Minutes
The 205th Annual Session
of the
Baptist Missionary Association
of Mississippi
convening with
Southeastern Baptist College
Laurel, Mississippi
October 18-19, 2011

2011-2012 Officers of the State Association

President
Shane Singleton .................................................. Laurel

First Vice-President
Ken Riley ............................................................... Laurel

Second Vice-President
Gary Smith .......................................................... Fulton

Clerk
Danny Pitts ........................................................... Laurel

Assistant Clerk
Justin Rhodes ...................................................... Vicksburg

Director of Public Information
Don Brown ........................................................... Soso

2012 Session will be held at
Southeastern Baptist College
Laurel, Mississippi
October 23-24, 2012

Sermon ............................................................... Gary Smith
Alternate ......................................................... A.W. Kirkland

Midyear Meeting
May 22, 2012
First Baptist Church
Mantachie, Mississippi

Sermon ............................................................... Grover Laird
Alternate ......................................................... Gary O'Neal

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Baptist Missionary Association of Mississippi

2011 Minutes

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Isn’t it a joy to come together as brethren for the glory of the Lord?

As our diverse group gathers to take care of the business of the Lord, we can see again the wonderful grace and mercy of our Savior Jesus Christ. Just as the eleven stood with Peter, so we stand together, in the unity and peace of Christ the King. Our conviction to follow His Word, our faith to walk in His way, our surrender to His will, and our service in His work is dependent on our recognition of His gifts and our responsibility in their use. In this there is not only blessing, but revival!

When we come together it is for the Lord’s business and for the Lord’s glory -- which in fact is our theme “For His Glory”. And we accomplish this when we serve in the same attitude as John the Baptist served -- “He must increase, but I must decrease” (John 3:30).

When we come together this must be our heart. We are to hear vision and need from those who lead our departments, we are to draw strength from the fellowship of our brethren, and above all we are to see that in all we do the glory of God is seen by the eyes of the world.

It is always of vital importance that your church makes plans to be represented at this meeting, but it would seem moreso this year. In this meeting, we will be electing our new Director of Missions -- an item of great interest, great discussion, and great importance. Such a decision should be bathed in great prayer and approached in great seriousness. Yet what item of the Father’s business would this not be true of? And let me encourage you, as we make plans to gather, that you make note of an earlier registration time (8:30 a.m.) and that your messengers know to receive their ballot cards as they enroll, because only those with ballots will be allowed to vote.

We are missionary Baptists and we come together in associated form that we might in greater strength, multiplied passion, and single purpose carry out the Commission of our Lord to reach the world by sharing the gospel, baptizing believers, and discipling the church. Let us reflect the love and principles of our Lord – in our worship... and in His work. Let us serve together... For His Glory!

— Shane Singleton
Special Workers List

Nominating Committee

Matt Hudson, 1530 Loden Rd., Fulton 38843 2012
Dewitt Bain, P.O. Box 512, Mt. Olive 39119 2012
Steven Clark, 558 Springhill Rd., Laurel 39440 2012
Corbey Jones, 1067 CR 19, Stringer, 39481 2012
Vern Holifield, 658 Joe Perrett Rd., Laurel, 39443 2013
Vernon Newman, 21 Lamar Shows Circle, Soso, 39480 2013

2012 Program Committee

Shane Singleton 920 North 10th Ave., Laurel 39440 2012
Danny Pitts 4514 Hwy 15 N, Laurel 39443 2012
Larry Geraldson 4226 Hwy. 15 N, Laurel 39440 2012
Sidney Davis 118 Lowe Rd., Laurel 39440 2012
Medrick Savell 4220 Hwy. 15 N, Laurel 39440 2012
Don Brown P.O. Box 8181, Laurel 39441 2012
Senior Adult 658 Perrett Rd., Laurel 39440 2012
Youth Department 4226 Hwy. 15 N, Laurel 39440 2012
John Adams P.O. Box 88, Mantachie 38855 2012
Glenn Shoemake 2798 Hwy. 588, Ellisville 39437 2012
Justin Rhodes 208 Willow Way, Vicksburg 39183 2012
Blinda Lee 77 Morrow Rd, Purvis 39475 2012

Enrollment Committee — 2012

Virgle Ainsworth, Adam Sloan, Dewitt Bain

Final Statistical Report for 2011

Churches Represented by Messenger 82
Churches Represented by Letter 43
Messengers Present 184
Visitors Present 52
Minute Fund $5,435.00
Program Fund $700.00
Petitionary Letters 0

Order of Reports for 2012

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

Balance on hand, 10-20-10 ........................................ $11,461.37
     (General Fund) ........................................ $8,482.52
     (Program Fund) ........................................ 2,978.85
Total Balance on hand, 10-20-10 ................................ $11,461.37

Received from Enrollment Committee (2010)
     (General Fund) ........................................ 5,355.00
     (Program Fund) ........................................ 700.00

Received from churches after meeting
     (General Fund) ........................................ 545.00
     (Program Fund) ........................................ 0.00

Love offering for Bro. Eugene Murphy ........................................... 1,823.00

Received on interest from checking account ........................................ 8.54

Total money to account for ................................................ $19,892.91

PAID OUT

Bank Service Charge ........................................ $ 6.98
Southeastern Baptist College (donation, hosting 2010 meeting) ........... 500.00
Signs First—(banner) ........................................... 449.40
Bro. Murphy- (love offering) .................................... 1,823.00
Plaque-( Bro. Billy Huffmaster) ....................................... 53.49
Missions Office- (for May, 2010 meeting) ..................................... 100.00
Chancellor Business—business envelopes and labels ....................... 58.63
Office Depot (envelopes to mail 2010 books) ............................... 33.38
Postmaster (to mail 2010 minute books). ................................. 507.60
Baptist Trumpet (printing & shipping 2010 minute books) .............. 3,998.72
Danny Pitts (clerk hire for 2010) ....................................... 1,000.00
Southern Images (voting cards for 2011) ....................................... 139.10

Total Paid Out ............................................................ $ 8,670.30

Ending Balance 10-10-11
     (General Fund) ........................................ $ 8,785.75
     (Program Fund) ........................................ 2,436.86

Balance on Hand, 10-10-11 ........................................ $11,222.61
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
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.
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.
The 205th annual meeting of the BMA of Mississippi began with a congregational song led by Bryson Haden. Harold Floyd led in the opening prayer. A welcome was extended by the President of Southeastern Baptist College, Dr. Medrick Savell. Because of problems with the sound system, Harold Floyd led the congregation in *Amazing Grace*. The response to the welcome was given by Gary O’Neal.

The moderator, Shane Singleton, declared the 205th Annual Session of the BMA of Mississippi open for business. Bro. Estuardo Marroquin read Scripture and led in prayer. The moderator distinctly read the Rules of Order. He announced that Frank Panzrino would serve as Parliamentarian.

Bro. Roy Caldwell came forward and shared that Larry Geraldson was the committee’s nominee to serve as Missions Director.

The Enrollment Committee for this meeting will be Virgil Ainsworth, Reuben Bryant, and with Dewitt Bain serving as substitute appointed by the moderator. The Initial Report of the Enrollment Committee was read by Virgil Ainsworth. There were no petitionary letters. A motion was made and passed to approve the report. The association approved the seating of visitors with the right to speak, but not to vote.

When the subject of the election of officers was brought up, a motion was made and seconded that the officers from last year be re-elected. The motion passed. Nominations were received for the new members of the Nominating Committee with terms to expire in 2013. Those elected were Corbey Jones, Vern Holifield, and Vernon Newman.

Reid Guy, Field Director for Initiative Two, spoke about the Personhood Amendment – Initiative 26.

The moderator began to call for reports by the departments and each director. Trustees for each department are presented by the Nominating Committee after each report. The listing of the Trustees is given on the first page of each department’s section in this yearbook. The Brotherhood Report was given by new Brotherhood President, Justin Rhodes. It was approved.

The WMA Report was read by Sis. Jessica Haden. It was approved.

The moderator called for the report by Southeastern Baptist College. Chairman Doug Wilson recognized Clerk Danny Pitts for the reading of the minutes. Dr. Medrick Savell gave the report. It was approved.

Dwight Lindsey gave his report. He offered his resignation as State Youth Director. The motion and second to approve his report was made.

In preparation for the President’s message, Brad Stephens led in congregational singing. Shane Singleton brought the message. Following the invitation, Dennis Knight shared Scripture and led in prayer to close the morning session.

**Tuesday Afternoon**

After special music, Greg Medenwald opened with Scripture and Prayer. A partial report was given from the Enrollment Committee by Virgil Ainsworth.

The moderator opened the floor for invitations to the 2012 Annual Meeting Place. Southeastern Baptist College was chosen. Gary Smith was elected as the Annual Speaker with A. W. Kirkland as the Alternate Speaker. First Baptist Church of Mantachie was selected as the location for the Mid-Year Meeting. Grover Laird was elected to deliver the Mid-Year Message and Gary O’Neal as the alternate.
The Missionary Committee was called. Reports were given by Elvis Garcia, Estuardo Marroquin, Ray Boone, and Interim Director Lavelle Lee. The minutes were read by Ted Quimby. Bro. Roy Caldwell, the Clerk of the Revolving Loan Fund, read the minutes. The reports were approved.

