Larry Tramel

2. Recommendation for Project: 75% BMA of MS Missions Department designated for Bro Elvis Garcia missions work funds

3. Recommendation for Disaster Relief Committee member term ending 2016: Bro Harold Floyd.

These recommendations of the Executive Committee were separately approved by the brotherhood.

The Galilean report was given by Bro Larry Tramel and approved

The Brotherhood approved paying the expense for the delivery of shoeboxes to Little Rock, AR, BMAA Missions Department.

The Offering collected at the meeting was \$182.50.

A special in song was presented by Bryson Haden, Haden Lee and Justin Rhodes, "Amazing Grace."

The speaker for the program was Bro Shane Atkins, from Purvis, MS.

The theme for the Brotherhood is "Act Like Men" I Corinthians 16:13

The dismissal prayer was given by Bro Kevin Clayton.

— Mark Jones, President; Roy Caldwell, Clerk

Women's Missionary Auxiliary



Jessica Hayden, President
3308 Hwy 29 N, Soso, MS 39480
(662) 251-0455 (Email or Text)
Jessicahaden3@gmail.com

Officers 2012-2013

President	Jessica Hayden
First Vice President	Linda Smith
Second Vice President.....	Marilyn Welborn
Third Vice President	Blinda Lee
Corresponding Secretary.....	Shirlene Smith
Assist. Corresponding Secretary.....	Barbara White
Recording Secretary	Freida McNeese
Assist. Recording Secretary	Jeanelle Burkes
Historian	Bonnie Brown
Editor.....	Helen Pitts
Pianist	Anita Akers
Song Director	Dawn Burns
GMA/YLA Director	Beth Caldwell
GMA/YLA Promoter	Becky Farmer
Sunbeam Promoter	Linda Faye Dertinger
Project Promoters	Lynn McCoy, Dianne Rainey
Advisory Council	Bryson Haden, Don Brown, Roger Akers
Retreat Committee ..	Sharon Lindsey, Chris Smith, All 2012-13 WMA Officers

WMA Officers Addresses

- President** **Jessica Hayden**
3308 Hwy 29 N, Soso, MS 39480; (662) 251-0455; Jessica Hayden3@gmail.com
- First Vice President** **Linda Smith**
2816 Old Bay Springs Rd, Laurel 39440; (601) 470-1398; lsmith_55@yahoo.com
- Second Vice President** **Marilyn Welborn**
- Third Vice President** **Blinda Lee**
77 Morrow Rd., Purvis 39475
- Corresponding Secretary** **Shirlene Smith**
730 Hwy 533, Laurel 39443; (601) 729-5638; arthursmith@bayspringstel.net
- Assistant Corresponding Secretary** **Barbara White**
10 CR 1517 Bay Springs 39422; (601) 764-6767; sofilthy@bayspringstel.net
- Recording Secretary** **Freida McNeese**
342 Miller Rd, Bassfield 39421; (601) 731-0380; (601) 736-3732
- Assistant Recording Secretary** **Jeanelle Burkes**
559 Hwy 29 N, Ellisville 39437; (601) 736-7682; jburkes02@aol.com
- Historian** **Bonnie Brown**
8 Reagan Lake Rd., Laurel, MS 39443; (601) 425-1258; djb1948@gmail.com
- Editor** **Helen Pitts**
4432 Hwy 15 N., Laurel 39440
- Pianist** **Anita Akers**
600 11th Ave N., Amory 38821; (662) 257-9839; rhanitaakers@gmail.com
- Song Director** **Dawn Burns**
652 N. Slade Rd., Sumrall 39482
- GMA/YLA Director** **Beth Caldwell**
166 Twin Creek Rd, Lucedale 39452; (601) 947-6011; (601) 766-5702
roybethc4@att.net
- GMA/YLA Promoter** **Becky Farmer**
- Sunbeam Promoter** **Linda Faye Dertinger**
132 Howard Hill Rd, Soso 39480; (601) 422-5552; tldert@yahoo.com
- Project Promoters** **Lynn McCoy & Dianne Rainey**
Lynn: 630 Excell Circle, Pearl 39208; (601) 906-9073
Dianne: 320 Water Brook Dr., Petal 39208; (601) 932-2776; drainey2@comcast.net
- Advisory Council** **Don Brown, Bryson Hayden, Roger Akers**
- Retreat Committee** **Sharon Lindsey, Chris Smith, WMA Officers**
Sharon: 2920 Hopewell-Keys Rd., Fulton 38843; (662) 401-6573
slindsey157@yahoo.com
Chris: 212 South Fox Hall Rd, Pearl, MS 39208; angelofgod@netzero.net

Annual Meeting

October 22, 2013

First Baptist Shady Grove, Laurel, Mississippi

The Mississippi State WMA met at 9:00 am on October 22, 2014, at First Baptist Shady Grove, Laurel Mississippi. The meeting was opened in song and prayer. A devotion was given by Mrs. Celia Broom from Matthew 28:18-20. Mrs. Broom encouraged us to remember the Great Commission. Our main focus is to spread the gospel.

Mrs. Marilyn Welborn introduced our speaker, Mrs. Jean Knight. Mrs. Knight spoke with us about her trip to the Ukraine this past summer, which was sponsored by the WMA. Mrs. Knight used a slide show presentation to help tell about their experiences and ministry in the Ukraine. The theme for this trip was Live, Love, Laugh. Mrs. Jean said they definitely did these things there! They had the opportunity to work with girls at a camp, visit an orphanage for handicapped children, and help at a gypsy village. May the Lord continue to bless these ladies and their efforts in reaching others for Jesus.

We had the privilege to hear from Mrs. Sarah Hamilton from the BMA Missionary Care Ministry about her work with the Asia/Pacific Women's Conference. Please pray for this Ministry as they not only minister to women at this conference, but also the work they do for the missionary wives and their families. Mrs. Barbara White presented Mrs. Donna Lawrence with a bouquet of pink roses in appreciation for her faithful years of service to the WMA. Please continue to remember Mrs. Donna in you prayers, that the Lord will give her healing.

The floor was declared open for business. We had 54 messengers, 23 churches, and 1 mission present. Mrs. Frieda McNeese read our minutes and recommendations. A treasurer's report was given by Mrs. Shirlene Smith. The money raised for our 2012-2013 project was \$5,932.11. Our 2013-2014 project will be the Ladies Fellowship Ministry in Ghana, Africa. This is a ministry of Bro. Dale and Mrs. Celia Broom, our National Missionaries in Ghana, Africa.

The 2013-2014 officers were elected as follows:

President	Jessica Hayden
First Vice President	Linda Smith
Second Vice President	Marilyn Welborn
Third Vice President	Blinda Lee
Corresponding Secretary	Shirlene Smith
Assistant Coresponding Secretary	Barbara White
Recording Secretary	Freida McNeese
Assistant Recording Secretary	Jeanelle Burkes
Historian	Bonnie Brown
Editor	Helen Pitts
Song Director	Dawn Burns
Pianist	Anita Akers
Director of Youth Auxiliaries	Beth Caldwell
GMA/YLA promoter	Becky Farmer
Sunbeam promoter	Linda Dertinger,
Project promoters	Lynn McCoy
	Dianne Rainey
Retreat coordinators	Sharon Lindsey
	Chris Smith
Advisory Council	Bro. Bryson Hayden
	Bro. Don Brown
	Bro. Roger Akers

Installation of officers was done by Marilyn Welborn using the theme The Amazing Race, Hebrews 12:1. Mrs. Marilyn encouraged us to be faithful in running our race for God. To ask others to join in, to be prepared, dress appropriately, put on the Armor of God, to run with patience, to follow the course God puts you on, to not get sidetracked with the things of the world, and to finish well. Mrs. Shirlene led the installation prayer. After closing prayer request our meeting was dismissed in prayer by Mrs. Barbara White. Please pray for your State WMA that we will be effective in reaching the lost, and bring others closer to Jesus. That we may finish our race well.

Thank You,

— Jessica Hayden, President

Mid-Year Meeting

May 20, 2013

East Fulton Baptist Church - Fulton, Mississippi

The state WMA met on May 20, 2013 at East Fulton Baptist Church in Fulton, Mississippi. Our meeting was opened in song with prayer. East Fulton WMA graciously welcomed us to their church. We had 35 ladies present and took up an offering of \$133.30. Mrs. Marilyn Welborn, Second Vice President, introduced the theme, "The Amazing Race" using Hebrews 12:1 as the theme verse. She introduced our speakers for the evening, Mrs. Patricia Duvall and Mrs. Jean Knight.

Mrs. Patricia spoke to us about how their Mission in Cleveland got its start and about the things they are accomplishing there. She shared with us that Hebrews 12:1 was the theme they used for their Mission.

Mrs. Jean spoke with us about the upcoming mission trip to the Ukraine that she will be going on, along with three GMA girls and one other adult sponsor. She said they have already had their first boot camp to help prepare them for this trip. Mrs. Jean talked about the things they hope to accomplish there. They will be doing a girls camp and visiting two gypsy encampments. They will also visit a children's orphanage that houses children with HIV.

Our 2012-2013 WMA projects are The Duvall's mission and sponsoring the ones going to the Ukraine. It was encouraging to hear from these mission projects. Please be in prayer for them as they run the race that is set before them.

Mrs. Linda Smith closed our meeting in prayer.

Please pray for your state WMA, that we will lay aside every weight and run with patience the race that is set before us.

— Jessica Hayden-President

Corresponding Secretary's Report September 30, 2013 • Shirlene Smith

Balance September 30, 2012	\$ 17,576.58
Total Received October 1, 2012-September 30, 2013	6,904.72
Total to Account for	24,481.30
Expenditures (See List Below)	9,843.18
Balance on Hand	\$14,638.12
General Fund Balance	\$8,192.09

Project (75%)	1,656.15 (paid 2,000 to G.F.)
Ladies' Retreat Fund	4,789.88
Balance on Hand	14,638.12

Expenditures

Check No.	Amount	
856	Freida McNeese, '11-'12 Salary	\$ 50.00
857	Shirlene Smith, '11-'12 Salary	50.00
858	John David Smith, Speaker	250.00
859	First Baptist, Shady Grove, Meeting Expenses	100.00
860	Molly Ranshaw, Nursery Worker	25.00
861	Emily Harris, Nursery Worker	25.00
862	Vardaman St. Baptist Church, President's Award	100.00
863	BMA of MS, Minute Fund	200.00
864	Donna Lawrence, Love Offering	400.00
865	BMAA Missions, Child in India for one year	600.00
866	EIM, Rocky Goodwin, Shepherd Bags Ministry	5,503.34
867	Jean Knight, Mission Trip to Ukraine (3 people)	1,500.00
868	Olivia Fairley, Mission Trip to Ukraine	500.00
869	Garaywa Camp, Deposit for '14 Ladies Retreat	100.00
870	Chancelor's Business, Ledger Paper	40.05
871	Patricia Duvall, Mid-year Speaker	100.00
872	Jean Knight, Mid-year Speaker	100.00
873	Wal-Mart, Frames for Certificates	24.40
874	Office Depot, Certificate Paper	21.80
	Service Charges for 2012-2013, Trustmark Bank	153.59
Total Paid Out		\$ 9,843.18

Project Funds Received By September 30, 2013

25% General Fund Plus Designated Offerings	\$ 1,445.96
(This Amount Has Already Been Added To The General Fund)	
Repay General Fund For Mission Trip Expenses	2,000.00
Balance For Bro. Ed Duvall's Mission Work	1,656.15
Total Received	\$ 5,102.11

BMA Of MS Churches Receiving Certificates For Contributing \$100.00 Or More To The Wma Project September 30, 2013

1. Berean Baptist Church, Soso
2. Big Creek Baptist Church, Soso
3. East Amory Baptist Church, Amory
4. First Baptist Church, Bay Springs
5. First Baptist Church, Calhoun
6. First Baptist Church, Louin
7. First Baptist Church, Mantachie

8. First Baptist Church, Shady Grove
9. Hopewell Baptist Church, Laurel
10. Lebanon Baptist Church, Laurel
11. Parkview Baptist Church, Laurel
12. Sharon Baptist Church, Laurel
13. Skyway Hills Baptist Church, Pearl
14. Temple Baptist Church, Lucedale
15. Vardaman Street Baptist Church, Wiggins

Associations

Washington Association District WMA

Standard Policies And Procedures

Update as of October, 2009

Audit

The WMA Financial Records are to be audited annually.

Christian Ladies' Retreat

The WMA Retreat Committee shall be composed of all elected State WMA Officers. A chairperson and two co-chair persons (the elected WMA president and one other person) shall serve as a sub-committee for the purpose of making immediate and emergency decisions relative to the retreat when the staff of elected WMA State Officers are not able to meet or to be contacted for a decision due to unforeseen events and/or time elements.

Mailing Permit

The mailing permit is to be renewed yearly as needful.

Nominating Committee

The Executive Committee of the State WMA shall serve as the Nominating Committee.

Nursery Workers

Nursery workers are to be paid from the WMA General Fund for the state and mid-year WMA meetings. The first vice president is to be responsible for obtaining necessary workers for both meetings. Nursery workers are to be paid \$25 per session, per worker; with no more than two workers within a given session.

Offering For General Fund

An offering for the State WMA General Fund shall be taken at the State WMA Meeting and Mid-year Meeting.

Policies & Procedures

A summary of the policy and procedures of the State WMA shall be updated yearly by the Recording Secretary and published with the annual minutes.

President

The State WMA President shall have her fees paid from the General Fund for the year

she is serving the office of president for (2) State GMA Retreat; (2) Christian Ladies' Retreat

President's Award Of \$100

The president is to give a gift of \$100 to the church who receives first place in giving to the State Project within the current year by October 1. The \$100 gift is to come from the State General Fund. The church who is the recipient is to give the \$100 gift to a mission of their choosing.

Program Booklet

A program booklet is to be made available containing pertinent information and officer's reports at each annual State WMA Meeting.

Project

Twenty-five (25%) of the State Project Fund is to be designated each year for the General Fund.

Salaries, Expenses And Funds

WMA Annual Salaries:	Corresponding Secretary	\$50.00
	Recording Secretary	\$50.00

President, first vice president, third vice president, corresponding secretary and youth workers (GMA and Sunbeam promoters) are to be paid twenty cents per mile traveling expenses or actual expenses and postage and printing expenses if stipulated amount is not otherwise provided in the salary schedule.

Allowances for other officers: The Bible and Tract Promoter's Office and the Third Vice President's Offices where combined as of the Mid-year meeting, May 2007. This office is allowed to use up to \$100 per year from the General Fund.

Project Promotion Committee: This committee is allowed to use reasonable funds as needful.

Mid-Year Meeting Expenses: The corresponding secretary is authorized to pay whatever expenses that might be incurred with the mid-year meetings. The Mid-year WMA guest speaker and Annual WMA guest speaker is to be given a set amount of \$250 as approved May 19, 2008, at the mid-year meeting.

Workshops

In lieu of having three workshops annually, there will be a worship(s) scheduled as needful as approved May 19, 2008, at the mid-year meeting.