When no other recommendations were made, Larry Geraldson was elected as the new Missions Director. In his report he shared a vision for doubling the number of church in the BMA of MS in the next 25 years.

Shane Singleton called on Phil Knott for a report. Then he turned over the gavel to Ken Riley. Phil Knott gave a report on Lifeword and BMAA Missions.

Ken Riley asked for the report by the Publications Department. Editor Don Brown was recognized. The minutes were read by Justin Rhodes. Editor Brown shared financial and personal reports. These were approved. Gary O’Neal led in the closing prayer.

Danny Pitts gave a report for Dr. Charley Holmes and the BMA Theological Seminary in Jacksonville, Texas.

Dr. Kevin Clayton gave a report for DiscipleGuide Church Resources and Lifeword Discipleship.

The Salary Committee made this motion: “For the 2011-12 year, the Salary Committee recommends that trustees of each department be at liberty to increase salaries by 3%.” This was approved.

The moderator called for the Commission on Senior Adults. Frank Everett presented the minutes. Vern Holifield encouraged everyone with the progress and plans of the Commission on Senior Adults. This report was approved.

Dr. John Adams shared about the efforts of the Moral Action of Mississippi. Glenn Shoemake spoke for the Commission on History. Both of these reports were approved.

The moderator called for the Mississippi Baptist Children’s Home Committee. David Lawrence read the minutes. Director Sidney Davis gave his report. These were approved.

Brandon Wilson led in a song. Gary O’Neal closed in prayer.

**Tuesday Night**

Music was shared by the Baptist Music Fellowship from 6:30-7:00. The annual message was brought by James Sprayberry. Gary Smith expressed appreciation for the message.

The final report of the Enrollment Committee was given by Virgil Ainsworth and approved. The Moderator, Shane Singleton, appointed Virgil Ainsworth, Adam Sloan, and Dewitt Bain to serve on the 2012 Enrollment Committee.

Fulton Lindsey told about the efforts during the past year by the New Direction Prison Ministry. A motion was made and the report was approved.

Dale Broom reported on the plans for him and his wife to go to Ghana/West Africa as a self supporting missionary.

Bryson Haden gave the report for the Baptist Music Fellowship. He resigned and recommended Brandon Wilson as the new Coordinator. This was approved.

A motion and second was made and approved to pay the same as last year for clerk hire ($1,000) and to print the same number of minute books (800).

A motion was made to give $1000 to Southeastern Baptist College for hosting the meeting. This was approved.

A motion was made to give the officers a rising vote of appreciation. Southeastern was included in this.

A motion was made to adjourn. Closing prayer was given by Shane Singleton.

— Shane Singleton, moderator; Danny Pitts, clerk
The Mid-year meeting of the BMA of Mississippi met on May 17, 2011 with Parkview Baptist Church in Laurel, Mississippi. Moderator Shane Singleton presided over the meeting. The opening song was “Revive Us Again” led by Bro. Josh Awtrey. Bro. Kenneth Flynt led the opening prayer. Bro. Willie Olderguest shared a devotional on His Eye, Ears, and Mouth.

Bro. Latrelle Windham extended the welcome on behalf of the host church. Bro. B.J. Hudson gave the response. The Moderator declared the 2011 Mid-year meeting in session and ready for business. Shane Singleton led in prayer, asking the Lord to bless the meeting. The Moderator read the Rules of Order and appointed Dr. John Adams to serve as Parliamentarian for this meeting. A motion was offered that visitors be seated, with right to speak but not to vote. New pastors since the October meeting were recognized.

At the call for Petitionary letters, the clerk shared the request from Outreach Ministry for the Lord Chapel in Meadville, MS where Richard C. Arceneaux is pastor. A motion was made and approved to receive the church and a welcome was given.

The report of the Baptist Music Fellowship was requested, and Coordinator Bryson Haden gave his personal report. A motion was made and approved to accept his report.

Following a call for the Brotherhood report, Roy Caldwell read the minutes. Dennie Patterson prayed for all the departments and reports up to this point. Upon the call for the WMA report, Mrs. Jessica Hayden gave the report. It was approved. Bro. Arthur Smith led in prayer for the department.

Upon the request for a report by Southeastern Baptist College, Dr. Medrick Savell gave his report. It was approved. Prayer for Southeastern was offered.

Another Petitionary Letter was brought to the clerk by Maple Street Baptist Church of Columbus, MS, where Joseph Oyeleye is pastor. It was approved. Billy Huffmaster gave the welcome.

The Youth Department report was given by Dwight Lindsey. Bryson Hayden shared about working in conjunction with the Youth Department in promoting the B.R.A.G. Ministry Conference on July 28-30. A motion was approved to adopt this report. Prayer for the department was given.

Shane Singleton asked Ken Riley to moderate beginning with the Missions Department. Chairman Sidney Farmer recognized Bro. Lavell Lee, Interim Director of Missions and RLF. Bro. Lee recognized Bro. Ray Boone for a brief report on New Heart Mission. Bro. Lee read his combined Missions and RLF report. A motion was made to adopt his report. It was approved.

The Clerk of the Missionary Committee read the Missionary Committee Minutes. The clerk made a motion that the minutes be adopted with the item referring to the nomination of the Missions Director being considered as a separate issue. Motion was approved.

The Clerk of the Revolving Loan Fund read the Revolving Loan Fund Minutes. The clerk made a motion that the minutes be adopted with the item referring to the nomination of the Missions Director being considered a separate issue. Motion was approved.

The recommendations by the Missionary Committee and the Revolving Loan Committee placed Shane Singleton in nomination for the position of Missions Director of the BMA of Mississippi.

Moderator Ken Riley asked if anyone had other nominations. Larry Geraldson, Coy
Rice, and Arthur Smith were nominated.

**Missions Search Committee Report** by Frank Panzrino

Clerk of Search Committee

The Search Committee for a new Director of Missions and Revolving Loan Fund met with the joint committees of Missions and RLF Trustees on April 28 recommending Bro. Shane Singleton for the position of director.

The Joint Committees voted unanimously to recommend Singleton to the Association for the position of director of missions.

The committees also asked the president of the association to call a special session during the midyear meeting for the purpose of considering the election of a new missions director.

The president had already been notified of the need to call for a special called session by the Search Committee for consideration of a new director recommended by the committees.

Editor’s Note -

The Constitution of the BMA of Mississippi in Article IX, Section 1, requires that all department heads be elected during annual session or a special called session. This session will coincide with the midyear meeting to be held May 17, 2011 at Parkview Church, Laurel.

A motion and second was made to allow each of the men nominated to speak sharing their vision for the position. It was approved. Billy Huffmaster shared about the prayer and research done by the Search Committee. Bro. Coy Rice shared about his love for missions and plans to involve local churches in the process.

Prior to the voting taking place, a motion was made to table this issue until the October Meeting. After questions being raised as Points of Order concerning the wording of the motion, a vote was taken. The Moderator announced that a 2/3 vote would be required to pass this motion to table. Although first declared that the Motion to Table until the October Meeting was passed, the vote was 80 to 57 which resulted in the motion failing. The Parliamentarian ruled that a Motion to Postpone the issue until the October Annual Meeting would be in order and only require a simple majority. The vote was 91 to 52 which resulted in the motion passing. A motion was made and passed that the Special Session be adjourned.


A motion was made to reconvene at 2 p.m. Dennie Patterson closed with prayer.

**Afternoon Session**

Bro. Brad Stephens led the congregation in singing, “Victory in Jesus.” Prayer was lifted by Greg Medenwald.

The report of the Publications Department was called for. Bro. Don Brown gave his personal report. Motion to adopt his report.

The Moderator called for the report by the BMA Foundation. Don Brown gave the report which was approved.

The Senior Adult report was given by director Vern Holifield. Motion to approve his report was passed.

The Moderator called for the report of Moral Action. Dr. John Adams gave his personal
Motion to accept his report was approved.

The Commission of History Report was given by Glenn Shoemake. It was approved.

The Moderator called for the report of the Children’s Home. Bro. Sidney Davis gave his personal report. A motion was made to approve the director’s report.

A motion was made to give a rising vote of appreciation to Parkview Baptist Church in appreciation for hosting this meeting and to adjourn.

— Shane Singleton, moderator; Danny Pitts, clerk
Women’s Missionary Auxiliary

Mrs. Blinda Lee President
77 Morrow Rd., Purvis 39475
(601) 596-3417

Officers 2011-2012

President ................................................. Blinda Lee
First Vice President ................................. Jessica Hayden
Second Vice President .............................. Linda Smith
Third Vice President ................................. June Holifield
Corresponding Secretary ......................... Shirlene Smith
Assistant Corresponding Secretary .......... Barbara White
Recording Secretary ................................. Fredia McNeese
Assistant Recording Secretary ................. Jeanelle Burkes
Historian .................................................. Chris Smith
Editor ..................................................... Donna Lawrence
Pianist ................................................... Anita Akers
Song Director .......................................... Mary Sprayberry
GMA/YLA Promoter ............................... Beth Caldwell
Sunbeam Promoter ................................. Linda Faye Dertinger
Project Promoters ................................. Lynn McCoy, Dianne Rainey
Advisory Council ................................. Don Brown, Chuck Lee, Arthur Smith
Retreat Committee .............................. Sharon Lindsey, Chris Smith
WMA Officers Addresses

President .................................................. Blinda Lee
77 Morrow Rd., Purvis 39475; (601) 596-3417
Email: blinda.lee@lamarcountyschools.org

First Vice President ........................................ Jessica Hayden
1440 Hwy 80, Vicksburg 39180; (662) 251-0455; Email: blhaden@gmail.com

Second Vice President .................................... Linda Smith
2816 Old Bay Springs Rd, Laurel 39440; (601) 470-1398
Email: lsmith_55@yahoo.com

Third Vice President ........................................ June Holifield
290 Huey P. Rd, Soso 39480; (601) 729-8963

Corresponding Secretary ................................. Shirlene Smith
730 Hwy 533, Laurel 39443; (601) 729-5638; Email: arthursmith@bayspringstel.net

Assistant Corresponding Secretary .................. Barbara White
10 CR 1517 Bay Springs 39422; (601) 764-6767; Email: sofihdy@bayspringstel.net

Recording Secretary ....................................... Fredia 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; Email: jburkes02@aol.com

Historian .................................................... Chris Smith
212 S. Fox Hall Rd, Pearl 39208; (601)939-6707; (601)473-5470
Email: angelofgod@zero.net

Editor .......................................................... Donna Lawrence
1621 Hildreth Rd, Columbus 39702; (662)328-4645; (662)251-6949

Pianist ....................................................... Anita Akers
600 11th Ave N., Amory 38821; (662) 257-9839; Email: rhanitaakers@gmail.com

Song Director ................................................ Mary Sprayberry
P.O. Drawer O, Bay Springs 39422; (601) 764-6573

GMA/YLA Promoter ................................. Beth Caldwell
166 Twin Creek Rd, Lucedale 39452; (601) 947-6011; (601) 766-5702
Email: roybethc4@att.net

Sunbeam Promoter ................................. Linda Faye Dertinger
132 Howard Hill Rd, Soso 39480; (601) 422-5552; Email: 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
Email: drainey2@comcast.net

Advisory Council ................................. Don Brown, Chuck Lee, Arthur Smith

Retreat Committee ............................. Sharon Lindsey, Chris Smith
Sharon: 2920 Hopewell-Keys Rd, Fulton 38843; (662) 401-6573; (662) 862-5889
Email: slindsey157@yahoo.com
Annual Meeting

October 17, 2011

The Mississippi State WMA met at First Baptist Church of Shady Grove in Laurel, MS on October 17, 2011 for its annual meeting. The officers met at 6:00 to discuss business to be brought up in the main meeting. Our main topics were a women’s retreat next August, Mississippi hosting the National meeting in April, and election of new officers.

At 7:00 Mrs. Barbara White began our meeting with “Turn Your Eyes upon Jesus,” introducing our theme of “A More Abundant Life”, taken from John 10:10. “The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly.”

Kristy Matthews introduced Valarie Fish, National WMA President, as our speaker. Valarie began the program by giving away door prizes which turned out to be fake money. She used this analogy to show that Satan will try to counterfeit every good thing God gives us. This leaves us disappointed, distrustful, and disillusioned. Reading from Isaiah 44:6 & 20, Valarie brought out how Satan feeds on ashes. His desire is to destroy us and those we love, and to rob us of the abundant life we can have in Christ. We have to stand up against him and demonstrate a genuine life before those in our everyday lives. We have to be real! She broke this down by spelling out the word REAL this way: R — It is all about Relationship and not Religion; E — Our responsibility is Enlightenment and not Excitement; A — We are to have Action with a purpose, not just Activity; L--Life abundant, not just living. My heart was truly blessed by Valarie’s devotion.

We then began our business. Our Ladies’ Retreat was set for August 31-September 1, 2012 at Camp Garaywa. Valarie Fish was elected as our speaker with Kristy Matthews as alternate.

Plans were mentioned and discussed concerning our responsibilities for the National Meeting to be held in Jackson, MS in April. We want Mississippi to look good!

After hearing and approving our reports, we elected officers for 2011-2012. They are the following:

President
First Vice President
Second Vice President
Third Vice President
Corresponding Secretary
Assis Corresponding Secretary
Recording Secretary
Assist. Recording Secretary
Historian
Editor
Pianist
Song Director
GMA/YLA Promoter

Blinda Lee
Jessica Haden
Linda Smith
June Holifield
Shirlene Smith
Barbara White
Freidan McNeese
Jeanelle Burkes
Chris Smith
Donna Lawrence
Anita Akers
Mary Sprayberry
Beth Caldwell
Kristy Matthews challenged us as officers with Colossians 4:17, “Take heed to the ministry which thou hast received in the Lord, that thou fulfil it.”

Our project for 2010-2011 was Bro. Joseph Oyleye and Maple Street Church in Columbus, MS. We raised $4,339.

Our project for 2011-2012 is the Shepherd Bag Ministry.

We had a wonderful night of fellowship with 63 ladies and 24 churches represented.

Please pray for me as I continue to try and lead our Mississippi WMA in the direction God would have us go.

— Blinda Lee, MS State WMA President

Officers Reports

President’s Report

This has been a fast-paced year to say the least. There have been some good accomplishments, yet there is so much more I would like to see come to pass. I am thankful that God is so good to us and blessed with at least one more WMA group added and our first one-day retreat.

I would like to thank all of you for your prayers and support as I have tried to serve as your president. There are many things I have learned, and so much I still need to learn. I have enjoyed meeting and making many new friends.

Oakland Baptist Church in Vicksburg joined us as another WMA group in the spring. There have been a couple of other churches that I have talked with but are not sure whether they will form a group or not. I was encouraged with the Oak Grove district at our meeting this summer. We had two new churches to participate.

October 1, we met at Temple Baptist Church in Laurel for a one-day retreat. Our theme was “Come and Rest,” taken from Mark 6:30-32. Patsy Burge and Sheri Parker were our speakers. We had a good time in the Lord and enjoyed the fellowship with 65 ladies. Thanks to each of you who had a part in making it possible and each of you who attended.

I have started an online WMA group at Crossconnexctions.com. This is a place to share happenings, prayer requests, thoughts, etc. It is a Christian rendition of Facebook set up by Bro. Lavon Haden. I would love for you to check it out and join us there.

Please be in prayer as we elect officers for next year. Always remember my family as we try to serve God.

— Blinda Lee

First Vice President

Well, its that time of year again. We are gathering as a group of ladies with one purpose in mind. Reaching the lost through our WMA. We have had another good year
in the WMA. I want to thank you for allowing me to serve you as First Vice President. I count it an honor. I am looking forward to all the blessings the Lord has in store for us in the up coming year. I want to encourage you to keep on keeping on. The Lord has a work for the WMA and we need you to accomplish that work. I also want to encourage you to invite your Presidents or other officers to speak to your local and district WMA's.

My prayer is that everyone attending this years annual WMA meeting will leave up lifted and ready to serve the Lord in every aspect of their lives. I pray our WMA will become a stronger unit and be drawn closer together as a group so the Glory of the Lord will shine through us. Thank you for your hard work and dedication to this ministry. If I can be a help to you or your WMA please feel free to contact me.

— Jessica Haden

Second Vice President

It has been a pleasure serving as your Second Vice President for the State WMA for 2010-11. Colossians 4:17 says, “Take heed to the ministry which thou hast received in the Lord, that thou fulfill it.” As I was given this ministry to represent the State WMA, whether in words that I have spoken or places that I have been, I pray that I have fulfilled that calling and brought glory to God in all that I have done. I have had the privilege of working with some of the other officers, Blinda Lee and Jessica Haden, on a number of occasions throughout this year and have been reminded how God uses all people and unites us together to further His gospel. Thank you for the opportunity to represent the WMA.

— Kristy Matthews

Historian

What a pleasure to serve the Lord as Mississippi WMA historian. I am thankful that my mother (Adell Fleming) and grandmother (Pinkie Skipworth Cox) taught me the valuable lesson of keeping records and preserving them for future generations.

I have asked you to send in pictures and articles that you would like to be included in our history book. So far I have not received any, so I am trying to do the best I can with pictures I took and articles I cut out of the paper. What about someone in your WMA that has done an outstanding job in your local WMA. This could serve as a blessing to others.

Please look at your history book and advise me as how it could be better. I am open for suggestions. A historian is reporting how God is using ladies in our generation to tell His story.

Read Esther 6:1, “On that night could not the king sleep; and he commanded to bring the book of records of the chronicles; and they were read before the king.” Yes, our records can be a blessing to others.

Thanks again and may God bless.

Thank you for allowing me to serve and my prayer is that this book will some day be a blessing to others.

— Chris Smith

GMA Promoter

It is a privilege to report the work of the State Girls Missionary Auxiliary. We had our state meeting on March 11 and 12 at Camp Garaywa in Clinton. Our theme for the retreat was “The Wonder of it All” using the scripture John 1:3. We had 135 in attendance. Bro. Chuck Lee was the retreat pastor.

The GMA Project was 50% RLF Mission Fund for GMA girls to use to go on mission trips and 25% Sarah Hebert serving as our missionary in the Philippines and 25% General Fund. The project for this year is one third Nicki Prickett and one third Alicia
Ramshur and Margaret Beam and one third general fund. It is such a blessing to be able to raise funds to help our very own Mississippi GMAs that have become missionaries. GMA has played a great role in the lives of these young ladies and their testimony reflects how God used the Girls Missionary Auxiliary to prepare them for mission work.