DIRECTORY

CHURCHES
OF THE
BAPTIST MISSIONARY ASSOCIATION
OF MISSISSIPPI

Church Directory

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

Amory

***East Amory** — 905 Hatley Rd-81, 1/20/1952, 42, Tombigbee

Pastor: Roger Akers, 600 11th Ave North, Amory 38821

Home (662-257-9839) **Cell** (662-231-4025)

Email (rhanitaakers@gmail.com) **Church** (662-256-5650)

Email (info@eastamorybaptist.com)

Clerk: Peggy Fooshee, 60011 Highland Street, Amory 38821

Cell (662-315-5067)

***Providence** — 1311 Highland Dr, Hwy 25 N.-115, 11/7/93, 33, Harmony

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

Cell (662-436-6518) **Church** (662-256-3623)

Clerk: Martha Parker, 50276 Becker Bottom Rd, Amory 38821

Home (662-256-5512)

Anguilla

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

Pastor:

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

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

Baldwyn

***Friendship** — 193 Road 2890 -274, 57, 25, Tombigbee

Pastor: Mike Johnson, 5 CR 518, Rienzi 38865

Home (662-416-3271)

Clerk: Earl Stone, 1032 CR 2578, Baldwyn 38824

Home (662-348-5374) **Email** (kimesandstone@aol.com)

***Parkview** — 663 East Clayton St – 10/13/1974, Harmony (no letter)

Pastor: John Cagle, 269 CR 7200, Booneville 38829

Home (662-720-1943) **Church** (662-365-3153)

Clerk: Bonny M. Moore, 223 CR 911, Guntown 38849

Home (662-365-7320)

***South Prentiss** — 6 CR 5450 Hwy 366- 54, 1/13/1934, 13, 13, Tombigbee

Pastor: Dan Mobley, 132 Sleepy Hollow Dr, Baldwyn 38824

Home (662-365-3309)

Clerk: Cori James, 95 CR 5331, Baldwyn 38824

Home (662 365-9150) **Email** (jeremyandcori@msn.com)

Bassfield

***Bethel** — 1370 Bethel Church Rd- 223, 8/31/1869, Oak Grove

Pastor: Joseph Bain, 7 Anderson Rd, Bassfield 39421

Home (601-736-1859) **Cell** (601-765-3727)

Church (601-736-1859) **Email** (josephmarlena@hotmail.com)

Clerk: Freida McNeese, 342 Miller Rd, Bassfield 39421

Home (601-736-3732) **Cell** (601-731-0380)

Email (lilwilks@bellsouth.net)

Bay Springs

***First** — 371 Hwy 18- 447, 1828, 75, Big Creek

Pastor: James Sprayberry, P.O. Drawer 0, Bay Springs 39422

Home (601-764-6573) **Cell** (601-670-5005)

Church (601-764-2492) **Email** (hillight@bayspringstel.net)

Clerk: Suzy Myers, 10 W. Segrest Ave, Bay Springs 39422

Home (601-764-9693) **Cell** (601-670-5672)

Email (cm Myers2@bayspringstel.net)

***Salem** — 723 CR 17- 1944, Big Creek

Pastor: Harold Floyd (interim) **Church** (601-764-3777)

Clerk: Tim Upton, 116 CR 1723, Bay Springs 39422

***Union** — 620 SCR 13 Union-New Home Community-1833, Big Creek (no letter)

Pastor: Adam Sloan, Email (Brother.Sloan@gmail.com)

Clerk: Bobbie Blackwell, 3432 Hwy 531, Bay Springs 39422

Beaumont

***Fairhope** — 299 Arlington Rd- 190, 1870, 40, East Central

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

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

Clerk: Yesleta Jordan, 260 Arlington Loop, Beaumont 39423

Home (601-784-3824)

Bentonla

***Scotland** — 5617 Scotland Road- 245, 8/23/1942, 49, Capitol

Pastor: Glenn Allen, 206 E. Semmes St, Canton 39046

Home (601-850-0072) **Cell** (601-291-9109) **Church** (662-673-8258)

Clerk: Gina Allen, 407 E. Center St, Canton 39046

Cell (601-941-2674) **Email** (auntie63@yahoo.com)

Biloxi

***Heritage-** 15368 Shriners Blvd, Woolmarket Community 10/1/1995,
Ten Mile (no letter) P.O. Box 6705

Pastor: Jerry Eastes

Clerk: T. Angelia Goss, 15439 Lanfair Rd, Biloxi 39532 **Home** (228-669-2647)

***Temple** — 1860 Popp's Ferry Rd- 8/20/1953, 20, Ten Mile

Pastor: Clell Allen, 1860 Popp's Ferry Rd, Biloxi 39532

Home (228-388-3077) **Cell** (228-861-2465)

Church (228-388-3077) **Email** (clell40@yahoo.com)

Clerk: Lorna Shoemaker 20132 Scarborough Rd, Saucier 39574

Home (228-539-3601) **Cell** (228-669-7559) **Email** (Tonylorna@att.net)

Booneville

***Forked Oak** — CR 2312, Burton Community- 113, 31, Harmony

Pastor: Rickey Johnson, 548 Hwy 365, Booneville 38829

Home (662-462-7511) **Cell** (662-603-7978)

Asst. Pastor: Horace McCombs, 26 CR 3501 Booneville 38829

Home (662-728-3674)

Clerk: Carolyn McCombs, 12 CR 3501, Booneville 38829

Home (662-728-3674) **Cell** (662-720-2232)

Email (Ronnie_and_Carolyn@yahoo.com)

Brandon

- *Calvary** — 1233 Hwy 471 N.-6/30/1974, Capitol (no letter)
Pastor: Adair Jernigan, 1239 Hwy 471 N., Brandon 39042
Home (601-824-9005) **Church** (601-825-2864)
Clerk: Deloris Ladd, 103 Carlisle Dr., Brandon 39042
Home (601-825-8403)

Brooklyn

- *Cypress Creek** — 2731 Hwy 29 Janice Community- 130, 1879, 35, Ten Mile
Pastor: Kenneth Shelton, 39 Three Oaks Rd, Perkinston 39573
Church (601-598-2297) **Cell** (573-990-6046)
Clerk: Jolene O'Neal, 1487 Benndale Rd, McLain 39456
Home (601-945-2618) **Cell** (601-947-5060)

Burnsville

- *Rowland Mills** — 203 Hwy 365 S- 47, 1930, Judson
Pastor: Franky Smith, 210 CR 169, Burnsville 38833
Home (662-423-5601)
Clerk: Eula Rhodes, 203 Highway 365, Burnsville 38833
Home (662-427-0132)
***Temple** — 146 CR 217 Hwy 635 S- 2/19/1961, Harmony (no letter)
Pastor: Tony Lambert, 17 CR 90, Denis 38873
Home (662-423-7625)
Clerk: Gerald W. Glidewell, 146 CR 217, Burnsville 38833
Home (662-427-9804)

Carriere

- *First of Henleyfield** — 5715 Hwy 43 N.- 1874, 39, Hobolochitto
Pastor: Vernon Watts, 60 Joseph Burkes Rd, Carriere 39426
Cell (601-916-2869) **Email** (fbchenleyfield@yahoo.com)
Clerk: Jack Burks, 5283 Hwy 43 N., Carriere 39426
Cell (601-590-0690) **Email** (jbjbjbjb@bellsouth.net)
***Lee's Chapel #1** — Rock Branch & Henleyfield-Mcneil Rd-1921, Hobolochitto (no letter) P.O Box 379
Pastor: Randall Childs
Church (601-799-1753)
Clerk: Lawana Boutwell, 302 West Union Rd, Carriere 39426
Home (601-798-4047)
***Mt Carmel** — 326 Mt Carmel Rd- 167, 6/5/1944, 31, Hobolochitto
Pastor: Cedric Lumpkin, 22411 Mitchell Rd, Picayune 39466
Home (601-798-1215)
Clerk: Brenda Johnson, 93 Fred Johnson Rd, Carriere 39426
Home (601-798-7908) **Email** (kpitsmpl@bellsouth.net)
***Sycamore** — 39 Sycamore Rd.- 1912, (no letter)
Pastor: Thigpen
Clerk: Jan Burks, 117 Pine Burr Rd., Carriere 39426
Home (601-798-2194)

Cleveland

***Homestretch** — 4370 Hwy. 8 E – 50, 2010, 14, Great Rivers
P.O. Box 233

Pastor: Edward Duvall, P.O. Box 233, Cleveland 38732

Home (662-843-9979) **Cell** (662-402-8222) **Church** (662-402-8222)

Email (DuvallEdward3@gmail.com)

Asst. Pastor: Earnis Collier, P.O. Box 242, Ruleville 38771

Home (662-756-4601) **Cell** (662-719-5631)

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

Phone (662-719-0247) **Email** (jwgreen22000@yahoo.com)

Collinsville

***New Hope** — 11642 Hwy 494,

Pastor: Lyn Chesney

Columbia

***Good Hope** — 208 Good Hope Rd- 280, 7/12/1896, 75, 39, Oak Grove

Pastor: Denny Patterson, 208 Good Hope Rd, Columbia 39429

Home (601-736-7252) **Cell** (601-466-3749) **Church** (601-736-6187)

Clerk: Gwen Anthony, 1004 Conerly Rd., Columbia 39429

Phone (601-441-0688) **Email** (gwenanthony87@yahoo.com)

***Mt Gilead** — 137 Mt Gilead Rd- 173, 7/1936, 45, Oak Grove

Pastor: Ed Steele, 1244 Purvis-Oloh Rd, Purvis 39475

Home (601-794-8861) **Cell** (601-520-2058)

Church (601-736-5002) **Email** (ed.steele@att.net)

Clerk: Jesse Ramshur, 12 Lott Lane, Columbia 39429

Home (601-736-6232) **Cell** (601-731-0809)

***Temple** — 811 Rogers Ave- 1958, Oak Grove (No Letter)

Pastor:

Clerk:Martha Ellis, 402 Chinaberry Ave, Columbia **Home** (601-736-0697)

Columbus

***Maple Street** — 219 Maple St, Tombigbee

Pastor: Joseph Oyeleye 219 Maple St, Columbus 39702

Cell (662-889-8831) **Email** (josephoyeleye@hotmail.com)

Corinth

***Central** — 241 CR 218- 68, 5/1972, 40, Harmony

Pastor: Frank Wilson, 152 CR 218, Corinth 38834

Home (662-462-7200) **Cell** (662-293-0106)

Clerk: Linda Sellers, 113A CR 306, Corinth 38834 **Home** (662-462-5803)

***Farmington** — 84 CR 106A Farmington Church Rd - 747, early 1800's, 175/108,
Harmony

Pastor: Timothy Nall, P.O. Box 1401, Corinth 38835

Home (662-286-8855) **Cell** (662-664-0033) **Church** (662-286-8855)

Email (timnall@farmingtonbaptistchurch.com)

Church Email (mail@farmingtonbaptistchurch.com)

Asst. Pastor: Jarrod Cox, 437 Hwy 2 NE, Corinth 38834

Cell: (662-603-4723)

Clerk: Tina Moss, 13 CR 118, Corinth 38834 **Home** (662-212-3633)

Ellisville

- *Central** — 622 Blank St -31, 1955, 10, Big Creek (no letter)
Pastor: Joey Harris, 77 Neil Rd, Ellisville 39437
Home (601-477-1191) **Cell** (601-498-8418)
Email (houdini59@att.net)
Clerk: Linda Smith, 702 Blank St., Ellisville 39437
- *Mt. Moriah** — 1164 Old Hwy 15 South- 1854, Big Creek (no letter)
Pastor: Ray Matthews, 1164 Old Hwy 15 South
Home (601-428-8004) **Church** (601-428-8004)
Clerk: Sherry Shows, 122 Jeans Dr, Ovett 39464
Home (601-344-5888)
- *New Bethany** — 2798 Hwy 588 East- 1929, Big Creek
Pastor:
Church (601-763-7300)
Clerk: Bobbie Knight, 3386 Hwy 588, Ellisville 39437
Phone (601-422-8642) **Email** (bobbieknight@bayspringstel.net)
- *Riverside** — 383 Riverside Church Rd-102, 1932, 20, Big Creek
Pastor: Medrick Savell, 31 Meador Rd, Laurel 39443
Home (601-426-6453) **Cell**(601-323-2150)
Church (601-752-2130)
Clerk: Shellie Galjour, 566 River Rd, Ellisville 39437
Home (601-752-5651)
- *White Oak** — 793 Ira G. Odom Rd-1985, Big Creek (no letter)
Pastor: Alan Busby
Clerk: James Lawrence, 793 Ira G. Odom Rd, Ellisville 39437
Home (601-425-3772)

Florence

- *Trinity** — 128 Hwy 469 North- 175, 7/1979, 50, 20 Capitol
Pastor: James Brown, 21 Carriage Court, Brandon 39042
Home (601-825-3250) **Cell** (601-209-1502)
Email (jameswbrown50@gmail.com) **Church** (601-845-2328)
Church Email (trinitybcflorence.org)
Asst. Pastor: Daryl Wingo, 645 Southern Oaks, Florence 39073
Cell: (601-672-5611)
Clerk: Debbie Willoughby, 2262 Woodland Place, Florence 39073
Home (601-421-0324) **Email** (mwillo2262@yahoo.com)

Forest

- *Magnolia Heights** — 19229 Hwy. 80 East- 123, 1977, 25, Mid-Central
Pastor: Kent Grice, 19229 Hwy. 80 East, Forest 39074 **Home** (601-498-1532)
Clerk: Ronnie Williamson, 1120 Salem Rd, Forest 39074
Home (601-775-8237) **Cell** (601-497-2110)

Fulton

- *Bethel** — 445 Bethel Church Rd Dorsey Community – 888, 1875, 229, Harmony
Pastor: Kevin Clayton, 475 Bethel Church Rd, Fulton 38843
Home (662-862-7329) **Cell** (662-687-3002) **Church** (662-862-7375)
Email (bethelbc@intop.net) **Email** (kclayton@bethelbc.net)
Asst. Pastor: Tracy McMillen, P.O. Box 363, Mantachie 38855
Cell: (662-401-7956) **Email:** (youthdudebbc@yahoo.com)
Clerk: David Loague, 445 Bethel Church Rd., Fulton 38843

- *Big Oak** — 6784 Van Buren Rd- 150, 1940, 38, Harmony
Pastor:
Clerk: Robert Wilburn, 42 Wilburn Cr., Fulton 38843 **Home** (662-862-3640)
- *East Fulton** — 1200 E. Main – 309, 1886, 77, Tombigbee
Pastor: Gary Smith, 105 Digby Dr., Fulton 38843
Home (662-862-6151) **Cell** (662-322-6974) **Church** (662-862-3963)
Email (garysmith145@yahoo.com)
Clerk: Lynda Cross, 509 E Hill Rd., Fulton 38843
Home (662-86-2553) **Cell** (662-231-2555) **Email** (lyndac@nexband.com)
- *Greenwood** — 1416 Greenwood Church Rd., 276, 11/1930, 60, Tombigbee
Pastor: Gary O’Neal, 1416 Greenwood Church Rd., Fulton 38843
Home (662-862-9074) **Cell** (662-322-5846) **Church** (662-862-2361)
Email (gar.oneal@gmail.com)
Clerk: Amy Conwill, 47 Hope Dr., Mantachie, 38855
Home (662-255-1066) **Email** (amy_conwill85@hotmail.com)
- *Hopewell** — 1975 Hopewell-Keys Rd. – 215, 4/1843, 44, Tombigbee
Pastor: Matt Hudson, 1530 Loden Rd., Fulton 38843
Home (662-862-2510) **Cell** (662-260-0244)
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. – 563, 1847, 156, Tombigbee
Pastor: Jackie L. Gray, 500 Loden Rd., Fulton 38843
Home (662-862-7895) **Church** (662-585-4283)
Asst. Pastor: Tim Holsonback, 2260 Mantachie Creek Rd, Mantachie 38855
Home: (662-282-4886)
Clerk: Vicki Hamm, 101 Drake Dr., Fulton 38843
Home (662-862-5540) **Cell** (662-678-3553)
Email (vwhamm1@gmail.com)
- *Walnut Grove** — 1906 S. Adams St, Hwy 25 S. – 107, 2007, 46, Tombigbee
Pastor: James Wilson, 7650 Hwy 178 E. Fulton 38843
Home (662-652-3703) **Cell** (662-213-7381) **Email** (jew39@yahoo.com)
Clerk: Angie Palmer, 265 Victoria Dr., Fulton 38843 **Home** (662-652-3064)
Cell (662-213-1255) **Email** (angiepalmer60@yahoo.com)