Carli Reeder, president, lead the business meeting on Saturday morning. Kiera Robertson, second vice president, lead in the Aim, Allegiance and Stars Ideals. Alexis Givens gave the devotion and Shelby Umfress lead in prayer. Livi Erkhart and Teresa Broom encouraged all GMAs to attend the National GMA Retreat in June. The following were elected to serve as officers for 2011-2012: Kiera Robertson, president; Livi Erkhart, First Vice President; Melanie Greenhaw, Second Vice President; Caitlin Dalrymple, Secretary; Ginny Kellum, Adult Secretary; Shirlene Smith, Treasurer; Sonya James, Assistant Treasurer; Miranda Francis, Corresponding Secretary; Rebekah Hebert, Adult Corresponding Secretary; Olivia Fairley, Song Leader; Delores Compston, Adult Song Leader; Mary Cross, Pianist; Blinda Lee, Adult Pianist; Tye Roche, Historian; and Tyanne Roche, Adult Historian.

Lakelyn Flynt was chosen to be our Jr. Miss GMA and Miranda Francis was chosen to represent us as Miss GMA. In June at Gary, Texas, Lakelyn was also chosen to represent as National Jr. Miss GMA.

Our theme for the year 2011-2012 is “Danger Ahead” and we are using the scripture Joel 1:15. The State GMA asks you to pray for us as we serve Christ through this auxiliary.

— Beth Caldwell

Corresponding Secretary’s Report
Shirlene Smith • September 30, 2011

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<td>Ladies’ Retreat Fund</td>
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Expenditures

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<td>Hayden Miller, Nursery Worker</td>
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<td>Anita Akers, Program Expenses</td>
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<td>Sharon Lindsey, Ladies’ Retreat Expenses</td>
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<td>Anthony Hodges, Annual Speaker</td>
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<td>Shady Grove WMA, Meeting Expenses</td>
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<td>Linda Faye Dertinger, Mileage</td>
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<td>824</td>
<td>Kristy Matthews, Mid-year Speaker</td>
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<td>825</td>
<td>Garaywa Camp and Conference Center, deposit for 2012 Ladies’ Retreat</td>
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826  Bobbie Craft, Nursery Worker at Mid-year Meeting  25.00
827  Office Depot, Certificate Paper  6.94
     Service charges for 2010-2011, Trustmark Bank  126.52
**Total Paid Out**  $7,164.26

**************************************************************

**Project Funds Received By September 30, 2011**

25% General Fund Plus Designated Offerings  $1,592.18
    (This Amount Has Already Been Added To The General Fund)
75% Maple Street Baptist Church, Columbus  4,114.14
**Total Received**  $5,706.32

**************************************************************

**Audit Report For The MS State WMA**
**October 25, 2010**

October 25, 2010
Mississippi State WMA
Laurel, MS

Dear Ladies:

I have verified the bank statements, check register, duplicate deposit slips and the journal for this years. All figures are in agreement with the report dated September 30, 2010. This report was given at the annual meeting and copies were available to you. May God bless our WMA with another good year and each of us as we try to serve Him.

Sincerely,
Della Priest
(601) 591 0110

**BMA Of MS Churches Receiving Certificates**
**For Contributing $100.00 Or More To The WMA Project**
**September 30, 2011**

1. Berean Baptist Church, Soso
2. Big Creek Baptist Church, Soso
3. East Amory Baptist Church, Amory
4. First Baptist Church, Calhoun
5. First Baptist Church, Mantachie
6. First Baptist Church, Shady Grove
7. Hopewell Baptist Church, Laurel
8. Lebanon Baptist Church, Laurel
9. O'Neal Road Baptist Church, Gulfport
10. Parkview Baptist Church, Laurel
11. Shiloh Baptist Church, Steens
12. Skyway Hills Baptist Church, Pearl
13. Temple Baptist Church, Lucedale
14. Ten Mile Baptist Church, Perkinston
15. Vardaman Street Baptist Church, Wiggins

ASSOCIATIONS:
1. Washington 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.
Southeastern Baptist College

Dr. Medrick Savell, President
4229 Highway 15 North, Laurel, MS 39440
(601) 426-6346

Trustees

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Term Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joel Cunningham</td>
<td>P.O. Box 675, Belzoni 39038</td>
<td>2012</td>
</tr>
<tr>
<td>Gary Smith</td>
<td>9225 Hwy. 25 S, Fulton 38843</td>
<td>2012</td>
</tr>
<tr>
<td>Doug Wilson</td>
<td>6870 Van Buren Road, Fulton 38443</td>
<td>2012</td>
</tr>
<tr>
<td>Carolyn Hagler</td>
<td>219 Springhill Dr., Hattiesburg 39402</td>
<td>2013</td>
</tr>
<tr>
<td>Danny Pitts</td>
<td>4514 Hwy. 15N, Laurel 39443</td>
<td>2013</td>
</tr>
<tr>
<td>Arthur Smith</td>
<td>730 Hwy. 533, Laurel 39443</td>
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<tr>
<td>Glenda Goodwin</td>
<td>455 Service Dr., Laurel 39443</td>
<td>2014</td>
</tr>
<tr>
<td>Dicky Welborn</td>
<td>534 N. Magnolia, Laurel 39440</td>
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</tr>
<tr>
<td>Vernon Watts</td>
<td>60 Joseph Burks Rd, Carriere 39426</td>
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</table>

Out of State Association

<table>
<thead>
<tr>
<th>Name</th>
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</tr>
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<tbody>
<tr>
<td>William Chancery</td>
<td>61 Hwy. 164, McDavid 32568</td>
</tr>
<tr>
<td>Buck Hughes</td>
<td>14969 Old Hammond Highway, Baton Rouge 70816</td>
</tr>
<tr>
<td>Dennis Rankin</td>
<td>5026 Gunn Rd., Mobile 36619</td>
</tr>
<tr>
<td>Robert Welborn</td>
<td>155 Arrowhead Trail, Brandon 39047-6320</td>
</tr>
</tbody>
</table>
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.
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 het- retical 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 re-deemed 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 premillenial return of Christ to earth, which He shall literally reign in peace upon the earth for a thousand years. Rev. 20:4-6

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

**Article VIII — Amendments**

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

**By-Laws**

**Southeastern Baptist College Foundation, Inc.**

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

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

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

**Article II — Purpose**

1. The general purpose of the corporation shall be to establish, maintain and enlarge a Foundation which shall solicit, acquire and accept gifts, bequeaths and devises of money, stock, bonds, life insurance policies, real property of every nature and kind, and to use those properties exclusively to advance the Christian education, and to promote the Christian faith generally. These purposes shall include gifts to institutions whose aims and purposes are identical or similar to those of the Foundation. Loans or gifts from the Foundation’s income may be made to, or for the benefit of, young men and women in training for the ministry or for full time religious work.
2. The Foundation, upon specific request of a donor, may accept as a conduit gifts whose principal is intended for payment to any cause or for any purpose within those herein above mentioned, including benevolence and charity, and make payment of such principal as directed by the donor.

**Article III — Members**

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

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

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

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

**Article IV — Officers**

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

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

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

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

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

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

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

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

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

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

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

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

Article VI

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

We are glad that you chose to meet again this year on the campus of Southeastern Baptist College. The theme for this meeting, “For His Glory,” expresses the purpose of SBC.

The first part of our Mission Statement says, “The purpose of Southeastern Baptist College is to glorify God...” still believe that God led in the establishment of this college over 60 years ago and that He is still using it to bring glory to Himself. This has been a year of blessings from the Lord. It has had its highs and lows, but God’s hand has been seen in each part. Progress has been made in several areas. The Lord continues to be faithful and has assured me that there are good reasons to be optimistic about the future of the college. He has made us a lot of promises in His Word that I have believed, preached, and followed for years, and I have found that He always keeps His promises. But we are still having a very difficult time. The economic condition of our country has affected us, like it has most people. The results from several aspects of the economic condition have caused a serious financial condition at the college.

I hope you will listen closely to our report. I want to share my heart with you. I have learned, as many of you, that God allows or sends problems, troubles, and hard times to the faithful as well as to the unfaithful. But He always has a good purpose for our sufferings. “We know that all things work together for good to them that love God, to them who are the called according to His purpose.” (Rom. 8:28). He tells us to “Call upon me in the day of trouble: I will deliver thee, and thou shalt glorify me.” (Psa. 50:15) We are taught that we have a high priest which can be touched with the feeling of our infirmities. So His Word says, “Let us therefore come boldly unto the throne of grace, that we may obtain mercy, and find grace to help in time of need.” (Heb. 4:16). His Word also teaches us, “If any of you lack wisdom, let his ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.” Such passages as these cause me to call upon Him, trust Him to work it all out and bring us through this difficult time.

We will be a better college when He is through teaching us that He is for us and wants us to wait until His purpose has been finished in us. Then we will glorify Him and even be thankful for the hard times. I am still learning. I have had troubles and problems all my life. I have been wrong many times, but He has never failed me or is people. We are also taught that faith without works is dead. Therefore we have been working all we can to do our part and to be faithful to Him. There is a group of dedicated people working hard at Southeastern Baptist College. I appreciate their faithfulness to the college.

The following is a summary of the situation.

Record Of Deficit
The Facts — For the last few years, we have spent more than we received. The extra money came out of savings that we had. The amount of the deficit was lowered each year, but on June 30, 2011, it was still $49,317.00.

I. The Problems
A. The amount received from Foundation dropped from $40,000, to $28,000, to $20,000, then back to $30,000 during these years. That was a loss of $42,000.
B. After three years of growth in enrollment (averaging 6% each year), there was a sudden drop in enrollment this past year, a drop of 16%, with a loss of @ $50,000.
C. On March 25, 2011, we received a letter from ABHE, the accrediting agency, placing the college on “Warning Status” due to the three consecutive years of net losses. At this time, that is just a warning; but a warning means “You must do something about this, or else it will be worse.”
II. Actions Taken By The College And Some Results

A. Back in 2008, we started implementing some things to increase enrollment.

1. Began working to get On-Line Courses. Three Online courses were offered in the Fall 2010, semester with 39 hours being taken. Since then, the number of courses offered, number of students taking them, and the number of hours taken have increased each semester.

2. Began designing a Four-Year program in Business, to expand the Two-Year program to Four-Year. The Four-Year Business program was approved in June 2011, and the third-year courses were offered in the Fall 2011, semester. Seventeen students are enrolled in business program.

3. More aggressive recruiting was begun. Twenty-nine students were enrolled in Fall 2011, who were not enrolled in the previous semester (more than in recent years.)

We believe that with three Associate (2-year) degree programs and two Bachelor (4-year) degree programs, the enrollment will increase if we are actively recruiting new students.

B. Efforts to Increase Income

1. A number of churches and individuals are giving faithfully to build up the revenues of the Foundation.

   Contributions to the Foundation for the year 2010 – 2011 were $109,181.

2. At the Trustee Meeting, May 2011, I explained the situation (up to that point) to the trustees and asked them to help raise funds to erase the deficit. Almost all of them have helped. I appreciate the interest shown by the trustees, their faithfulness, recommendations, and advice. Our October meeting was a productive one.

3. I, as president, have asked local associations and churches to pray for the college and give special contributions to lower the deficit. Eight associations have given $4,800.00 in special contributions since June 1. Other Special Emphasis offerings from churches and individuals has been $8,500.00.

4. Recently, the administrators have been working on a fund raising project called “The 10 X 10 Project.” It is ready to present at this time.

5. Serious efforts were begun to evaluate the budget, to cut expenses and increase income in the new year.

C. Efforts to Cut Expenses.

1. We limited the amount that each one can get from inhouse scholarships. Those are really discounts given by the college that have no cash to cover them. The amount for those was reduced for this semester by $3,197 from 2010.

2. We put a freeze on spending unless absolutely necessary.

3. The administrators cut expenses by more than $60,000 from the 2011-2012 budget.

Trustee Meetings Minutes

May 3, 2011

The Trustees of Southeastern Baptist College met on Tuesday, May 3, 2011, at the college library. The meeting was called to order by Chairman Doug Wilson. Trustees present were: Joel Cunningham, Glenda Goodwin, Carolyn Hagler, Danny Pitts, Arthur Smith, Gary Smith, Dickey Welborn, Doug Wilson, Dennis Rankin, Buck Hughes, Chris Gonthier, William Chancer, and Roger Akers. William Chancer opened the meeting with a devotional and prayer. The minutes from the October 5, 2010 meeting were read and approved. Dr. Medrick Savell then gave the Presidents Report. Joey Harris reported on the improvements to the buildings and grounds. He also reported on some of the ideas to be implemented to help in the recruitment of students to the college.
The election of officers is as follows: Chairman Doug Wilson; Vice-chairman, Dickey Welborn; Recording Secretary, Danny Pitts; Assistant Recording Secretary, Gary Smith. A motion was made and seconded to approve the 2011 graduates pending the passing of their course work. The motion carried. A motion was made and seconded to approve the expansion of the business program to a four-year degree program. The motion carried.

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

— Doug Wilson, chairman; Danny Pitts, recording secretary

October 4, 2011

The Trustees of Southeastern Baptist College met on October 4, 2011 in the Kellar Room of the college library. President Medrick Savell and Vice President Joey Harris were present, along with trustees Doug Wilson, Danny Pitts, Buck Hughes, Dicky Welborn, Dennis Rankin, Carolyn Hagler, Glenda Goodwin, Gary Smith and Roger Akers. Dr. Doug Wilson called the meeting to order and recognized Roger Akers for Scripture Reading and Prayer. Roger Akers read the previous minutes. A motion and second was made to approve the minutes of the previous meeting with corrections including the President’s written report. This was approved.

L. H. Walker, Jr., was called in, and he gave the Audit Reports. Following questions and discussion, a motion and second was made to approve the SBC Audit Report as given. The vote was unanimous.

The Chairman of the Board of Trustees called on Dr. Savell to give the President’s Report and to present the 2011-12 Budget. Following discussion, a motion was made to approve Dr. Savell’s report and to include in the minutes his written report. A motion was made and approved to ask the President and staff to rework the budget and present a Balanced Budget. This was seconded and approved.

A motion was made and passed to adjourn.

— Doug Wilson, chairman; Danny Pitts, clerk

Special Meeting of the SBC Board of Trustees
October 18, 2011
Room 1 at Southeastern Baptist College

The chairman of the Southeastern Baptist College Trustee Board called a special meeting after the report at the 2011 annual meeting. Those present were Dr. Medric Savell, Dicky Welborn, Doug Wilson, Gary Smith, Dennis Rankin, Roger Akers, Danny Pitts, and Vernon Watts.

The board discussed the financial situation and asked for a quarterly report. A motion was approved that the Chairman, Clerk, and CPA Joey Cunningham serve as a Budget Committee of the Trustees to work with the administration on financial issues and report to the Trustees. The Budget Committee will also help the school develop a more detailed line item budget.

Dr. Savell presented copies of a first draft report showing the status of Southeastern Baptist College during the first quarter of the financial year. After a motion and vote to adjourn, Dicky Welborn led in the closing prayer.

— Doug Wilson, chairman; Danny Pitts, clerk

SEBC Foundation Minutes
May 3, 2011

The Southeastern Baptist College Foundation met in the college library. Trustees present were: Joel Cunningham, Glenda Goodwin, Carolyn Hagler, Danny Pitts, Arthur
Smith, Gary Smith, Dickey Welborn, Doug Wilson, Dennis Rankin, Buck Hughes, Chris Gonthier, William Chancery, and Roger Akers. The minutes from the October 5, 2010 meeting were read and approved. The new officers are: Chairman, Doug Wilson; Vice Chairman, Dickey Welborn; Recording Secretary, Danny Pitts; Assistant Recording Secretary, Gary Smith. The Foundation Report was given. The motion was made and seconded to approve the report. The motion carried. No other business was discussed. Buck Hughes led in the dismissal prayer.

— Doug Wilson, chairman; Danny Pitts, recording secretary

October 4, 2011

The meeting was called to order by Chairman Doug Wilson. The minutes of the previous meeting were read by Roger Akers. They were approved. A written copy of The Annual Report for the fiscal year ended June 30, 2011 by Larry Welborn was presented and approved. The Audit Report for the SBC Foundation given by L.H. Walker, Jr. was approved.

Motion was made and approved to adjourn.

— Doug Wilson, chairman; Danny Pitts, recording secretary
Independent Auditor's Report

September 21, 2011

Board of Trustees
Southeastern Baptist College, Inc.
Laurel, Mississippi

I have audited the accompanying statement of financial position of Southeastern Baptist College, Inc. (a nonprofit organization) as of June 30, 2011, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Southeastern Baptist College, Inc. as of June 30, 2011, 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.

L. H. Walker, Jr., CPA, Ltd.

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF FINANCIAL POSITION
JUNE 30, 2011

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand and in banks</td>
<td>$103,259</td>
<td>3,308</td>
<td>69,832</td>
<td>176,599</td>
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<tr>
<td>Accounts receivable</td>
<td>6,943</td>
<td></td>
<td></td>
<td>6,943</td>
</tr>
<tr>
<td>Inventory - book store</td>
<td>20,549</td>
<td></td>
<td></td>
<td>20,549</td>
</tr>
<tr>
<td>Inventory - library</td>
<td>97,005</td>
<td></td>
<td></td>
<td>97,005</td>
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<tr>
<td>Buildings and furniture</td>
<td>48,300</td>
<td>39,373</td>
<td>812,004</td>
<td>899,879</td>
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<tr>
<td>Equipment and vehicles</td>
<td>26,000</td>
<td></td>
<td>311,808</td>
<td>337,808</td>
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<tr>
<td>Land</td>
<td>275,000</td>
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<td>20,907</td>
<td>295,907</td>
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<tr>
<td>Accumulated depreciation</td>
<td>(20,850)</td>
<td>(12,305)</td>
<td>(924,905)</td>
<td>(968,060)</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>586,406</td>
<td>30,528</td>
<td>299,646</td>
<td>866,630</td>
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</table>

LIABILITIES AND NET ASSETS

| Accounts payable | 8,551 | | | 8,551 |
| Withheld taxes payable | 134 | | | 134 |
| Accounts receivable credit balances | 225 | | | 225 |
| Notes payable - BMA/M - RLF | 234,927 | 15,632 | | 249,659 |
| TOTAL LIABILITIES | 242,927 | 15,632 | 9 | 258,569 |
NET ASSETS:
Current fund 303,469 303,469
Plant fund 11,438 219,814 231,252
Grant fund 38 38
Scholarship fund 3,470 66,832 73,302
TOTAL NET ASSETS 303,469 14,946 289,646 608,061

TOTAL LIABILITIES AND NET ASSETS 5546,406 30,578 289,646 866,630

The accompanying notes are an integral part of these financial statements.