Gautier

- *North Gautier** — 2405 Callie Rd. – 60, 1966, 20, Gulf
Pastor: Johnny Williams, 4007 Crestwood Ct, Gautier 39553
Cell (228-234-3121) **Email** (brojohnnywilliams@att.net)
Church (228-497-2373) **Web** (www.northgautierbaptist.com)
Clerk: Bud Bloom, 1216 St. Ann, Gautier 39553
Home (228-497-2610) **Cell** (228-235-2927)

Greenville

- Harmony** — 2602 Hwy. 1 S.- Delta (no letter)
***Pastor:** Stephen Ramsey, 2602 Hwy.1 S., Greenville 38701
Home (662-332-5606) **Church** (662-335-7425)
Clerk: Sarah Harris, 221 Lakeview Dr., Leland 38756 **Home** (662-822-5978)

Gulfport

***Campground** — 20577 Hwy.53 Lizana Community- 610, 9/20/91,187, Ten Mile

Pastor: Bryan Atwood, 22407 Clark Lane, Gulfport 39503

Home (228-224-6466) **Cell** (228-224-6466)

Church (228-832-9016) **Email** (campgroundbapt@bellsouth.net)

Asst. Pastor: Wesley Martin, 20430 Secretariat Rd, Gulfport 39503

Home (228-380-0690) **Email** (leaderinworship@yahoo.com)

Clerk:

***First, Orange Grove** — 15486 Orange Grove Rd.- 56, 11/19/59, 22 Ten Mile

Pastor: Christopher Flynn, 11440 Magnolia Estates Ln, Gulfport 39503

Cell (228-297-3562) **Church** (228-832-2991) **Email** (bro.chrisflynn@yahoo.com)

Clerk: Linda Foster, 12343 Dedeaux Rd., Gulfport 39503

Phone (228-832-8175)

***O'Neal Road** — 14049 O'Neal Rd.- 9/23/1973, Ten Mile

Pastor: Marion Greene, 121 N. Railroad Ave, Petal 39465

Home (601-583-0534) **Church** (228-832-4246)

Clerk: Diane Reed, 21184 28th St., Long Beach 39560 **Home** (228-669-5640)

Guntown

***Grace** — 1169 Hwy 45- 48, 1/2002, 40 Harmony (no letter)

Pastor: Neil Murphy, 126 Sleepy Hollow Drive, Baldwin 38824

Home (662-231-1827) **Church** (662-231-1827)

Email (pastorneilmurphy@gmail.com)

Clerk: Andrea Parker, 2327 Hwy 370, Baldwin 38824

***Unity** — 925 County Rd. 1303- 263, 1840, 80, 50, Harmony (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, Baldwin 38824 **Home** (662-869-5662)

Hattiesburg

***Bethel** — 332 Barkley Rd., Hattiesburg- 12, Oak Grove

Pastor: Virgil Ainsworth, 477 Hwy 533 Laurel 39443 **Home** (601-729-8059)

***Clerk:** Brandi Houston, 204 Mahned Rd., New Augusta 39462

Home (601-964-8306) **Cell** (601-466-9865)

***Cornerstone** — 3202 W.7th St., - 1960, Oak Grove (no letter)

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

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

Clerk: Theresa Pace, 3202 West 7th St. Hattiesburg 39402 **Home** (601-264-6646)

***First, Oak Grove** — 4931 Old Hwy 11, Oak Grove Community-

223, 10-11-1902, 75, 45 Oak Grove

Pastor: Bro. Greg Bennett, 4931 Old Hwy 11, Hattiesburg 39402

Home (601-264-9279) **Cell** (601-543-4248) **Church** (601-264-9279)

Clerk: Ann Clayton, 2850 Hwy 589, Hattiesburg 39402 **Home** (601-264-9373)

***Magnolia** — 148 King Rd., 465, 10-20-50, 90, Oak Grove

P.O. Box 15907

Pastor: Greg Medenwald, 310 Quail Hollow Pl., Hattiesburg 39402

Home (601-264-8987) **Cell** (601-520-3135)

Email (medenwaldg@yahoo.com) **Church** (601-264-8087)

Email (mbc@magnoliabaptistms.com)

Clerk: Ellen Reece, 11 Monarch Blvd. Hattiesburg 39402

Home (601-271-2606)

***Westover** — 4903 W. 4th St. – 210, 11-9-74, Oak Grove
Pastor: Sam Oglesby, 5002 W. 4th St., Hattiesburg 39402
Cell (601-550-8513) **Church** (601-264-4843)
Email (pastor_1@comcast.net) **Church** (pastor@westoverbaptist.net)
Clerk: Carolyn Hagler, 219 Springhill Dr., Hattiesburg 39402
Home (601-264-8240)

Hernando

***Lifepoint** — 50 Getwell Rd. S. – 40
Pastor: Kevin Marr, 8899 Turkey Creek Dr., Olive Branch, 38654
Home (662-895-9511) **Cell** (901-830-6351)
Email (lifepointepastor@gmail.com)
Church (901-830-6351) **Web** (www.lifepointe.us)
Clerk: Laura Walker, 1584 Hillshire N., Hernando, 38632
Phone (901-493-4796) **Email** (lythandie@gmail.com)

Hurley

***Inspire** — 20504 Hwy.613 S. - 11/4/2001, Washington (no letter)
Pastor: Wade Ivy, P.O. Box 188, Hurley 39555
Clerk: David Knight, 22520 Jones Lane, Moss Point 39562

Isola

***Liberty** — 6551 Isola Rd – 20, 3/12/1944, 7, Delta
Pastor: Jimmy Cresswell, 5999 Scotland Rd., Bentonla 39049
Home (662-673-1334)
Clerk: Connie Paxton, 211 Waco Rd., Inverness 38753 **Home** (662-265-5950)

Iuka

***Mt. Glory** — CR 992 – 61, 1924, Judson
Pastor: Neil Edmondson, 275 CR 992, Iuka 38852
Phone (662-279-0179) **Email** (npedmo@hotmail.com)
Clerk: Monica Moss, 303 CR144, Tishomingo 38873 **Cell** (662-424-3117)
***Mt Joy** — P.O. Box 274, Judson
Pastor: Sammy Barnett Cell(662-279-3152)
***Sardis** — 206 CR169 - 29, 1877, 16, Judson
Pastor: John Stockton, P.O. Box 746, Belmont 38827 **Home** (662-454-3570)
Clerk: Kathleen Kiddy, 18 CR 435, Iuka 38852 **Home** (662-427-9254)

Jackson

***Westhaven** — 1613 Westhaven Blvd.- Capitol (no letter)
Pastor: Jr. Strickland, 1456 Westhaven Blvd., Jackson 39209
Home (601-922-8987) **Church** (601-922-2171)
Clerk: Nettie Welsh, 206 Adams St., Richland 39218
Home (601-420-3548)

Kiln

Wolf Creek — 26041 Wolf Creek Rd., Standard Community –
260, 1907, 30, Hobolochitto
Pastor: Jewel L. Prince, 22465 Mitchell Rd., Picayune 39466
Home (601-798-5748) **Cell** (601-337-5748) **Church** (228-255-6633)
Clerk: E.J. Martin, 29280 Deschamp Rd., Pass Christian 39571
Home (228-255-9437) **Cell** (228-493-9437)

Kosciusko

***Shiloh** — 710 Hwy. 12 W. – 52, 1/25/77, 19, Capitol

Pastor:

Clerk: Beth Burkes, 7136 Attala Rd 2247, Ethel 39067

Home (662-289-7634) **Cell** (662-582-6667) **Email** (bburkes.burkes@gmail.com)

Laurel

***El Camino Hispanic** — 4113 Hwy 15 N 69, 2/12/2011, 70, 110, Big Creek
(no letter)

Pastor: Estuardo Marroquin, 1811 Wansley Rd., Laurel 39443

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

Church Phone (601-425-5980)

***Fairview** — 563 Poole Creek Rd., Rustin Community-Big Creek (no letter)

Pastor: Andy Miller, P.O. Box 152, Ellisville 39437

Home (601-670-6082)

Clerk: Eleanor Burge, **Email** (ejburge59@gmail.com)

***Fifth Avenue** — 2917 N. 5th Ave.- 25, 1950, 10, 10, Big Creek (no letter)

Pastor: Xavier C. Joshua, 2917 N. 5th Ave., Laurel 39440

Cell (601-470-1251)

Church Email (drjoshua@fifthavenuebaptistchurch.net)

***First of Calhoun** — 14 Calhoun Cemetery Rd, 196, 11/2/1947, Big Creek

Pastor: Leon Carmical, 70 Jarrod Rd., Ellisville 39437

Home (601-268-9406) **Cell** (601-466-2782) **Email** (carmical@hotmail.com)

Church (601-426-9721) **Email** (www.firstbaptistcalhoun.com)

Clerk: Cherrie Dearman, 178 Dogwood Hills Rd., Laurel 39443

Home (601-498-4292)

***First, Shady Grove** — 4514 Hwy. 15 N- 281, 1888, Big Creek

Pastor: Danny Pitts, 4432 Hwy. 15 N., Laurel 39440

Home (601-649-0260) **Cell** (601-323-6900) **Email** (kokmah@yahoo.com)

Church (601-426-6098) **Email** (fbcshadygrove@yahoo.com)

Clerk: David Parker, 316 Watermill Rd., Laurel, 39443

Home (601-426-3976) **Email** (david-tracy@hotmail.com)

***Hopewell** — 95 Jasper Hwy. 533 – 96 ,1934, Big Creek

Pastor: Kenneth Flynt-Interim, 807 Soso Big Creek Rd. Soso 39480

Home (601-729-2613) **Church** (601-729-2548)

Clerk: Judy Welch, 128 Pleasant Home Rd., Laurel 39443 **Home** (601-729-3637)

***Lebanon** — 460 Lebanon Rd.- 343, 1905, 100, 60, Big Creek

Pastor: Ken Riley, 454 Lebanon Rd., Laurel 39443

Home (601-729-2123) **Cell** (601-528-4153) **Church** (601-729-2530)

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.- 251, 1875, 50, Big Creek

Pastor: Shane Singelton, 920 North 10th Ave., Laurel 39440

Cell (601-319-0344) **Church** (601-428-7354)

Email (pastor@pbclaurel.com)

Clerk: Judy Eavenson, 920 North 10th Ave., Laurel 39440 **Home** (601-428-7354)

***Pine Ridge** — 220 Service Rd., 2/14/60, Big Creek

Pastor: Brandon Wilson, 3130 Old Amy Rd., Laurel 39443

Email (bcalcwilson@gmail.com)

Clerk: Michelle Blackwell, 15 Stephanie Dr., Laurel 39443

Home (601-498-6316)

***Sharon** — 4346 Sharon Rd.- 193, 1889, 24, 19, Big Creek
Pastor: Joe Watson, 4346 Sharon Rd., Laurel 39443
Home (601-649-5488)
Clerk: Nancy Dearman, 61 Melvin Welborn Rd., Laurel 39443
Home (601-649-0377)
***Springhill** — 558 Spring Hill Rd.- 237, 1886, 70, 30, Big Creek
Pastor: Chris Freeman, 558 Spring Hill Rd., Laurel 39443
Home (601-729-8019) **Cell** (601-319-4071) **Church** (601-729-8019)
Email (ohfearless1@yahoo.com)
Clerk: Glenda Goodwin, 455 Service Rd., Laurel 39443
Home (601-729-2408) **Cell** (601-470-3090)
Email (gmg1940@icloud.com)
***Temple** — 12 Hillcrest Dr. - 261, 5/20/51, Big Creek
Pastor: Cliff Jenkins, 18 Hillcrest Dr., Laurel 39440
Cell (601-498-2748) **Church** (601-425-2812)
Email (Clifton.m.jenkins@gmail.com)
Clerk: Patsy Ruffin, 421 Fairway Place, 39440 **Home** (601-344-8229)

Leakesville

***Calvary** — Hwy. 63 N.- 101, 4/10/98, 65, 65, East Central (no letter)
P.O. Box 727 (mailing address)
Pastor: Gregory N. Hillman, 126 Cow Lot Rd., Leakesville 39451
Cell (601-525-3677) **Email** (gmh3264@gmail.com) **Church** (601-394-4516)
Clerk: Stacy Pipkens, 3502 Jenkins Rd, Neelyu 39461
Home (601-525-6482)
***Leakesville Missionary** — 1701 Lackey St.- 67, 9/30/1983, Washington
Pastor: Nathan Brown, 817 Grand Ave, Leakesville 39451
Cell (601-394-3918) **Email** (nathanbrown1981@yahoo.com)
Clerk: Gail Hamilton, P.O.Box 1122, Leakeville 39451 **Home** (601-394-2851)
***Pilgrim's Rest** — Pilgrim's Rest Rd., 102, 3/06/1938, 25, Washington
Pastor: Darnell Minyard, 131 Gay Pierce Rd., Lucedale 39452
Home (601-947-2304)
Clerk: Vickie Everett, 125 Pilgrim's Rest Rd., Leakesville 39451
Home (601-394-5653)

Long Beach

***Divine Grace** — 5570 Red Creek Rd., 120, 3/19/2009, 48, Ten Mile
P.O. Box 1392
Pastor: Wallace Williams, 12421 Oakview Ct., Gulfport 39503
Cell (228-669-8969) **Church Email** (wdwlaw4849@cableone.net)
Clerk: Debbie Mauffray, 10137 Lake Breeze Lane, Pass Christian 39571
Home (228-861-0741)

Louin

***First** — Hwy. 15 N.- 1855, Big Creek
P.O. Box 188
Pastor: Tim Shelby, 211 SCR 16F, Taylorsville 39168
Cell (601-452-0129)
Clerk: John White, P.O.Box 316, Louin 39338 **Home**(601-739-3591)
***Palestine** — 167 Downs Rd., Bay Springs – Big Creek, (no letter)
Pastor: **Church** (601-649-8656)
Clerk: Anna R. Roberts, 5367 Hwy. 15, Louin 39338 **Home** (601-739-3407)

Louise

***Bethel** — 2975 Seven Mile Rd., - 1940, 6, Delta

Pastor: Jim Ingram, 33 Strause Lane, Mt. Olive 39119

Home (601-797-9933) **Cell** (601-382-7542) **Church** (662-836-6450)

Email (kreamerj@bellsouth.net) **Church Email** (rmpruden@dishmail.net)

Clerk: Renee Pruden, 929 Pruden Rd., Louise 39097

Home (662-836-5791) **Cell** (662-836-6450)

Lucedale

***Calvary** — 292 Old Hwy 26 – Washington (no letter)

Pastor:

Clerk: Darlene Hearndon, 146A Stafford Hill Dr, Lucedale

Cell (601-508-3705)

***Canaan** — 16127 Hwy.26 W. – 201, 9/15/65, 32, Washington (no letter)

Pastor: Hoyt Moore, 138 Estelle Dr., Lucedale 39452

Home (601-947-8858) **Church** (601-947-8858)

Clerk: Jeff Scott, 242 Henry Howell Loop, Lucedale 39452

***Corinth** — 231 Fig Farm Rd. 10/14/19, Washington (no letter)

Pastor: Jeff Bass, 231 Fig Farm Rd., Lucedale 39452

Home (601-947-7595) **Church** (601-947-7595)

Clerk: Jackie Pierce, 139 Gay Pierce Rd., Lucedale 39452 **Home** (601-947-2589)

***Movella** — 175 Movella Church Rd. – 220, 1933, 70, Washington

Pastor: Donald Brown, 175 Movella Church Rd., Lucedale 39452

Home (601-947-2396) **Cell** (601-530-8073)

Church (601-947-2396) **Email** (donaldandlynn5557@gmail.com)

Clerk: Robin Cochran, 3206 Dean Nursery Rd., Lucedale 39452

Home (601-947-7485) **Email** (robinco4@bellsouth.net)

***Oak Grove** — 14170 Hwy.98 E. – 7/47, Washington (no letter)

Pastor: John Grimes, 14170 Hwy. 98 E. Lucedale 39452

Cell (601-717-3743) **Email** (pastorjohngrimes@bellsouth.net)

Church (601-947-2803) **Email** (oakgrovemissionarybaptist.org)

Clerk: Joanie Evans, 175 Davis Wade Rd., Lucedale 39452 **Home** (601-947-8636)

***Pineview** — 120 Bennie Wall Rd., 137, 3/57, 55, 30, Washington (no letter)

Pastor: John Mills, 120 Bennie Wall Rd., Lucedale 39452

Home (601-766-1428) **Cell** (601-408-0537)

Church (601-766-1428) **Church Email** (brojohn@att.net)

Clerk: Ann Eubanks, 220 Tom Jones Rd., Lucedale 39452 **Home** (601-508-9909)

***Red Creek** — 200 Red Creek **Church** Rd. – Washington (no letter)

Pastor: Charles McClure, 2230 Hwy 612, Lucedale 39452

Home (601-947-2200) **Church** (601-947-7737)

Clerk: Amy McClure, 117 McMahan Dr., Lucedale 39452

Home (601-947-9914)

***Rhymes** — 1056 Lamar St. – 10/50, Washington (no letter)

Pastor: Colon Havard

Clerk: Bill Cooley, 113 Lee Anderson Rd., Lucedale 39452

Home (601-947-1689)

***Sandhill** — 4195 Hwy. 63 N. Rocky Creek Community – Washington (no letter)

Pastor: Bryan Williamson, 4181 Hwy. 63 N. Lucedale 39452

Home (601-528-0642) **Church** (601-947-2422)

Email (sandhillchurch@bellsouth.net)

Clerk: Mary Mallette, 2164 Cooks Corner Rd., Lucedale 39452

Home (601-508-2828)

***Temple** — 88 Summer St., 160, 1958, 45, 40, Washington
Pastor: B.J. Hudson, 50 Summer St., CB 13, Lucedale 39452
Cell (601-770-4555) **Email** (hudsonbj@live.com)
Clerk: Louise Helton, 2119 Hopper Rd., Lot 27, Lucedale 39452

Ludlow

***River Bend** — 364 Sand Hill Rd – (no letter)
(mailing address) 3151 Bridge Port Rd Madison 39110
Pastor: AJ Stewart

Lumberton

***East Main** — 307 E. Main Ave., Hwy 13 E., 48, 2/17/67, 24.6, Oak Grove
Pastor: Winnie McMahon, 636 South Mill Creek Rd., Purvis 39475
Home (601-938-6312) **Cell** (601-596-8810)
Email (macnanny218@yahoo.com)
Clerk: Priscilla McGill, 146 Dubose Rd., Lumberton 39455
Home (601-794-7885)
***Hickory Grove** — 39 Hickory Grove Rd. – Hobolochitto (no letter)
P.O. Box 261
Pastor: Tommy Jones, **Home** (601-796-3599)
Clerk: Patricia Nall, 16 Jerry Nall Rd., Lumberton 39455
Home (601-723-0519)

Mantachie

***Centerville** — 25 Centerville Church Rd. – 123, 1928, Judson
Pastor: Greg Jones, 8751 Hwy.363, Mantachie 38855
Home (662-282-4921)
Clerk: Linda Curtiss, 970 Centerville Rd., Mantachie 38855
Home (662-282-4486)
***First** — 6080 Hwy.363 – 792, 1843, 173, Harmony
P.O. Box 159
Pastor: Dr. John Adams, 1507 Maple Spring Rd., Mantachie 38855
Home (662-282-7425) **Cell** (662-231-3863)
Email (FBCDJMAJ@yahoo.com)
Church (662-282-7425) **Email** (fbcmantachie@yahoo.com)
Asst. Pastor: Trent Thompson, 448 Sonny Rd, Mantachie 38855
Home: (662-282-7734) **Cell:** (662-255-9505)
Email: (TRThompson_11@yahoo.com)
Clerk: Wanda Grimes, 405 Bud Isaiah Rd., Mantachie 38855
Phone (662-282-4308)
***New Hope** — 591 New Hope Church Rd., - 64, 1945, 30, Harmony (no letter)
Pastor: Chris McCord **Church** (662-282-4418)
Clerk: Casey J. Clayton, 2570 River Rd., Mantachie 38855
Home (662-397-7010)
***Oak Grove** — 751 Oak Grove Rd. – 160, 1875, 32, 25, Judson
Pastor: Josh Autrey, 797 Oak Grove Rd., Mantachie 38855
Phone (662-282-4364) **Cell** (662-(601) 5908) **Email** (jlautrey@gmail.com)
Clerk: Juanita Farrar, 350 Centerville Rd., Mantachie 38855
Home (662-282-4364)

***Tombigbee** — 335 Tombigbee Church Rd., - 133, 1903, 55, Judson
Pastor: Mike Reeves, 335 Tombigbee Church Rd., Mantachie 38855
Home (662-282-5176) **Email** (mrgsreeves@nexband.com)
Clerk: James Jones, 6900 Hwy. 363 Mantachie 38855
Home (662-282-4608) **Email** (redjones@nexband.com)

McHenry

***Unity** — Hwy.49 S., McHenry – 220, 4/13/91, 35, Ten Mile
Pastor: Neal Tapp, 24252 Orchard Park Dr., Gulfport 39503
Phone (228-861-4536) **Email** (broneil62@aol.com)
Clerk: Beverly Walker, 109 Olie Walker Rd., Perkinson 39573
Home (601-928-5940) **Cell** (228-326-8151)
Email (beverlywalker04@gmail.com)

McLain

***Buffalo** — 1594 Buffalo Rd., - 167, 1936., Washington
Pastor: A.W. Kirkland, 95 Mike Breland Rd. Perkinson 39573
Home (601-928-5284)
Clerk: Regina Breland, 2219 Old Hwy. 24, McLain 39456
Phone (601-525-3770) **Email** (breland85@gmail.com)
***Midway** — 62 Midway Church Rd.- 79, 7/12/42, 50, Washington
Pastor: Justin Cameron, 98 Midway Church Rd, Leakesville 39451
Cell (601-325-3047) **Church** (601-753-9229)
Email (justincameron@bellsouth.net)
Clerk: Dianne Helton, 30 Shorty O'Neal Rd., Leakesville 39451
Home (601-947-4412) **Cell** (601-508-5786)

Meridian

***Broadmoor** — 5426 Hwy.39 N.- 141, 5/16/75, 19, Mid Central
Pastor: Chris Floyd, 5312 Hwy.39 N., Meridian 39305
Home (601-483-4149) **Cell** (601-323-4400)
Church (601-482-2229) **Email** (chfsoso@yahoo.com)
Clerk: Stephanie Holifield, 9034 Ross Dr., Collinsville 39325
Home (601-626-0068)

Moss Point

***Faith Missionary** — 6212 Grierson St., 12, 17, Gulf
Pastor: Randall Knight, 6212 Grierson St., Moss Point 39563
Cell (601-310-4549) **Church** (228-990-7129)
Church Email (sherrimccrory@yahoo)
Clerk: Debby Green, 2621 Canty St., Pascagoula 39567

Mt. Olive

***Shiloh** — 795 Hwy.532 E.,- 181, 10/1860, 55, 42, Big Creek
Pastor:
Clerk: Wanda Clark, 175 Keys-Clark Rd., Mt. Olive 39119
Home (601-797-4384)

Natchez

***Trace City** — 29 Fatherland Rd 39121
Pastor: Ray Holland
Church (601-446-8152) **Email** (pastorholland@hotmail.com)

Neely

***Washington** — 6236 Old Hwy. 24.- 105, 1845, 28, 9, Washington

Pastor: Frank Panzrino, P.O.Box 232, Neely 39461

Home (601-525-3769) **Cell** (601-394-3487) **Email** (panz@tds.net)

Clerk: Joy Hillman, 585 Old Denco Rd., Neely 39461 **Home** (601-525-3729)

Ocean Springs

***First of Windsor Park** — 6108 N. Washington Ave.- 8/1961, 55, Gulf
P.O. Box 823

Pastor: Eddie Lambert, 6108 N. Washington Ave., Ocean Springs 39564

Cell (228-382-2658) **Church** (228-875-6870)

Clerk: Betty Jean Hilton, 6628 Columbus Circle, Ocean Springs 39564

Home (228-875-6062)

***Spring Hill** — 4500 Gibson Rd., - 77, 3/19/79, 15, Gulf

Pastor: Duane Ledlow, 17401 Indian Lane, Vancleave 39565

Cell (228-217-7607) **Email** (Ledlows@bellsouth.net)

Clerk: Kelly Hutcherson, 17403 Indian Ln, Vancleave 39565 **Home** (228-217-0355)

Olive Branch

***New Beginnings** — 6125 Pleasant Hill Rd., - 85, 3/24/06 BMA of Memphis

Pastor: Alan Lunyou, 4845 Cherry Tree Rd., Olive Branch 38654

Cell (901-336-5293) **Church** (662-895-0822)

Email (newbeginningsbc@yahoo.com)

Clerk: Wanda Tuck, 794 Autumn Woods Cove, Southaven 38671

Cell (901-233-6393) **Email** (wjtuck@comcast.net)

Ovett

***Bible** — 569 Will Young Rd. - 31, 4/27/1980, East Central

Pastor: Edward Williams, 138 CR 237, Laurel 39443

Church (601-649-7659) **Cell** (601-433-1060)

Clerk: Bonnie J. Wilson, 725 Will Young Rd., Ovett 39464

Home (601-344-7120) **Cell** (601-344-8960)

***Good Hope** — 2304 Hwy 15S. Landrum Community- 196, 12/3/1904, 32, 30,
Big Creek

Pastor: Ricky Mitchell, 1388 Seminary-Moselle Rd., Seminary 39479

Home (601-752-2099)

Clerk: Raymond Landrum, 2133 Hwy 15 S. Ovett 39464 **Home** (601-319-6544)

***Tiger Creek** — 694 Tiger Creek Rd., Ovett - 307, 1903, 50, East Central

Pastor: Wilkie Parker, 694 Tiger Creek Rd., Richton 39476

Home (601-344-3535) **Cell** (601-508-4033)

Email (Wilkieandkathy@gmail.com) **Church** (601-344-7331)

Clerk: Earlene Scarbrough, 87 Stroud Rd., Laurel 39443

Home (601-649-2934) **Cell** (601-577-2771) **Email** (obries@gmail.com)

Oxford

***Westview** — 435 Hwy. 6 W.- 20, 1983, 15, Harmony

Pastor: Don Thornburg, 328 CR 1017 Abbeville 38601

Cell (662-832-2558) **Church** (662-236-1971)

Asst. Pastor: Tommy Shroads, 435 Hwy 6 W, Oxford 38655

Cell (662-934-2375) **Email** (tshroads2@gmail.com)

Clerk: Dorothy Shroads, 2691 Eureka Rd. Batesville 38606

Home (662-563-4810)

Pascagoula

***Spencer Memorial** — 3607 Lanier Ave., - 52, 1939, 15, Gulf

Pastor: Ray Lee, 23013 Rd 262, Picayune 39466

Cell (601-916-4415) **Email** (broraylee@yahoo.com)

Clerk: Lynne Jones, 142 August Lane, Lucedale 39452

Home (601-508-6714)

***Woodlawn** — 2919 Old Mobile Hwy. – 107, 1958, Gulf

Pastor: Danny Creswell, P.O.Box 1908, Fairhope, AL 36533

Cell (251-533-3102) **Church** (228-762-8536)

Email (dannycreswell@hotmail.com)

Clerk: Wanda Davis, 2308 11th St. Pascagoula 39567 **Home** (228-218-4029)

Pearl

***Skyway Hills** — 3790 Hwy. 80 E. – 280, 9/6/63, 70, 45, Capitol

Pastor: Steven Clark, 420 Walnut Grove Dr., Pearl 39208

Home (769-251-0672) **Cell** (601-498-1827) **Church** (601-939-5373)

Email (skywayhillsbaptistchurch@juno.com)

Asst. Pastor: Travis Dunlap, 204 John Martin Dr, Brandon 39047

Home: (601-829-2184) **Cell:** (601-942-4890)

Email: (tdunlapbrandon@gmail.com)

Clerk: Emily Phillips, 120 Trojan Dr, Pearl 39208

Cell (601-940-3380) **Email** (ephillips00@comcast.net)

Perkinston

***Biloxi Creek** — 906 Perkinston-Silver Run Rd. – Ten Mile (no letter)

PO Box 377 Perkinston

Pastor: Greg Wells, 42 Bubba Phillips Rd Wiggins 39577

(Cell) (601) 528-4734

Clerk: James Lizana, 27639 Hwy. 53, Saucier 39574

Home (228-831-2567)

***Little Creek** — Hwy 15 and E. Wire Rd.- 126, 10/10/1909, 28, Ten Mile

Pastor: Gerald Givens, 17 Decalb O'Neal Rd.. Perkinston 39573

Cell (601-928-3796)

Clerk: Doyle Bond, 43 Walker Rd., Perkinston 39573

Cell (601-528-5943)

***Paramount** — 63 Paramount Church Rd., Big Level Community –

355, 1880, 72, 49, Ten Mile

Pastor: Dennis Knight, 2978 Hwy. 15, Wiggins 39577

Home (601-928-3764) **Cell** (601-528-3764) (601-928-7170)

Clerk: Gavin Cochran, 860 Benndale Rd., Wiggins 39577

Home (601-598-2234)