SOUTHEASTERN BAPTIST COLLEGE, INC.
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2011

<table>
<thead>
<tr>
<th>Temporary Unrestricted</th>
<th>Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>REVENUES, GAINS AND OTHER SUPPORT: Educational and General:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal awards - Pell Grants</td>
<td>$ 197,204</td>
<td>197,204</td>
<td></td>
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<tr>
<td>Foundation income</td>
<td>30,000</td>
<td>30,000</td>
<td></td>
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<tr>
<td>General (regular church support)</td>
<td>141,880</td>
<td>141,880</td>
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<tr>
<td>Special emphasis donations</td>
<td>17,963</td>
<td>17,963</td>
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<tr>
<td>Other Donations</td>
<td>126,603</td>
<td>20,579</td>
<td>19,278</td>
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<tr>
<td>Interest</td>
<td>2,154</td>
<td>1,725</td>
<td>3,879</td>
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<tr>
<td>Student fees and tuition</td>
<td>324,438</td>
<td>324,438</td>
<td></td>
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<tr>
<td>Library donations</td>
<td>1,646</td>
<td>1,646</td>
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</tr>
<tr>
<td>Other income</td>
<td>25,009</td>
<td>25,009</td>
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<tr>
<td>Total Education and General</td>
<td>668,047</td>
<td>221,154</td>
<td>19,278</td>
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<td>Auxiliary Enterprises: Bookstore</td>
<td>12,295</td>
<td>12,295</td>
<td></td>
</tr>
<tr>
<td>Dormitory</td>
<td>14,300</td>
<td>14,300</td>
<td></td>
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<tr>
<td>Total Auxiliary Enterprises</td>
<td>26,595</td>
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<tr>
<td>Net Assets Reclassified as Unrestricted</td>
<td>32,652</td>
<td>1,556</td>
<td>(14,209)</td>
</tr>
<tr>
<td>Total revenues, gains and other support</td>
<td>727,294</td>
<td>222,710</td>
<td>(14,209)</td>
</tr>
</tbody>
</table>

EXPENSES AND LOSSES Educational and General:
Advertising | 720 | 720 |
Fund raising | 300 | 300 |
General expense | 4,062 | 4,062 |
Hostess | 1,574 | 1,574 |
Housing allowance | 34,000 | 34,000 |
Insurance - employee health | 77,969 | 77,969 |
Insurance - other | 25,998 | 25,998 |
Interest | 10,175 | 10,175 |
Legal and accounting | 8,927 | 8,927 |
ABHE expense | 3,084 | 3,084 |
Office expense | 19,500 | 19,500 |
Bad debts | 6,718 | 6,718 |
Payroll taxes | 30,320 | 30,320 |
Pell Grant distributions | 205,084 | 205,084 |
Postage | 1,610 | 1,610 |
Recruiting expense | 3,094 | 3,094 |
| Salaries: Administrative | 169,818 | 169,818 |
Academic | 41,259 | 41,259 |
Admissions | 73,087 | 73,087 |
Financial Aid | 20,678 | 20,678 |
Library | 31,971 | 31,971 |
Maintenance | 36,444 | 36,444 |
In-House scholarships & grants | 41,855 | 41,855 |
Other scholarships and grants | 19,882 | 19,882 |

41
Travel 2,615 2,615
Maintenance and repairs 19,916 19,916
Telephone 3,996 3,996
Utilities 39,309 39,309
Vehicle expense 10,110 10,110
Seminar/continuing education 2,925 2,925
Depreciation expense 20,537 1,212 1,969 23,718
Total educational and general 742,571 226,178 1,969 970,718
Auxiliary Enterprises:
Bookstore 10,365 - - 10,365
Library expenses 3,108 - - 3,108
Total expenses and losses 756,244 226,178 1,969 984,391
Change in net assets (28,950) (3,463) (16,893) (49,317)
Net assets at beginning of year, July 1, 2010 322,419 18,414 306,545 657,378
Net assets at end of year, June 30, 2011 $303,469 14,946 289,646 608,061

SOUTHEASTERN BAPTIST COLLEGE, INC. EXHIBIT C
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2010

CASH FLOWS FROM OPERATING ACTIVITIES:
Change in net assets $ (49,317)
Adjustments to reconcile change in net assets to net cash provided by operating activities:
Depreciation 23,718
(Increase)/Decrease in accounts receivable 4,318
(Increase)/Decrease in inventories (639)
Increase/(Decrease) in accounts payable (1,091)
Increase/(Decrease) in other liabilities (3,189)
Increase/(Decrease) in taxes payable (4,222)
Total adjustments 18,794
Net cash used by operating activities (30,523)
Funds Provided by Financing Activities:
Principal payments to BMAM RLF 59,468
Net cash provided (used) by financing activities (59,468)
Net (decrease) in cash and cash equivalents (89,991)
Cash and cash equivalent at beginning of year 266,590
Cash and cash equivalents at end of year $176,599

Supplemental data:
Interest paid $10,175

SOUTHEASTERN BAPTIST COLLEGE, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2011

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
The financial statements of Southeastern Baptist College, Inc. have been prepared on the accrual basis.
The significant accounting policies followed are described below:

FUND ACCOUNTING
To ensure observance of limitations and restrictions placed on the use of resources available to the school, the budgeted accounts of the school are maintained in accordance with the principles of fund accounting. By this procedure, resources available for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purpose.
The assets, liabilities, and fund balances of the school are reported in four self-balancing fund groups as follows:

1. Current fund (General fund), which includes unrestricted and restricted resources, represents the portion of expendable funds that are available for support of school operations.
2. Plant fund represents funds received and expended for plant and equipment.
3. Grant fund represents funds received and expended for student grants and loans.
4. Scholarship fund represents funds received and awarded for scholarships.

NOT-FOR-PROFIT ACCOUNTING

The College reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated restriction ends or the restriction purpose 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.

PLANT ASSETS AND DEPRECIATION

Uses of Current Fund for plant acquisitions and principal debt service payments are accounted for as transfers to the Plant Fund. Proceeds from the sale of plant assets, if unrestricted, are transferred to the Current Fund balance.

The College has implemented Statement of Financial Accounting Standard Number 93, “Recognition of Depreciation by Net-For-Profit Organizations”. Hence, physical plant, equipment and land are stated at cost less accumulated depreciation. Depreciation is recorded using the straight-line method over the estimated useful lives of assets, except for land, which is not depreciated.

Estimated useful lives are as follows:

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Useful Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings</td>
<td>40 years</td>
</tr>
<tr>
<td>Improvements</td>
<td>10-20 years</td>
</tr>
<tr>
<td>Equipment</td>
<td>5-10 years</td>
</tr>
<tr>
<td>Vehicles</td>
<td>5 years</td>
</tr>
</tbody>
</table>

INCOME TAXES

Southeastern Baptist College, Inc. is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code, and comparable provisions of the Mississippi Code Ann. (1972).

STATEMENT OF CASH FLOWS

In accordance with accounting principles generally accepted in the United States of America, the College has included the statement of cash flows. For purposes of the statement of cash flows, the College considers all highly liquid debt instruments purchased with a maturity of three months or less to be cash equivalents.

INVENTORY

Inventory is valued at cost, and consists principally of library books and bookstore supplies. Although library books are not held primarily for resale, they are accounted for as inventory since the composition, volume, and cost of the library books account is volatile.

BUDGETS

The budget is adopted by the Board of Trustees. No budget is adopted for current restricted funds, grants, grant funds or scholarship funds.

NOTE 2 - ACCOUNTS RECEIVABLE

Accounts receivable for tuition and/or fees at June 30, 2011 are aged as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>June 30, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>$ 1,066</td>
</tr>
<tr>
<td>Over 90 days</td>
<td>$ 5,877</td>
</tr>
<tr>
<td>Total</td>
<td>$ 6,943</td>
</tr>
</tbody>
</table>
The College does not maintain an allowance for doubtful accounts, but takes a charge-off as a direct expense in the year in which accounts become uncollectible. This departure from generally accepted accounting principles is not considered material to the financial statements taken as a whole.

NOTE 3 - FAIR VALUE OF FINANCIAL INSTRUMENTS

Disclosure of fair value information about certain financial instruments, whether or not recognized in the balance sheet, for which it is practicable to estimate the value is required by Statement of Financial Accounting Standards Number 107, "Disclosure About Fair Value of Financial Instruments". The following methods and assumptions were used in estimating fair values:

Cash and cash equivalents: The carrying amount reported in the balance sheet approximates its fair value.