***Shiloh** — 28391 Shiloh Church Rd., - 181, 1945, 50, Hobolochitto

Pastor: Josh Daniels, 29145 Hwy 603, Perkinston 39573

Home (228-216-3064) **Email** (workin4god@yahoo.com)

Clerk: Carol Ladner, 4307 Rd 386, Kiln 39556

***Ten Mile** — 65 Ten Mile Church Rd. – 450, 1870, 150, 100, Ten Mile

Pastor: Stan Bennett, 65 Ten Mile Church Rd., Perkinston 39573

Home (601-928-2062) **Church** (601-928-2062)

Clerk: Brenda Bardwell, 1033 Madsen Ave., Wiggins 39577

Home (601-528-0187)

Petal

***Corinth** — 276 Corinth Church Rd., Hwy 42 E. 8 miles east of Petal, Runnelstown
57, 1926, 10, Oak Grove

Pastor: John Miller, 429 Leeville Rd., Petal 39465

Home (601-545-7179) **Cell** (601-520-4736)

Clerk: J.H. Brown, 276 Corinth Church Rd. Petal 39465

Home (601-583-2119)

***Parkway** — 1522 Hwy. 42 E. — 95, 1960, 23, 18, East Central

Pastor: Tray Lamkin, 1524 Hwy. 42 E., Petal 39465

Home (601-433-6493)

Clerk: Becky Holcomb, 207 Albert St., Petal 39465

Home (601-544-6483)

Picayune

***Antioch** — 2000 E. Canal — (no letter)

Pastor:

Church (601-798-4014)

Clerk: Clara Howard, 102 Teague St., Picayune 39466

Home (601-798-3365)

***Benville** — 12011 Lott McCarty Rd. — 60, 1944, 25, Hobolochitto

Pastor: Willie Tebo, 12471 Old Kiln Rd., Picayune, 39466

Home (601-916-3574) **Email** (watebo@bellsouth.net)

Clerk: Michelle Tebo, 12471 Old Kiln Rd., Picayune 39466

Phone (601-916-3467) **Email** (metebo@bellsouth.net)

***Catahoula** — 22140 Hwy. 43 S. — Hobolochitto (no letter)

Pastor: Donnie Smith **Church** (228-469-0352)

Clerk: Gala Necaise, 24084 Rd. 357, Picayune 39466

Home (228-255-1784)

***Lee's Chapel #2** — 27015 Leetown Rd.- Hobolochitto (no letter)

Pastor: Jared Lee

Clerk: Angie Lee, 10019 Harvey Rd., Picayune 39466

***Mill Creek** — 11 Old Kiln Rd. — 11/23/1909, Hobolochitto

Pastor: Arthur H. Lee, 5 Old Kiln Rd., Picayune 39466

Home (601-337-4501)

Clerk: Marsel Contrer, 11 Old Kiln Rd., Picayune 39466

***Mt. Calvary** — 310 Mitchell St. — 526, 1935, 25, Hobolochitto

Pastor: Wayne D. Rice, 504 Joseph Ave., Picayune 39466

Home (601-798-8748) **Cell** (601-916-9020) **Church** (601-798-4897)

Email (browayne40@bellsouth.net)

Clerk: Judy Henderson, 158 Grover Barrett Rd., Picayune 39466

Home (601-798-1126)

***Westlawn** — 2703 Jackson Landing Rd., Hobolochitto (no letter)

Pastor: James Reeves **Church** (601-798-2320)

Email (westlawn2320@bellsouth.net)

Clerk: Mary Fowler, 1630 Ausborn Rd., Picayune 39466 **Home** (601-798-4985)

Poplarville

***College Heights** — Hwy. 11 N.- Hobolochitto (no letter)

P.O. Box 389

Pastor: Brandon Burge

Home (601-795-0261) **Church** (601-795-8766)

Clerk: Larry Lumpkin, Rt. 3 Box 45, Poplarville 39470 **Home** (601-795-2932)

- *Community** — 886 Barth Rd., 17 miles south Poplarville, Hwy 53-159, 1949, 25 Hobolochitto
Pastor: Gerald Ladner (interim)
Clerk: Gail Ladner, 550 Connie Hariel Rd., Perkinston 39573
- *Derby Place** — 9675 Hwy. 11 S. – 66, 9/74, 20, Hobolochitto
Pastor:
Clerk: Barbara A. Smith, 103 Homestead Ln., Poplarville 39470
Home (601-795-8885) **Cell** (601-365-9808) **Email** (barbie1985@att.net)
- *New Bethel** — Osborne Moody Rd.- Hobolochitto (no letter)
Pastor: Sylvester Stewart, P.O.Box 534 McNeill 39457 **Home** (601-798-8067)
Clerk: 404 Frank Smith Rd., Poplarville 39470 **Home** (601-795-6510)
- *Plainview** — 2506 Silver Run Community –7/1970, 43, Ten Mile
Pastor: Sam Freeman, 2498 Silver Run Rd, Poplarville 39470
Cell (601-794-3990) **Church** (601-795-8291) **Email** (SFREE71@gmail.com)
Asst. Pastor: Kenneth Ladner, 8 Bobcat Trail, Poplarville 39470
Home: (601-795-8830) **Cell:** (601-795-1562)
Clerk: Wendall Smith, 204 Jess Williams Rd., Poplarville 39470 **Cell** (601-528-2426)
- *Silver Run** — 2865 Silver Run Rd., (no letter)
Pastor:
Clerk: Karen Dedeaux, 711 Ridge Rd., Perkinston 39573 **Home** (601-928-9584)

Purvis

- *Calvary** — 23 Hwy. 589 E.- 250, 12/7/74, Oak Grove (no letter)
P.O. Box 393 (mailing address)
Pastor: David Parker, 46 Pennington Loop, Purvis 39475
Home (601-810-3783) **Cell** (601-794-9399)
Email (parkerspest1@gmail.com) **Church Email** (davidparker0617@att.net)
Clerk: Wayne Carr **Home** (601-794-7417)
- *Canaan** — 34 Elliot Circle – 70, 11/05/2003, Oak Grove
P.O. Box 874
Pastor: Mickey Steele, 581 Lookout Tower Rd., Purvis 39475
Cell (601-436-0664) **Email** (mickeysteele68@yahoo.com)
Clerk: Gloria Steele, 20 Lookout Tower Rd., Purvis 39475
Home (601-794-6060) **Cell** (601-550-5385)
- *Pine Grove** — 860 Purvis-Oloh Rd., - 186, 1890, 25, Oak Grove
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 **Home** (601-270-3261)

Richton

- *Canaan** — 36020 Hwy. 63N., Avera Community – 1/18/1970, 80, East Central
Pastor:
Church Phone (601-525-6174) **Church Email** (mgfuhf@tds.net)
Clerk: Vanessa Freeman, 672 Lovewell Rd., Richton 39476
Home (601-525-6174)
- *Central** — 1374 Hwy. 15N.- 7/7/1967, East Central
P.O. Box 791
Pastor: I.L. Stinson, 91529 Hwy. 42 39476 **Cell** (601-788-4643)
Clerk: Evelyn Stinson, 91529 Hwy. 42, Richton 39476
Cell (601-788-7114) **Email** (evelyn_stinson@yahoo.com)

***Dykes Chapel** — 162 Dykes Chapel Rd.- 75, 1944, 30, East Central (no letter)
PO Box 631

Pastor: J.R. Hartfield, 507 Max White Rd. Purvis 39475

Home (601-794-7031) **Email** (jadrack@live.com)

Clerk: Linda Dykes, P.O.Box 215, Richton 39476 (601-788-4055)

Email (lindadykes57@yahoo.com)

***Mulberry** — 1774 Camp 8 Rd., 114, 1904, 35, East Central

Pastor:

Church (601-735-6489)

Clerk: Jamie Stevison, 40 Willie Mae Pitts Rd., Richton 39476

Home (601-671-8790)

***Zion's Rest** — Zion Rest Rd., 125, 1912, 65, East Central

Pastor: Howard Rogers, 557 Spring Hill Rd., Laurel 39443

Home (601-729-2744)

Clerk: Jimmie Freeman, 1596 Freeman Town Rd, Richton 39426

Home (601-989-2226) **Cell** (601-394-8078)

Ripley

***Way, Truth, and Life** — 144 Bails Rd. – 65, 11/2010, 110, 106, Harmony (no letter)

Pastor: Elvis Garcia, P.O.Box 847, Ripley 38663

Home (662-587-2148) **Church** (662-587-2148)

Email (elvis_g@hotmail.com)

Asst. Pastor: Byron Morales

Clerk: Gustavo Cartagena, Ripley Phone(662-882-9176)

Saltillo

***Fellowship** — 700 CR 885, Fellowship Rd.- (no letter) Judson

P.O. Box 449

Pastor: Eric Dobbs, 463 Hodges Dr., Mantachie 38855

Home (662-282-4316) **Email** (brodobbs@yahoo.com)

Clerk: David DeVaughn, 1100 Pine Lake Dr., Corinth 38834

Phone (662-665-0300) **Email** (dtd8123@gmail.com)

Saucier

***Grace** — 196 Hester Loop, -81, 3/15/1992, 22, Ten Mile (no letter)

Pastor: Keith Owen, 6389 Beatline Rd., Long Beach 39560

Home (228-864-8555)

Clerk: Margie Hester, 196 Hester Loop, Perkinston 39573 **Home** (601-928-7422)

***Pleasant Hill** — 23146 Hwy 49 – 1978, Ten Mile (no letter)

Pastor: Nick Ulmer **Church** (228-832-0108)

Clerk: Paula Daniels

***Ramsey Creek** — 4547 Bethel Rd.- 194, 10/72, 78, Ten Mile (no letter)

Pastor: Barney O'Neal

Clerk: Dot Williamson, 14373 T-Bird Rd., Biloxi 39532 **Home** (228-392-3868)

Seminary

***Bethel** — 322 Zelton Ingram Rd.- 194, 1881, 23, Big Creek

Pastor: Kevin Sanford, 951 Old Hwy 24, Sumrall 39482

Home (601-408-1519) **Church** (601-408-1519)

Email (KevinSan@gmail.com)

Clerk: Debbie Smith, 37 Peachtree Ln., Seminary 39479

Home (601-517-8015) **Email** (65pdsmith@gmail.com)

***Evergreen** — 65 Evergreen Church Rd.- 329, 1933, Big Creek (no letter)
Pastor: Chad Cummins, 77 Evergreen Church Rd., Seminary 39479
Home (601-722-3796) **Cell** (601-580-7037) **Church** (601-722-3796)
Email (chadcummins17@gmail.com)
Clerk: Cherie Humphrey, 37 Ray Harvey Rd., Seminary 39479
Home (601-722-4576)

Soso

***Berean** — 3310 Hwy. 29 N. – 84, 12/28/47, 50, Big Creek
P.O. Box 238 (mailing address)
Pastor: Bryson Haden, 3308 Hwy 29 N., Soso 39480
Cell (662-251-0443) **Email** (blhaden@gmail.com)
Clerk: Susan Porter, 846 Hwy 15 N., Stringer 39481
Home (601-577-7172)
***Big Creek** — 28 Big Creek Rd. - 559, 1865, Big Creek
Pastor: Justin Rhodes, 28 Big Creek Rd., Soso 39480
Cell (601-498-6692)
Church (601-763-8100) **Church Email** (office@bigcreeksoso.com)
Asst. Pastor: Richard Patterson, 28 Big Creek Rd, Soso 39480
Cell: (601-580-5716)
Clerk: Ronald Faircloth, 103 Tressie Lane, Laurel 39443
Home (601-763-6040) **Cell** (601-670-1501)
Email (rfaircloth@pecofoods.com)
***Old Antioch** — 1717 Hwy. 28 W. – 100, 1805, Big Creek
Pastor: Robbie White, 127 CR 1515, Bay Springs 39422
Home (601-764-2285)
Clerk: Gary Ward, 348 McVey Rd., Soso 39480
Home (601-729-4595)

***Steens**

***Shiloh** — 1131 Woodlawn Rd., 37, 8/1/58, 7, 7, Tombigbee
Pastor:
Clerk: David D. Lawrence, 1621 Hildreth Rd., Columbus 39702
Home (662-328-4645) **Cell** (601-251-6949)

Stringer

***Good Hope** — Intersection of CR 155 & CR 19 – 235, 1943, 54, 30, Big Creek
(no letter)
P.O. Box 93 Moss 39460
Pastor: Corbey Jones, 1067 CR 19, Stringer 39481
Home (601-428-0921) **Cell** (601-678-1749)
Email (corbeylovescindy@yahoo.com) **Church** (601-428-0921)
Clerk:

Sumrall

***Midway First** — 77 Midway Church Rd.- 480, 1886, 100, Oak Grove
Pastor:
Church Email (midwayfirstbaptist@hotmail.com)
Asst. Pastor: Jess Jackson, 77 Midway Church Rd, Sumrall 39482
Cell (601-818-7793)
Clerk: Elizabeth Lott, 77 Midway Church Rd., Sumrall 39482
Home (601-794-6178) **Cell** (601-543-2658)

***Rocky Branch** — 2401 Rocky Branch Rd. – 1882, 20, Oak Grove
Pastor: Chris Gonthier, 2393 Rocky Branch Rd., Sumrall 39482
Home (601-596-6875) **Email** (cpjmg@aol.com)
Clerk: Leah Moore, 321 Porter Hudson Rd, Sumrall 39482
Home (601-758-4930)

Taylorsville

***Calvary** — 840 Mayfield St., - 56, 4/75, 9 Big Creek
Pastor: John L. Riles, 1500 Hwy. 29 N., Ellisville 39437
Home (601-763-7776) **Cell** (601-335-1663)
Email (jjriles@yahoo.com)
Clerk: Judy Eubanks, 3717 SCR 70, Taylorsville 39168
Home (601-785-4221) **Cell** (601-452-0709)
***Mineral Springs** — 1611 SCR 19, Mineral Springs Community,
276, 1918, 25, Big Creek
Pastor: Matthew Yontz, 972 SCR 19, Taylorsville 39168
Clerk: Catherine Ivey, 1231 SCR 19, Taylorsville 39168
Home (601-782-9437) **Email** (cathivey@bellsouth.net)

Tishomingo

***Shady Grove** — 251 CR 141 – 75, 10/6/1940, 45, 45, Harmony
Pastor: Mike Smith, 2311 Hwy 40, Phil Campbell, AL 35581
Home (256-332-4640) **Cell** (256-460-9241)
Email (smithm649@aol.com)
Clerk: Anna Sparks, 481 Hwy 365, Tishomingo 38873
Home (662-660-3357) **Email** (aasparks_1@yahoo.com)

Tupelo

***Ballardsville** — 100 Ballardsville Church Rd. – 157, 1884, 25, Tombigbee
Pastor: Jimmy Daugherty, 140 Ballardsville Church Rd., Tupelo 38804
Phone (662-862-7486)
Clerk: Sue Walton, 245 Walton Rd. SW, Tupelo 38804
Phone (662-862-9482) **Email** (ks-clampet@yahoo.com)
***Emmanuel** — 955 Scott St. – 11/27/53, Harmony (no letter)
Pastor: George Rogers, 955 Scott St
Clerk: Amanda Sanderford, 880 RD 1409 Mooreville 38857
Home (662-255-7763) **Email** (Amanda.sanderford@yahoo.com)
***Pleasant Hill** — 1169 State Park Rd. Mooreville
End of Tombigbee State Park Rd. – 36, 8/29/48, 17, Tombigbee
Pastor: Wexford Parmer, 467 Feemster Lake Rd., Tupelo 38804
Home (662-840-9555) **Cell** (662-401-6208)
Clerk: Mary Murphree, 1177 State Park Rd., Tupelo 38804
Home (662-844-6857) **Cell** (662-322-8784)
Email (mary-murphy@outlook.com)
***South Green** — 3185 South Green St. – 210, 1971, 40, Tomigbee
Pastor: Blake McCain, 2728 S. Lawndale Dr., Tupelo 38801
Cell (662-610-1039) **Church** (662-842-8447)
Church Email (sgbc3185@comcast.net)
Clerk: Linda McCullough, 197 CR 855, Shannon 38868
Home (662-767-3055) **Cell** (662-231-0299)
Email (lindamccull@yahoo.com)

Union

- *Mt. Olive** — 10021 Rd 717 – 63, 1911, 20, Mid- Central
Pastor: Bill Raines, 1935 Eshee Rd., Little Rock, MS 39327
Home (601-774-7405)
Clerk: Sue Edwards, 12931 Road 298 Collinsville 39325 **Cell** (601-678-3811)
***Rock Creek** — 117 Hurley Rd.- 104, 1842, 30, Mid-Central
Pastor: Wayne Stockstill, 10381 Road 204, Union 39365
Home (601-416-7118) **Email** (dufus39365@gmail.com)
Clerk: Hollie Smith, 523 Rock Creek Rd. Union 39365 **Home** (601-663-6160)

Vicksburg

- *Oakland** — 2959 Oak Ridge Road –115, 7/1934, 48, Capitol
Pastor: Dwight Sibley, 4669 Redwood Rd, Vicksburg 39183
Cell (601-218-5190) **Church** (601-638-6724)
Email (oaklandbaptist@bellsouth.net)
Clerk: Melda McBroom, 4630 Smith Station Rd., Edwards 39066
Phone (601-994-3137) **Email** (meldamcbroom@yahoo.com)
***Wilderness** — 5415 C Gibson Road off Hwy 27 S off I-20,
102, 8/16/1982, 40, Capitol
Pastor: Robert Conrad, 130 Hoxie Rd., Vicksburg 39180
Cell (601-415-8124) **Email** (brobobconrad@gmail.com)
Church (601-636-3525)
Clerk: Nita Brown, 150 Timber Lane Dr, Vicksburg 39180 **Home** (601-636-8348)

West Point

- *Lone Oak** — 1261 Lone Oak Rd. 137, 6/7/75, 12, Tombigbee
Pastor:
Church Email (CAROLYN.TRULL@YAHOO.COM)
Clerk: Carolyn Trull, 2081 Lone Oak Rd., West Point 39773
Home (662-494-4533)

Wiggins

- *Bethel** — 3083 Hwy 26 E. – Ten Mile (no letter)
P.O. Box 1001
Pastor: Freddie Wegner, 50 Carl O'Neal Rd., Wiggins 39577
Home (601-928-9680) **Church** (601-928-7280)
Clerk: Kathy Stringer
***Vardaman Street** — 334 S. Vardaman St., 234, 1942, 120, Ten Mile
P.O. Box 1
Pastor: Dr. Eugene Anderson, 38 Anderson Rd., Perkinston 39577
Cell (601-528-1779) **Email** (deandersondm@bellsouth.net)
Church (601-928-3943) **Email** (vardamanstreetba@bellsouth.net)
Asst. Pastor: Dr. Gerald Anderson, P.O. Box 15, Perkinston 39573
Home: (601-928-8993)
Clerk: Louise Crawley, 32 Bobby Hunt Rd., Wiggins 39577
Home (601-928-3820)

Yazoo City

- *Good Hope** — 2400 Good Hope Rd. – Capitol (no letter)
Pastor: Cary Burrough
Clerk: Patricia Cranston, 4825 Lake City Rd., Yazoo City 39194
Home (662-746-5364)

***Hillcrest** — 353 Bus Station Rd., - 110, 11/92, Capitol
Pastor: Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194
Cell (662-998-0546) **Email** (jdixonhbc@gmail.com)
Church (662-746-3030) **Email** (jdixonhbc@gmail.com)
Clerk: Dale Thrasher, 71 Graball Freerun Rd., Yazoo City 39194
Home (662-590-3369) **Email** (dthrasherhbc@gmail.com)

Out of State

Creola, AL

***Fountain of Faith** — 1287- C Dead Lake Rd.- 6/26/2005, Ten Mile (no letter)
Pastor: Al Moore, 207 West Canal Dr., Gulf Shores, AL 36542
Home (251-968-8254)
Clerk: Donna Richardson, 1408 Holmes Rd., Creola AL 36525 **Home** (251-675-9441)

Mobile, AL

***Westwood** — Airport Blvd. and Snow Road – 57, 1972, 10, 8, (no letter)
Pastor: Winford Smith, 5873 Chunn Rd., Eight Mile, AL 36613
Home (251-649-0029) **Cell** (251-402-0136)
Church (251-633-6280) **Email** (winfran06@att.net)
Clerk: Beverly White, 72625 Saybrook Dr., Mobile, AL 36619
Home (251-406-9676)

Grand Bay, AL

***Philadelphia** — 10890 Lockwood Dr, Washington
Pastor: John Womack (251-689-0525)

Semmes, AL

***Harmony** — P.O.Box 607, Semmes, AL 36575 (no letter)
Pastor:
Clerk:

Theodore, AL

***Helton Road** — 7500 Helton Rd., 116, 1974, 22, 15, S.AL
Pastor: William Oldenquist, 7500 Helton Rd., Theodore, AL 36582
Home (251-653-1030) **Church** (251-653-1030)
Clerk: Sylvia Rankin, 5026 Gunn Rd., Mobile, AL 36619
Home (251-666-5618) **Email** (Sylvia@rankincabinets.com)

Bogalusa, LA

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

Memphis, TN

***Temple of Christ** — 1581 Ball Rd. – 2001, BMA of Memphis (no letter)
Pastor: Calvin E. Mason, Sr., 4818 Gadwall Dr. W., Memphis 38141
Home (901-366-7190) **Church** (901-947-3131)
Clerk: Mardie Moffitt, 5839 Grassy Valley Dr., Memphis 38141
Home (901-565-7397)

Mission Projects (Sponsored by State Missions)

Caledonia — 7840 Wolfe Rd, Columbus 39705

Sending Church — East Fulton, Fulton

Missionary: Bob Burch P.O. Box 301, Caledonia 39740

Phone (601-323-2795) **Email** (boburch1@aol.com)

Crossway — 60 Cascade Cr W, Clinton 39056

Sending Church — Wilderness, Vicksburg

Missionary: Danny Bartlett, 903 Newitt Vick Dr, Vicksburg 38183

Phone (601-218-0735) **Email** (crestonhills@bellsouth.net)

Day Star — 652 N Slade Rd, Sumrall 39482

Sending Church — First Baptist, Bay Springs

Missionary: Phillip Burns, 652 N Slade Rd, Sumrall 39482

Phone (601-670-6191) **Email** (pburns4488@gmail.com)

Freedom — 491 CR 313, Burnsville 38833

Sending Church — Forked Oak, Booneville

Missionary: Bobby Elliot, 491 CR 313, Burnsville 38833

Phone (662-423-8373) **Email** (preacherelliot@yahoo.com)

Grace — 503 Lakeview Cove, New Albany 38652

Sending Church — Bethel, Fulton

Missionary: Kelby Johnson, 503 Lakeview Cove, New Albany 38652

Phone (662-316-6233) **Email** (kelbyjohnson@yahoo.com)

New Heart — 4229 US Hwy 11, Hattiesburg 39402

Sending Church — Pine Grove, Purvis

Missionary: Ray Boone, 28 Jojo Lane, Hattiesburg 39402

Phone (601-934-3661) **Email** (rayboone4@aol.com)

South Forrest — 464 Churchwell Rd, Hattiesburg 39401

Sending Church — Paramount, Perkinston

Missionary: Sidney Farmer, 464 Churchwell Rd, Hattiesburg 39401

Phone (601-596-1004) **Email** (Sidney@southforrest.org)

El Camino Hispanic — 4113 Hwy 15 N, Laurel 39443

Pastor: Estuardo Marroquin, 1811 Wansley Rd., Laurel 39443

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

Church Phone (601-425-5980)

El Camino — Biloxi (Meets at Temple Baptist Church)

Sending Church — El Camino, Laurel

Missionary: Lorenzo Mendoza, 4113 Hwy 15 N, Laurel 39440

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

El Camino — Hattiesburg (Meets at Westover Baptist Church)

Sending Church — El Camino, Laurel

Missionary: Inocencio Rivera, 4113 Hwy 15 N, Laurel 39440

Missionary: Marciano Montalova, 4113 Hwy 15 N, Laurel 39440

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

Way, Truth, and Life — 144 Bails Rd. Ripley 38663
Pastor: Elvis Garcia, P.O.Box 847, Ripley 38663
Home (662-587-2148) **Church** (662-587-2148)
Email (elvis_g@hotmail.com)
Asst. Pastor: Byron Morales

Way, Truth, & Life — Oxford (Meets at Westview Baptist Church)
Sending Church — Way, Truth, & Life, Ripley
Missionary: Erlin Pech, 144 Bails Rd, Ripley 38663
Phone (662-587-2148) **Email** (elvis_g@hotmail.org)

Way, Truth, & Life — Tupelo (Meets at South Green Baptist Church)
Sending Church — Way, Truth, & Life, Ripley
Missionary: Humberto Regalado, 144 Bails Rd, Ripley 38663
Phone (662-587-2148) **Email** (elvis_g@hotmail.org)

Homestretch — 4370 Hwy. 8 E – P.O. Box 233
Pastor: Edward Duvall, P.O. Box 233, Cleveland 38732
Home (662-843-9979) **Cell** (662-402-8222) **Church** (662-402-8222)
Email (Duvalledward3@gmail.com)
Asst. Pastor: Earnis Collier, P.O. Box 242, Ruleville 38771
Home (662-756-4601) **Cell** (662-719-5631)

All Nations — 103 French Rd, Indianola 38751
Sending Church — Homestretch, Cleveland
Missionary: Donnie Loggins 205 Gillespie Dr, Indianola 38751
Phone (662-887-3283) **Email** (donnieloggins@gmail.com)

Harvest — Olive Branch
Sending Church — Homestretch, Cleveland
Missionary: James Cook, P.O. Box 863, Olive Branch 38654
Phone (901-233-1851) **Email** (jamscookjr@yahoo.com)

Mission Projects (not sponsored by State Missions)

Go Forth Mission — 2126 Hopper Rd, Lucedale 39452
Sending Church-Pineview, Lucedale
Missionary: Don Hilbun, 1142 Eubanks Quarters Rd, Lucedale 39452
Phone (601-508-5784) **Email** (hilbund@bellsouth.net)

Ministers Not Listed With Churches (Licensed and Ordained)

Name	Address	Phone
Anderson, Chris	52 Anderson Rd, Perkinson 39573	(601) 528-0462
Anderson, Ryan	38 Anderson Rd, Perkinson 39573	(601) 528-1749
Atkins, Shane	410 Old Richburg Rd, Purvis 39475	(601) 520-5655
Bailey, David	(601) 525-6760	
Basdon, Claude	234 CR 1124, Mooreville 38857	
Beloate, Frank	4840 Maple Hill Rd, Nesbit 38654	
Broom, Dale	Bay Lane, Columbia 39429	
Brown, Bradley	2370 Liberty Rd, Golden 38847	(662) 585-3802
Brown, Don	8 Reagan Lake Rd, Laurel 39443	(601) 426-3923
Brown, James	Forest Holifield Rd, Soso 39480	(601) 729-4651
Bryant, Bert		(601) 994-4903
Buchanon, Blake	2651 Hwy 371, Mantachie 38855	(662) 282-4912
Bullock, Robert	263 Mckenzie Dr, Ellisville 39437	(601) 763-7675
Burch, Bob	6361 Wolfe Rd, Columbus 39705	
Burdick, Justin	532 Thelma Andrews Rd, Wiggins 39577	(601) 466-4175
Burns, Phillip	352 Hwy 18, Bay Springs 39422	(601) 670-6191
Byrd, J.T.	16242 Crestview Dr, Gulfport 39503	
Campbell, Richard	106 Marshall Place, Hattiesburg 39402	
Clark, Chris	300A W. Border Ave, Wiggins 39577	(918) 316-2919
Clark, Randy	858 Springhill Rd, Laurel 39433	(601) 498-5808
Coker, James	1036 Wilson St, Tupelo 38801	(662) 842-6567
Davis, Sidney	118 Lowe Rd, Laurel 39443	(601) 426-3928
DiGuilio, Devin	1405 CR 1525, Bay Springs 39422	(601) 678-9196
Eggers, Tyler	19 Hinton Rd, Wiggins 39577	(601) 528-2374
Elliot, Bobby	491 CR 313, Burnsville 38833	(662) 423-8373
Farmer, Sidney	464 Churchwell Rd, Hattiesburg 39401	(601) 596-1004
Ferrell, Billy	703 James Ave, Wiggins 39577	(601) 528-8669
Floyd, Harold	19 Pat Holifield Rd, Laurel 39443	(601) 729-8171
Flynt, Kenneth	807 Soso Big Creek Rd, Soso 39480	(601) 729-2613
Franks, Roger	1926 CR 1451, Mooreville 38857	(662) 401-3230
Freeman, Nick		
Freeman, Rayburn		
Gainey, Jerry	760 Sharon-Moss Rd, Laurel 39443	(601) 428-8500
Geraldson, Larry	4226 Hwy 15 N., Laurel 39443	(601) 428-8616
Gibbs, Billie Ray	12140 Rd 236, Union 39365	(601) 774-8236
Harrison, Jimmy	10631 Rd 509, Union 39365	(601) 774-8236
Hester, Richie	P.O. Box 483, Mantachie 38855	(662) 231-2686
Hill, Thelbert		
Hinds, Guyton	205 Ratliff Rd, Mantachie 38855	(662) 871-0627
Holifield, Harold	89 Floyd Walters Rd, Laurel 39443	(601) 729-2666
Joiner, Tommie	4564 Hwy 433 N, Benton 39039	(662) 673-0094
Kirkland, Scott	102 Mike Breland Rd, Perkinson 39573	(601) 928-2271
Ladner, Wilfred	478 Ervin Ladner Rd, Poplarville 39470	(601) 795-8754
Laird, Grover	7030 Dorsey Evergreen Rd, Fulton 38843	(662) 862-2876
Lee, Haden	3308 Hwy 29, Soso 39480	(601) 596-3419
Lee, Kaleb	1015 Telly Rd, Picayune 39466	(601) 337-0365
Lee, Lavell	10440 Possum Fork Rd, Picayune 39466	(601) 799-8549
Lindsey, Dwight	4048 Ballardsville Rd., Tupelo 38801	(662) 397-6832