The carrying amounts and fair values of the College's financial instruments as of June 30, 2010 was as follows:

<table>
<thead>
<tr>
<th>Cash on hand and in banks</th>
<th>Carrying Amounts</th>
<th>Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>$176,599</td>
<td>$176,599</td>
<td></td>
</tr>
</tbody>
</table>

NOTE 4 - FEDERAL FINANCIAL ASSISTANCE

Southeastern Baptist College, Inc. receives Federal Financial Assistance in the form of Pell Grants for students who have been approved for such grants. The total Pell Grant funds received during the fiscal year ended June 30, 2011, was $197,204. However, the total Pell Grant Funds disbursed was $205,084 as the payment received on June 30, 2010, for the year then ended was not disbursed until July 5, 2010.

SUPPLEMENTAL INFORMATION

SOUTHEASTERN BAPTIST COLLEGE, INC.
COMPARISON OF SELECTED FINANCIAL INFORMATION
YEARS ENDED JUNE 30, 2011 AND 2010

<table>
<thead>
<tr>
<th></th>
<th>Year Ended June 30</th>
<th>Increase (Decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2011</td>
<td>2010</td>
</tr>
<tr>
<td>Revenues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundation income</td>
<td>$30,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Regular church support</td>
<td>141,880</td>
<td>146,826</td>
</tr>
<tr>
<td>Special emphasis donations</td>
<td>17,963</td>
<td>23,118</td>
</tr>
<tr>
<td>Other donations</td>
<td>166,460</td>
<td>37,847</td>
</tr>
<tr>
<td>Interest income</td>
<td>3,879</td>
<td>4,412</td>
</tr>
<tr>
<td>Student fees and tuition</td>
<td>324,438</td>
<td>354,584</td>
</tr>
<tr>
<td>Federal Pell grants</td>
<td>197,204</td>
<td>195,622</td>
</tr>
<tr>
<td>Dormitory fees</td>
<td>14,300</td>
<td>15,596</td>
</tr>
<tr>
<td>Bookstore revenue</td>
<td>12,295</td>
<td>17,284</td>
</tr>
<tr>
<td>Other sources</td>
<td>26,655</td>
<td>4,387</td>
</tr>
<tr>
<td>Total</td>
<td>$935,074</td>
<td>819,676</td>
</tr>
</tbody>
</table>
### Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Year Ended June 30</th>
<th>Increase (Decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2011</td>
<td>2010</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 720</td>
<td>6,329</td>
</tr>
<tr>
<td>Employee health insurance</td>
<td>77,969</td>
<td>70,589</td>
</tr>
<tr>
<td>Insurance - other</td>
<td>25,998</td>
<td>27,176</td>
</tr>
<tr>
<td>Interest</td>
<td>10,175</td>
<td>7,758</td>
</tr>
<tr>
<td>Legal &amp; auditing</td>
<td>8,927</td>
<td>9,285</td>
</tr>
<tr>
<td>ABHE expense</td>
<td>3,084</td>
<td>4,520</td>
</tr>
<tr>
<td>Office expense</td>
<td>19,500</td>
<td>16,625</td>
</tr>
<tr>
<td>Bad debts</td>
<td>6,718</td>
<td>4,952</td>
</tr>
<tr>
<td>Recruiting expense</td>
<td>3,094</td>
<td>2,944</td>
</tr>
<tr>
<td>Salaries</td>
<td>373,257</td>
<td>376,299</td>
</tr>
<tr>
<td>Pell grant distributions</td>
<td>205,084</td>
<td>187,733</td>
</tr>
<tr>
<td>Scholarship &amp; grants</td>
<td>61,737</td>
<td>68,884</td>
</tr>
<tr>
<td>Maintenance &amp; repairs</td>
<td>19,916</td>
<td>11,286</td>
</tr>
<tr>
<td>Utilities</td>
<td>39,309</td>
<td>40,157</td>
</tr>
<tr>
<td>Vehicle expense</td>
<td>10,110</td>
<td>7,656</td>
</tr>
<tr>
<td>Campus improvements &amp; furnishings</td>
<td>-</td>
<td>425</td>
</tr>
<tr>
<td>Bookstore expense</td>
<td>10,365</td>
<td>11,115</td>
</tr>
<tr>
<td>Other expenses</td>
<td>108,428</td>
<td>68,139</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$984,391</strong></td>
<td><strong>921,872</strong></td>
</tr>
</tbody>
</table>

---

L.H. WALKER, JR., CPA, Ltd.
A PROFESSIONAL CORPORATION

Certified Public Accountant

L.H. WALKER JR., CPA

INDEPENDENT AUDITOR’S REPORT

September 26, 2011

Board of Trustees
Southeastern Baptist College Foundation, Inc.

I have audited the accompanying statement of financial position of Southeastern Baptist College Foundation, Inc. (a nonprofit organization), as of June 30, 2011, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Foundation’s management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

In my 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, 2011, 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.

L. H. Walker, Jr., CPA, Ltd.
SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.  EXHIBIT A
STATEMENT OF FINANCIAL POSITION
JUNE 30, 2011

ASSETS

Cash in checking and cash accounts $ 6,417
Investments in money market accounts 89,996
Investments in mutual funds 621,980

Total assets $ 718,393

LIABILITIES AND NET ASSETS

Liabilities
Due to Southeastern Baptist College, Inc. $ 7,628

Net assets:
Unrestricted 710,765

Total Liabilities and Net Assets $718,393

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.  EXHIBIT B
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2011

<table>
<thead>
<tr>
<th>Revenues, gains, and other support:</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$109,181</td>
<td></td>
<td></td>
<td>109,181</td>
</tr>
<tr>
<td>Interest, dividends, and capital</td>
<td>19,544</td>
<td></td>
<td></td>
<td>19,544</td>
</tr>
<tr>
<td>gain distributions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net gain on sale of investments</td>
<td>18,745</td>
<td>-0-</td>
<td>-0-</td>
<td>18,745</td>
</tr>
<tr>
<td>Total revenues, gains, and other support</td>
<td>147,470</td>
<td>-0-</td>
<td>-0-</td>
<td>147,470</td>
</tr>
</tbody>
</table>

| Expenses and contributions:       |              |                       |                       |       |
| Contributions to Southeastern Baptist College, Inc. | 30,000     |                        |                       | 30,000 |
| Brokerage fees                    | 2,761        |                        |                       | 2,761 |
| Total expenses and contributions  | 32,761       | -0-                    | -0-                   | 32,761 |
| Change in net assets              | 114,709      | -0-                    | -0-                   | 114,709 |
| Net assets at beginning of year, July 1, 2010 | 603,037     |                        |                       | 603,037 |
| Adjusted for prior year understated assets | -647        |                        |                       | -647 |
| Adjusted net assets at beginning of year | 603,684     | -0-                    | -0-                   | 603,684 |
| Reclassification of net assets to record liability | $(7,628) |                        |                       | $(7,628) |
| Net Assets June 30, 2011           | $710,765     | -0-                    | -0-                   | $710,765 |
SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.  EXHIBIT C

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2011

CASH FLOWS FROM OPERATING ACTIVITIES:
Change in net assets $ 114,709
Adjustments to reconcile change in net assets to net cash
provided by operating activities:
   Net gain on sales of investments (18,957)
   Increase (decrease) in liabilities 7,628
   Total adjustments (11,329)
Net cash provided by operating activities 103,380

CASH FLOWS FROM INVESTING ACTIVITIES:
Proceeds from sale of investments 307,515
Purchase of investments (336,057)
Net cash provided (used) by investing activities (28,542)

CASH FLOWS FROM FINANCING ACTIVITIES:
None

Net cash used by financing activities -0-

Net increase or (decrease) in cash and cash equivalents 74,838
Cash and cash equivalents at beginning of year 21,575
Cash and cash equivalents at end of year $ 96,413

SOUTHEASTERN BAPTIST COLLEGE FOUNDATION, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2011

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of Southeastern Baptist College Foundation, Inc., have been prepared on
the accrual basis. The significant policies followed are described below.

NOT-FOR-PROFIT ACCOUNTING
The foundation reports gifts of cash and other assets as restricted support if they are received
with donor stipulations that limit the use of the donated assets. When a donor restriction expires,
that is, when a stipulated time restriction ends or purpose of the 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.

INCOME TAXES
Southeastern Baptist College Foundation, Inc., 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.

STATEMENT OF CASH FLOWS
The Foundation has included the statement of cash flows. For the purposes of the statement
of cash flows, the Foundation considers all highly liquid debt instruments to be cash
equivalents.
NOTE 2 - INVESTMENTS - STOCK AND MUTUAL FUNDS

 Investments in mutual funds were acquired in the current or previous fiscal years by purchase or contribution. All investments are valued at original cost, as the Foundation has not adopted Statement of Financial Accounting Standards Number 124, "Accounting for Certain Investments Held by Not-for-Profit Organizations". The original cost of investments acquired by contribution is the fair value at the date of contribution. The aggregate value of all investments in mutual funds at June 30, 2011, was $599,144, which is less than the original cost of $621,980.

NOTE 3 - FAIR VALUES OF FINANCIAL INSTRUMENTS

Disclosure of fair value information about certain financial instruments, whether or not recognized in the balance sheet, for which it is practicable to estimate that value is required by Statement of Financial Accounting Standards Number 107, "Disclosure About Fair Value of Financial Instruments". The following methods and assumptions were used in estimating fair values:

Cash and cash equivalents: The carrying amount reported in the balance sheet approximates its fair value.