Loden, Tim	1256 Winwood Cove, Tupelo 38801	(662) 690-3995
Majors, Milford		
Mills, Terry	3731 Hardens Chapel Rd, Fulton 38843	(662) 862-7342
Myers, Chris	10 W Segrest Ave, Bay Springs 39422	(601) 764-9693
Nichols, Jerry	Fulton 38843	
Nicolosi, Louis	742 Talawah Rd, Purvis 39475	(601) 794-8888
Oswalt, Danny	3161 Burnt Fields Rd, Fulton 38843	(662) 585-3655
Parker, Adam	P.O. Box 423, Soso 39480	(601) 498-0546
Patton, Clyde L	504 Euclatubba Rd, Guntown 38849	
Phifer, Mavous	491 Hwy 365, Tishomingo 38873	
Phillips, Vernon	2534 Sunflower River Rd, Rolling Fork 39159	(662) 873-2482
Pollock, Dr. Kenneth	8155 Hwy 363, Mantachie 38855	(662) 255-7148
Presley, Walter	213 Strengthford-Bankston Rd, Laurel 39443	(601) 428-5751
Purvis, Daniel	664 Epley Rd, Hattiesburg 39402	(601) 554-6369
Roberts, J.T.	1106 Bankhead Rd SW, Mantachie 38855	(662) 397-2679
Rutherford, Taran	1000 Ratliff Rd, Mantachie 38855	
Shields, Grant	6782 Hwy 363, Mantachie 38855	(662) 282-7109
Springer, Harey	74 Woodbridge Rd, Brandon 39042	(601) 591-2384
Spurlin, James	1603 CR21, Bay Springs 39422	(601) 764-2341
Starlins, Bradley	148 CR 1531, Guntown 38849	(662) 213-7136
Steele, Jake	P.O. Box 971, Fulton 38843	(662) 397-5483
Stonecypher, J.B.		
Tapp, Lawrence	7500 Tapp Road, Ocean Springs	
Taylor, Timothy	2606 Hwy 15 S, Ovett 39464	(601) 428-7855
Thompson, Randall	491 Mustang Dr, Mantachie 38855	(662) 574-2811
Thornton, Ray	55 R.L. Musgrove Rd, Soso 39481	(601) 729-3194
Tramel, Larry	5451 Hwy 178, Fulton 38843	(662) 862-6779
Wagner, Charlie	1501 College Avenue, Conway AR 72034	(501) 908-0181
Watts, Johnny	288 Lonesome Pines Rd, Laurel 39443	(601) 729-8802
Welborn, Thomas Jr	265 Reedy Creek Rd, Laurel 39443	(601) 425-4341
Wright, Milton		

Music Directors

Name	Address	Phone
Allen, Stanley	11528 Lobouy Rd, Pass Christian 39571	(228) 586-2607
Anthony, William	1004 Conerly Rd, Columbia 39482 Email: whanthony87@yahoo.com	(601) 441-3166
Armstrong, Jim	77 Midway Church Rd, Sumrall 39482 Email: jimarms@hotmail.com	(662) 352-4741
Bean, Andy	787 Moore Rd, Fulton 38843	(662) 862-4476
Beloate, Frank	4840 Maple Hill Dr, Nesbit 38651	
Blakeney, Joe	3521 SCR 19, Taylorsville 39168	(601) 782-4205
Blankinchip, Eddie	15970 Beverly Jeffries Rd, Citronelle, AL Email: ablankinchip@yahoo.com	(251) 866-2778 Cell (251) 610-6304
Blassingame, Joe	968 CR 2578, Baldwin 38824	(662) 348-5381
Bond, Bobby	11083 Robin Wood Dr, Picayune 39466	
Bounds, Charles	104 Reynolds Rd, Picayune 39466	(601) 798-1495
Bowman, Jimmy	310 Cain Ridge Rd, Vicksburg 39180	
Brannan, Ken	45 Mallard Dr, Petal 39465 Email: kenbrannan@aol.com	(601) 583-4386 Cell (601) 408-0657
Brown, Randy	2895 Sand Ridge Rd, McLain 39456	(601) 394-8434
Buchanan, Blake	2651 Hwy 371, Mantachie 38855	(662) 282-4912
Burks, Jeff	144 Hobart Walker Rd, Carriere 39426	(601) 916-5655
Byrd, Buster	263 Morriston Rd, Petal 39465	(601) 325-4341
Clayton, Thomas	4979 Dorsey-Evergreen Rd, Fulton 38843	(662) 862-3789
Cochran, Casey	2224 Dean Nursery Rd, Lucedale 39452 Email: caseyleec84@yahoo.com	(601) 508-4460 Cell (601) 530-2604
Cole, Bob	Hattiesburg 39402	(601) 264-9374
Cooper, Mark	Petal 39465	
Craven, Larry	3235 Hwy 29, Soso 39481	(601) 729-3389 Cell (601) 580-3008
Cross, Kathy	6640 Barner Rd, Theodore AL 36582	(251) 454-9928
Curbow, Rusty	649 Hillsdale Dr, Tupelo 38804	(662) 610-8639
Davidson, Chad	6620 Timbercove Dr, Meridian 39305	(601) 485-4768
Denson, Terry	10211 Rd 717, Union 39365	(601) 656-5945
Dixon, Rosalind	2030 E Sunset Dr, Yazoo City 39194	
Dole, Wayne	32 CR 258, Corinth 38834	(662) 287-1716 Cell (662) 415-6161
Dunlap, Travis	204 John Martin Dr, Brandon 39047 Email: tdunlapbrandon@gmail.com	(601) 829-2184 (601) 942-4890
Duvall, Essence	P.O. Box 233, Cleveland 38732	(662) 347-3131
Dyess, Sonny	1476 Bethel Church Rd, Bassfield 39421	(601) 736-1905
Essary, Bryan	1401 Bunch St, Corinth 38834	(662) 665-1244
Everett, Morris	7972 Deer Park Burbank Rd, Vinegar Bend, AL 36584	(601) 394-4000
Ezell, Jeremy	6903 Hillsboro Rd, Forest 39074	(601) 697-6701
Farris, Teresa	P.O. Box 100, Mantachie 38855 Email: teresafarris@bksi.com	(662) 282-7962 (662) 791-1228
Franks, C.G.	390 Hwy 178, Mantachie 38855	(662) 862-2962
Franks, David	131 Magnolia Springs Dr, Florence 39073	(601) 906-3181
Frey, E.J.	4500 Gibson Rd, Ocean Springs 39564	
Garrison, Timmy	123 Cable Bridge Rd, Perkinston 39573	(601) 928-3022
Ham, Kenneth	29 Meador Road, Laurel 39443	(601) 498-1042

Hariel, Chuck	47 Gilligan Rd, Poplarville 39470	
Harvey, Avereese	18 Sarah Lane, Mchenry 39561	(601) 928-8542
	Email: AAHarvey09@bellsouth.net	
Hill, Randy	P.O. Box 429, Benton 39039	(662) 571-1073
	Email: hill343526@bellsouth.net	
Hodges, Frank	Leakesville 39451	
Holifield, Danny	2026 Old Bay Springs Rd, Laurel 39440	(601) 470-8918
	Email: dannyholifield@comcast.net	
Ingram, Kelton	118 Atkinson Rd, Sumrall 39482	(601) 758-3336
		Cell (601) 942-0148
Jones, Stacy	3975 Seven Mile Rd, Louise 39097	(662) 836-7778
Ladner, Don	4307 Rd 386, Kiln 39556	
Lawrence David	1621 Hildreth Rd, Columbus 39702	(662) 328-4645
		Cell (662) 251-6949
Lott, Larry	23 Lott Ln, Columbia 39482	(601) 736-3269
		Cell (601) 441-2986
Mallett, Allen	38 Bobby Hunt Rd, Wiggins 39577	(601) 528-3518
Martin, E.J.	29280 Deschamp Rd, Pass Christian 39571	(228) 255-9437
		Cell (228) 493-9437
McCombs, Ronnie	12 CR 3501, Booneville 38829	(662) 728-3674
	Email: Ronnie_and_carolyn@yahoo.com	
McKnight, Michael	28 Big Creek Church Rd, Soso 39480	(601) 323-7070
McLemore, Charles	109 Maxey Rd, Laurel 39443	(601) 580-3011
	Email: Martha.mcLemore@msfb.org	
Montgomery, Tyler	5412 Doe Lane, Southhaven 38671	(901) 848-5416
	Email: tmont17@yahoo.com	
Moss, Jerry	Iuka 38852	(662) 423-5774
Musgrove, Glen	11 R.L. Musgrove Dr, Soso 39480	(601) 606-9306
	Email: glemnusgrove@juno.com	
Nichols, Calvin	2471 Hwy 363, Mantachie 38855	(662) 282-7341
Oswalt, Danny	3161 Burnt Fields Rd, Fulton 38843	(662) 585-3655
	Email: dgoswalt@gmail.com	Cell (662) 401-8682
Paxton, Bobby	211 Waco Rd, Inverness	(662) 265-5950
Phifer, Doyle	Tishomingo 38873	(662) 438-6910
Polk, Willie Rae	P.O. Box 442, Taylorsville 39168	(601) 826-3045
Reed, Jerry	21184 28 th St, Long Beach 39560	(228) 697-6186
Rhodes, Tim	8 CR 160, Burnsville 38833	(662) 279-6143
Rice, Doug	Moss Point	(228) 327-3477
Rigdon, Willie	101 Reid Rd, Laurel 39443	(601) 425-9671
Ryan, Sherry	70 CR 5331, Baldwyn 38824	(662) 365-8078
	Email: Sryanboonevilleinternal@hotmail.com	
Shoemaker, Tony	20132 Scarborough Rd, Saucier 39574	(228) 388-3077
	Email: Tonylorna@att.net	Cell (228) 669-5606
Shores, Howard	2901 Hwy 15 South, Ovett 39464	(601) 344-7735
	Email: hshores88@gmail.com	Cell (601) 498-0314
Shroads, Tommy	435 Hwy 6 W, Oxford	(662) 934-2375
	Email: tshroads2@gmail.com	
Simpson, Billy	1366 Vo Tech Rd, Leakesville 39451	(601) 394-2562
Sinner, Gatha	10521 Rd 509, Union 39365	(601) 774-5295
Smith, David	Picayune 39466	
Smith, Earl	248 Lake David Dr, Picayune 39466	
Smith, Jared	37 Peachtree Ln, Seminary 39479	(601) 517-8013

Smith, Thomas	193 Shows Rd, Richton 39476	(601) 735-9792
Smith, Wendall	204 Jess Williams Rd, Poplarville 39470	(601) 528-2426
Stanford, Steve	3253 NW Mt Pisgah Rd, Mantachie 38855	(662) 282-7234
Taylor, Larry	127 Clear Creek Rd, Wiggins 39577	(601) 928-9563
		Cell (601) 528-4781
Trest, Dwayne	479 Funches Rd, Vicksburg 39180	(601) 634-1748
Trull, Carolyn	2081 Lone Oak Rd, West Point 39773	(662) 494-4533
	Email: carolyn.trull@yahoo.com	
Walley, Glen	Lucedale 39452	
Walters, Joseph	52 Beverly Dr, Laurel 39440	(601) 323-6975
Warren, Ray	60078 Faulkner Rd, Amory 38821	(662) 256-7456
Wesson, Jeanne	157 Kirksey Rd, Mantachie 38855	(662) 2824246
White, Shane	Richton 39476	(601) 688-0207
Wilkerson, Jeremy	20577 Highway 53, Gulfport 39503	(228) 669-0250
	Email: jmw72358@yahoo.com	
Windham, Latrelle	920 North 10 th Ave, Laurel 39440	(601) 428-7354
Windham, Teresa	P.O. Box 793, Magee 39111	(601) 797-4768
		Cell (601) 672-0469
Yant, Mitchell	528 CR 1009, Tupelo 38804	(662) 401-4629
Yawn, William		(601) 264-1049

Minister's Memorial Table

Bro. James Ozell Martin	September 8, 1928 - October 27, 1998
Bro. Glennis Bell	March 14, 1932 - January 24, 2000
Bro. Austin Rhodes	March 3, 1979 - February 17, 2000
Bro. Arnold Knight	October 19, 1925 - April 21, 2000
Bro. Jimmy Swindoll	January 28, 1952 - April 21, 2000
Bro. Dennis Mallett	February 18, 1905 - December 2, 2000
Bro. Len Gibson	July 9, 2001
Bro. Luther Parrish	February 13, 2001
Bro. Ralph Brand	August 31, 1924 - February 17, 2001
Bro. R. T. Lee	March 12, 1923 - November 34, 2001
Bro. Alfred M. Tanner	August 1924 - December 2001
Bro. Billy Joe Smith	May 14, 1932 - September 27, 2002
Bro. Roger N. Hobson	June 25, 1914 - December 2, 2002
Bro. Julian Burt	April 12, 1917 - January 16, 2003
Bro. Robert L. Mooney	October 25, 1927 - June 14, 2003
Bro. Edward Lowery	August 2, 1933 - January 30, 2005
Bro. James H. Pitts	March, 9, 1930 - June 15, 2005
Bro. Lane Kelly	March 11, 1976 - March 5, 2006
Dr. Jentry Bond	October 12, 1954 - May 5, 2006
Bro. Merle D. Bradley	April 11, 1925 - July 9, 2006
Bro. Carl Seal	August 21, 1933 - July , 2006
Bro. Donald Riley	April 20, 1938 - December 20, 2008
Bro. John Loden	
Bro. Thomas C. "Bud" Dixon	June 11, 1937 - June 23, 2009
Bro. Curtis Mizell	October 17, 1926 - January 15, 2009
Bro. Donald Fitzgibbon	March 10, 1923 - June 29, 2009
Bro. Dannon Cole	July 9, 1954 - June 20, 2009
Bro. Bruce Phillips	December 2007
Bro. Roxie Sullivan	October 14, 2009
Bro. Harry Burge	February 5, 1940 - November 29, 2009
Bro. Donald James Farnham	May 24, 1951 - June 30, 2010
Bro. Stanley Beaird	September, 2010
Bro. Howard Rhoden	2010
Bro. Charles Thompson	December 25, 2010
Dr. Eugene Murphy	February 4, 1927 - January 5, 2011
Bro. Vern Holifield	August 3, 1926 - October 26, 2011
Bro. Arthur Smith	November 4, 1937 - May 15, 2012
Bro. Harrison Loftin	August 8, 1921 - June 8, 2012
Bro. Larry D. Smith	December 16, 1946 - June 19, 2012
Bro. Luther "Buddy" Cameron	2012
Bro. A.M. Wilson	2012

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 Tanmnmer	Moses Hadley
1808	New Providence (Amite Co.)	David Cooper	David Snodgrass	David Cooper
1809	Salem (Jefferson Co.)	David Cooper	William Snodgrass	Moses Hadley
1810	Ebenezer (Amite Co.)	David Cooper	Moses Hadley	Thomas Mercer
1811	New Hope (Adams Co.)	Thomas Mercer	David Cooper	John Arkins
1812	Zion Hill	Moses Hadley	Jos. J. Lawton	Lawrence Scarbor-
	(Amite Co.)			
1813	Bayou Pierre (Claiborne Co.)	Moses Hadley	George King	Ezra Courtney
1814	Bayou Pierre (Clairborne Co.)	Ezra Courtney	George King	Ezra Courtney
1815	Sarepta (Jefferson Co.)	Moses Hadley	William Snodgrass	William Cooper
1816	Clear Creek (Adams Co.)	Nathan Morris	William Snodgrass	Nathan Morris
1817	Bogue Chitto (Pike Co.)	David Cooper	Benjamine Davis	David Cooper
1818	New Providence (Amite Co.)	David Cooper	William Snodgrass	Josiah Flowers
1819	Hepzibah (Feliciana Par. La.)	David Cooper	William Snodgrass	George W. King
1820	Zion Hill (Amite Co.)	David Cooper	Elliott Estes	David Cooper
1821	Bethel (Wilkinson Co.)	Samuel Marsh	Elliott Estes	Elliott Estes
1822	Ebenezar (Amite Co.)	David Cooper	William Balfour	Samuel Marsh
1823	Mars Hill (Amite Co.)	David Cooper	Elliott Etes	Chas. Felder
1824	New providence (Amite Co.)	David Cooper	Elliott Estes	Elder Irion
1825	Shiloh (Wilkinson Co.)	Ezra Courtney	Elisha Andrews	Elliott Estes
1826	Shiloh (Feliciana Pr. La.)	Ezra Courtney	J.A. Ranaldson	William Balfour
1827	Woodville	Chas. Felder	Chas. G. Hatch	Chas. Felder
1828	Zion Hill (Amite Co.)	Chas. Felder	.A. Ranaldson	Ezra Courtney
1829	Jerusalem (Amite Co.)	Ezra Courtney	J.A. Ranaldson	Ezra Courtney
1830	Elbenezer (Amite Co.)	Ezra Courtney	Maston Crainm	Chas. Felder
1831	New Providence (Amite Co.)	Ezra Courtney	David Lea	Davis Collins
1832	Mount Nebo (La.)	Chas Felder	David Lea	Jesse Young
1833	Hepzibah (La.)	Ezra Courtney	David Lea	Chas. Felder
1834	East Fork	Ezra Courtney	David Lea	Ezra Courtney
1835	Zion Hill (Amite Co.)	Chas Felder	H. D. F. Roberts	Shadraach Coker

Date	Place Meeting	President	Recording Clerk	Preacher
1836	Galilee	Chas. Felder	H.F.D. Roberts	H.F.D. Roberts
1837	Jerusalem (Amite Co.)	Chas. Felder	H.F.D. Roberts	J.B. Smith
1838	Jackson (La.) (Amite Co.)	Chas. Felder	H.F.D. Roberts	Zachariah Reeves
1839	New Providence (Amite Co.)	Chas. Felder	C.E. Pickney	Thomas M. Bond
1840	Ebenezer (Amite Co.)	Chas. Felder	J.B. Smith	Chas. Felder
1841	East Fork (Amite Co.)	Shadrack Cocker	Hamilton McKnight	Zachariah Reeves
1842	Bluff Creek (La.)	Chas. Felder	Thomas M. Bond	M. Barlow
1843	Liberty	Zachariah Reeves	H.F.D. Roberts	Howell Wall
1844	Galilee	Shadrack Coker	G.P. Claughton	Shadrach Coker
1845	Mount Pleasant (Pike Co.)	Zachariah Reeves	G.P. Claughton	M.T. Conn
1846	Mount Zion (Wilkinson Co.)	Zachariah Reeves	G.P. Claughton	Zachariah Reeves
1847	Pierce's Creek	Zachariah Reeves	G.P. Claughton	Zachariah Reeves
1848	Hopewell (Franklin Co.)	Zachariah Reeves	G.P. Claughton	J.D. McFarland
1849	Bogue Chitto (Pike Co.)	Zachariah Reeves	G.P. Claughton	Alexander McKenzie
1850	Zion Hill (Amite Co.)	Zachariah Reeves	G.P. Claughton	Ham McKnight
1851	Mars Hills	Zachariah Reeves	G.P. Claughton	Calvin Magee
1852	Mt. Zion (Copiah Co.)	Zachariah Reeves	G.P. Claughton	Alexander McKenzie
1853	New Providence (Amite Co.)	Zachariah Reeves	C.C. Cain	Zachariah Reeves
1854	Sarepta (Franklin Co.)	Zachariah Reeves	C.C. Cain	F. Clark
1855	(Nathan L. Clarke was moderator [president] from 1855 through 1858 (No other records available.)			
1859	Ebenezer (Jasper Co.)	Nathan L. Clarke	W.J. Morris	R.H. Jones
1860	Garlandsville (Jasper Co.)	Nathan L. Clarke	B. Thigpen	W. Manning
1861	(No information available)			
1862	Garlandsville (Jasper Co.)	L.P. Murrell	B. Thigpen	W. Thigpen
	(no information available for years 1863-1865)			
1876	Leaf River (Covington Co.)	N.L. Clarke	B. Thigpen	E. L. Carter
1877	Sylvarena (Smith Co.)	N.L. Clarke	B. Thigpen	L.P. Murrell
1878	Providence (Perry Co.)	J.P. Johnston	N.L. Robertson	J.P. Johnston
1879	Fellowship (Jasper Co.)	N.L. Clarke	B. Thigpen	M.G. Turner
1880	Oak Grove (Lauderdale Co.)	N.L. Clarke	B. Thigpen	W. Thigpen
1881	Salem	N.L. Clarke	B. Thigpen	J.E. Brunson
1882	Bethel (Newton Co.)	N.L. Clarke	B. Thigpen	N.L. Clarke
1883	Zion Hill (Smith Co.)	N.L. Clarke	B. Thigpen	W. Thigpen
1884	Poplarville	N.L. Clarke	B. Thigpen	Wilson West
1885	Fellowship (Jasper Co.)	N.L. Clarke	B. Thigpen	J.P. Johnson

Date	Place Meeting	President	Recording Clerk	Preacher
1886	Decatur	N.L. Clarke	B. Thigpen	J.M. Moore
1887	Enon (Jasper Co.)	N.L. Clarke	B. Thigpen	T.I. Wells
1888	Shady Grove (Jasper Co.)	N.L. Clarke	B. Thigpen	N.L. Clarke
1889	Oakland (Newton Co.)	N.L. Clarke	B. Thigpen	A.J. Freeman
1890	Mt. Nebo (Jasper Co.)	N.L. Clarke	B. Thigpen	L.P. Murrell
1891	Fellowship (Jasper Co.)	N.L. Clarke	B. Thigpen	J.B. Flanagan
1892	Hickory (Newton Co.)	N.L. Clarke	B. Thigpen	J.P. Johnson
1893	Mt. Olive (Jones Co.)	N.L. Clarke	B. Thigpen	William Thigpen
1894	Bethel (Newton Co.)	N.L. Clarke	R.F. Roper	J.T. Simmons
1895	Antioch (Jasper Co.)	N.L. Clarke	R.F. Roper	G.W. Rainer
1896	Mt. Pleasatn Thigpen (Newton Co.)	N.L. Clarke	R.F.	Roper William
1897	Sylvarena (Smith Co.)	N.L. Clarke	R.F. Roper	T.I. Wells
1898	Spring Hill (Jones Co.)	N.L. Clarke	R.F. Roper	G.W. Rianer
1899	(No information available)			
1900	Goodwater (Smith Co.)	N.L. Clarke	R.F. Roper	J.P. Johnson
1901	Mt. Nebo (Jasper Co.)	N.L. Clarke	R.F. Roper	J.F. Chapman
1902	Union (Newton Co.)	N.L. Clarke	R.F. Roper	L.J. Caughman
1903	New Home (Smith Co.)	N.L. Clarke	W.B. Sansing	G.W. Rainer
1904	Bethel (Newton Co.)	N.L. Clarke	D.M. Russell	D.W. Moulder
1905	Philadelphia	N.L. Clarke	D.M. Russell	Z.K. Gilmore
1906	Fellowship (Jasper co.)	G.W. Rainer	D.M. Russell	W.P. Chapman
1907	Lake Como	T.J. Miley	J.W. Rooker	D.W. Moulder
1908	Bay Springs (No information available from 1909 through 1910)	D.H. Valentin		
1911	Ten Mile	Marion Walters	E.B. Cox	T.E. Pinegar
1912	Hickory Grove (Laurel)	Marion Walters	E.B. Cox	M.H. Broadus
1913	(No information available)			
1914	Louin (Mt. Vernon)	S.F. Thigpen	E.B. Cox	A.F. Burns
1915	Paramount (Stone Co.)	J.E. Glenn	E.B. Cox	M.H. Broadus
1916	Bay Springs (Mt. Nebo) (No information available from 1917 through 1919)	(No other information)		
1920	Louin (Mt. Vernon)	J.E. Glenn	D.H. Valentine	C.A. Gilbert
1921	Mineral Springs	S.A. Shoemake	D.H. Valentine	J.W. Tolar
1922	Laurel (Hickory Grove)	M. Walters	D.H. Valentne	W.S. Wade
1923	Purvis (Tabernacle)	M. Walters	J. Alvan Rester	T.C. King

Date	Place Meeting	President	Recording Clerk	Preacher
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 (Hiclory Grove)	M. Walters	J. Alvan Rester	J. M. Stuart
1928	Bay springs (Mt. Nebo Church)	M. Walters	J. Alvan Rester	G.S. Rayborn
1929	Wiggins (Bethel Church)	M. Walters	J. Alvan Rester	G.S. Rayborn
1930	Hopewell (Itawamba Co.)	W.G. Gray	J. Alvan Rester	M.W. Matthews
1931	Louin (Mt. Vernon)	J.A. Davis	D.H. Valentine	S.A. 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 H. Parrish
1943	Shady Grove	L.T. Simmons	Ollie F. Parker	M.E. Childers
1944	Macedonia	L.T. Simmons	Ollie F. Parker	Ollie F. Parker
1945	Ten Mile	L.T. Simmons	Ollie F. Parker	M.W. Matthews
1946	Big Creek	L.T. Simmons	Ollie F. Parker	O'Neal Estes
1947	Hopewell	L.T. Simmons	Ollie F. Parker	D.C. Breland
1948	Henleyfield	L.T. Simmons	Ollie F. Parker	D.N. Jackson
1949	Lebanon	L.T. Simmons	Ollie F. Parker	J.B. Coats
1950	Louin	L.T. Simmons	Ollie F. Parker	H.L. Gardener
1951	Paramount	L.T. Simmons	Ollie F. Parker	Richard L. Walters
1952	Big Creek	L.T. Simmons	Preston M. Cochran	Grover T. Laird
1953	Laurel	H.L. Gardener	P.M. Cochran	B. Alfred Jones
1954	Corinth	H.L. Gardener	J.E. Moore, Sr.	G.E. Rides
1955	Dorsey (Bethel Church)	B.H. Stringer	Ollie F. Parker	Grover T. Laird
1956	Laurel (Shady Grove)	B.H. Stringer	Ollie F. Parker	Eugene Digby
1957	Jackson (Creston Hills)	P.M. Cochran	Ollie F. Parker	O.V. Swearengen
1958	Laurel (Parkview)	P.M. Cochran	Ollie F. Parker	Grover T. Laird
1959	Dorsey (Bethel Church)	O.F. Parker	Milton E. Fisher	S.N. Lanham
1960	Hattiesburg (Westside)	O.F. Parker	C.L. Faulkner	Grover T. Laird
1961	Laurel (Parkview)	James T. Gilmore	G.H. Gordon	James T. Gilmore
1962	Laurel (Shady Grove)	L.H. Parrish	G.H. Gordon	Eugene Digby
1963	Ocean Springs	L.H. Parrish	G.H. Gordon	Ralph Brand
1964	Farmington (Corinth)	Ralph Cottrell	G.H. Gordon	Grover T. Laird

Date	Place Meeting	President	Recording Clerk	Preacher
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
1973	Laurel*	L.S. Walker	Medrick Savell	W.R. Speer
1974	Laurel*	W.R. Speer	Medrick Savell	Grover T. Laird
1975	Fulton	W.R. Speer	Medrick Savell	Thelbert Hill
1976	Laurel*	Vern D. Holifield	Medrick Savell	Lynn Stephens
1977	Laurel*	Vern D. Holifield	Medrick Savell	Thomas Dixon
1978	Laurel*	Grady Davidson	Medrick Savell	Gary D. Divine
1979	Laurel*	Grady Davidson	G.H. Gordon	Grover T. Laird
1980	Laurel*	David E. Steele	G.H. Gordon	Eugene Digby
1981	Laurel*	David E. Steele	G.H. Gordon	Milton Wright
1982	Laurel*	David E. Steele	G.H. Gordon	Eugene Murphy
1983	Laurel*	A.W. Kirkland	G.H. Gordon	M.S. Arrington
1984	Laurel*	A.W. Kirkland	Billy Huffmaster	Gerald Kellar
1985	Laurel*	Vernon Lee	Billy Huffmaster	Dewitt Bain
1986	Parkview, Laurel	Vernon Lee	Billy Huffmaster	R.D. Cline
1987	Parkview, Laurel	Eugene Murphy	Billy Huffmaster	Steven Howell
1988	Parkview, Laurel	Eugene Murphy	Billy Huffmaster	Gerald Kellar
1989	Parkview, Laurel	Leon Carmical	Billy Huffmaster	Gerald Kellar
1990	Parkview, Laurel	Leon Carmical	Billy Huffmaster	E.J. Pitts
1991	Parkview, Laurel	Vern D. Holifield	Billy Huffmaster	Marion Wilson
1992	Parkview, Laurel	Vern D. Holifield	Billy Huffmaster	John Loden
1993	Parkview, Laurel	R.D. Cline	Billy Huffmaster	Stephen Howell
1994	Parkview, Laurel	R.D. Cline	Billy Huffmaster	Dennis Knight
1995	Parkview, Laurel	Dennis Knight	Billy Huffmaster	Harold Floyd
1996	Parkview, Laurel	Dennis Knight	Billy Huffmaster	Jentry Bond
1997	Parkview, Laurel	Kevin Clayton	Billy Huffmaster	Joseph Harris
1998	Laurel*	Kevin Clayton	Billy Huffmaster	Noel Mann
1999	Laurel*	Stephen Howell	Billy Huffmaster	Dewitt Bain
2000	Laurel*	Stephen Howell	Billy Huffmaster	Bo Bankston
2001	Laurel*	Arthur Smith	Billy Huffmaster	Gary Smith
2002	Laurel*	Arthur Smith	Billy Huffmaster	LaVay Crawley
2003	Laurel*	Terry Coleman	Billy Huffmaster	Rayburn Freeman
2004	Laurel*	Terry Coleman	Billy Huffmaster	John Adams
2005	Laurel*	Dennis Knight	Billy Huffmaster	Gary O'Neal
2006	Laurel*	Dennis Knight	Billy Huffmaster	Grover T. Laird
2007	Laurel*	Neil Murphy	Billy Huffmaster	John Adams
2008	Laurel*	Neil Murphy	Billy Huffmaster	Rayburn Freeman
2009	Laurel*	Leon Carmical	Billy Huffmaster	Ken Riley
2010	Laurel*	Leon Carmical	Danny Pitts	Gary Smith
2011	Laurel*	Shane Singleton	Danny Pitts	James Sprayberry
2012	Laurel*	Shane Singleton	Danny Pitts	Gary Smith
2013	Laurel*	Ken Riley	Danny Pitts	Dewitt Bain

* Southeastern Baptist College

YEARBOOK



2013 SESSION
SOUTHEASTERN BAPTIST COLLEGE
LAUREL, MISSISSIPPI

2013 Minutes BMA of Mississippi Laurel

NOTE: (Spine of book copy)