Investments - Stock and Mutual Funds: Amounts on the Foundation's broker's statements were used to determine the fair value of all investments.

The carrying amounts and fair values of the Foundation's financial instruments as of June 30, 2011, were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Carrying Amounts</th>
<th>Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$96,413</td>
<td>$96,413</td>
</tr>
<tr>
<td>Investments - Mutual funds</td>
<td>$621,980</td>
<td>$599,144</td>
</tr>
<tr>
<td></td>
<td>$718,393</td>
<td>$695,557</td>
</tr>
</tbody>
</table>
# Youth Department

**Dwight Lindsey, Director**  
120 Walton Rd, Tupelo 38804  
(662) 397-6832

<table>
<thead>
<tr>
<th>Trustees</th>
<th>Term Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brian Atwood, 22407 Clark Lane, Gulfport 39503</td>
<td>2012</td>
</tr>
<tr>
<td>Chris Freeman, 2731 Hwy 29, Brooklyn 39425</td>
<td>2012</td>
</tr>
<tr>
<td>Trent Thompson, 448 Sonny Rd, Mantachie 38855</td>
<td>2012</td>
</tr>
<tr>
<td>Danny Ballard</td>
<td>2013</td>
</tr>
<tr>
<td>Bryson Hayden, 6117 Jeff Davis Rd, Vicksburg 39180</td>
<td>2013</td>
</tr>
<tr>
<td>Tracy McMillan, P.O.Box 363 Mantachie 38855</td>
<td>2013</td>
</tr>
<tr>
<td>Rick Clark, 917 Spring Hill Rd, Laurel 39443</td>
<td>2014</td>
</tr>
<tr>
<td>Ray Matthews, 1168 Old Hwy 15 South, Ellisville 39437</td>
<td>2014</td>
</tr>
<tr>
<td>Adam Sloan, 1004 North 10th Ave, Laurel 39440</td>
<td>2014</td>
</tr>
</tbody>
</table>
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 trustee 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.

Director’s Report

Likewise, ye younger, submit yourselves unto the elder. Yea, all of you be subject one to another, and be clothed with humility: for God resisteth the proud, and giveth grace to the humble. In my youth I Peter 5:5 seemed to be the verse I can most remember echoing in my mind. But, when my elders quoted this verse to me I can’t remember them using the whole thing. I believe it truly is an important verse for all ages. This past year has been a blessing to be able to take part, coordinate, and/or speak at 9 different camps or retreats with at least 600 in attendance and see 35 students come to a place of humility to see God’s grace awaiting them in making a profession of faith. I cannot fully express my thankfulness of being allowed to be a part of this ministry.

As encouraging as the growing number of students and professions of faith, which came from cooperation of individual churches inviting me to help with their events and not by my own power, there have been times of discouragement to how the majority of the churches in Mississippi have responded to Youth Department sponsored events. I suggest that moving forward we take wisdom from the words of God in 1 Peter 5:5 - let us all be submissive and humble towards one another with the younger generation in mind to give us a common vision and goal. I believe God told us this in this verse not just leaving us with younger submit to the elder because He knows just as many of us have learned that the younger generation will not learn simply from our words, but from our actions. Brothers we are the elders. Should the younger submit to us? Yes! But, we must not lose sight of the fact that our maturity in Christ requires us to also submit to them in humility by putting our wisdom and patience into action and allowing a younger generation to grow. We do not waver from the truth of God. We teach them as His spirit matures them. They will not be us for some time, for we ourselves are just now becoming who God created us to be.

In this challenge I present the possibility of a new vision, which truly is only the reminder of an old vision. For longer than I have been alive our work has talked about a site for youth camps. I propose that this is the answer to how to put 1 Peter 5:5 into practice as our work in my lifetime has not shown many signs of submission and humility towards one another as a whole. In making our common vision and goal a place for conferences and retreats we will be uniting with a purpose and allowing for submission as churches that may not be able to agree in a singular conference would be allowed a place to hold separate conferences with the expressed goal of furthering the cause of Christ. Obviously there are many details to consider foremost the will of God, and also including location, size, cost, and paint color with the list going on and on, it is my prayer that we seek and see the will of God. I present you with a question in hopes that it would spark this vision within you. How many conferences, meetings, camps, or retreats does...
our association hold in a year and beyond our association how many of these events do our local churches plan each year? Brothers and sisters there is a need. Will we cooperate to help each other?

**From The Minutes:**

Dwight Lindsey gave his report. He offered his resignation as State Youth Director. His report was approved.
State Missions Department

Larry Geraldson, 2011-12 Director
4226 Highway 15 North, Laurel 39440
(601) 428-8616

Missionary Trustees

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Term Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sidney Farmer</td>
<td>1594 Buffalo Rd., McLain 39456</td>
<td>2012</td>
</tr>
<tr>
<td>Ted Quinby</td>
<td>418 Lemoyne Ave., Hattiesburg 39402</td>
<td>2012</td>
</tr>
<tr>
<td>Johnny Watts</td>
<td>288 Lonesome Pines Rd, Laurel 39443</td>
<td>2012</td>
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<tr>
<td>Harold Floyd</td>
<td>19 Pat Holifield Rd, Laurel 39443</td>
<td>2013</td>
</tr>
<tr>
<td>John Miller</td>
<td>429 Leeville Rd., Petal 39465</td>
<td>2013</td>
</tr>
<tr>
<td>Bryan Wilson</td>
<td>122 Road 1471, Mooreville 38857</td>
<td>2013</td>
</tr>
<tr>
<td>Billy Ferrell</td>
<td>703 James Ave, Wiggins 39577</td>
<td>2014</td>
</tr>
<tr>
<td>Dennis Knight</td>
<td>2978 Hwy 15, Wiggins 39577</td>
<td>2014</td>
</tr>
<tr>
<td>Wexford Parmer</td>
<td>467 S. Feemster Lake Rd, Tupelo 38804</td>
<td>2014</td>
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Revolving Loan Fund Trustees

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<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Roy Caldwell</td>
<td>166 Twin Creek Rd, Lucedale 39452</td>
<td>2012</td>
</tr>
<tr>
<td>Billy Huffmaster</td>
<td>249 Baugh St, Pearl 39208</td>
<td>2012</td>
</tr>
<tr>
<td>Frank Panzrino</td>
<td>P.O. Box 232, Neely 39461</td>
<td>2012</td>
</tr>
<tr>
<td>Doug Lee</td>
<td>16 R.T. Lee Rd, Carriere 39426</td>
<td>2013</td>
</tr>
<tr>
<td>Mike Lowe</td>
<td>200 Service Rd, Laurel, 39443</td>
<td>2013</td>
</tr>
<tr>
<td>Sam Oglesby</td>
<td>503 W. 4th St, Hattiesburg 39402</td>
<td>2013</td>
</tr>
<tr>
<td>Kenneth Lott</td>
<td>1360 Purvis-Oloh Rd, Purvis 39475</td>
<td>2014</td>
</tr>
<tr>
<td>Larry Taylor</td>
<td>127 Clear Creek Rd, Wiggins 39577</td>
<td>2014</td>
</tr>
<tr>
<td>Steve Walters</td>
<td>P. O. Box 1515, Fulton, 38443</td>
<td>2014</td>
</tr>
</tbody>
</table>
State Missionaries

Elvis Garcia — First Hispanic Ripley Baptist Mission
P.O. Box 847, Ripley, MS 38663; (662) 321-2061

Esturado Marroquin — El Camino Mission
1004 10th St., Laurel, MS 39440; (601) 425-5980

Ray Boone
213 Suite 10, Sullivan-Kilran Rd., Hattiesburg, MS 39482; (601) 934-3661

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 an 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 Mis-
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.
   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 BMA 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.
   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, repossessions, 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.

He will be responsible for receiving and disbursing funds according to the directions of the Revolving Loan Fund Trustees.

2. He will receive the payments from the loans and supervise the keeping of the records pertaining to each loan.
3. He will serve as Promotional Director of the Revolving Loan Fund.
4. 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
Interim Director’s Annual Report

John 3:30 - He must increase, but I must decrease.

“For His glory” is our theme for this year. What a wonderful truth is set forth in this scripture and the theme that we are stressing this year. Our passage of scripture is stated in the imperative mode “must”. If we are to grow as Christians, we must adopt the attitude of John the Baptist and give Jesus Christ His proper place in our hearts and lives. By the grace of God, John the Baptist was great in his heart; therefore, he was great in his short-lived ministry, and he set a wonderful pattern for us to follow. We live in a self-centered world, and if we are not careful, we too will fall into this self-centered trap, and in that type of attitude, we can never truly glorify Jesus Christ. May we all be instructed by John 3:30.

It is my joyful privilege to report to you today for the Missions and Revolving Loan Fund Departments. This has been a year of much change because we are in a transitional process. But, in the midst of this time, there has been a lot of progress realized for which we give God all the glory and praise for His abundant grace and blessings that have brought good progress in our areas of responsibility.

In our New Heart Mission, with missionary pastor Bro. Ray Boone, we purchased front property on Hwy. 11 south of Hattiesburg, MS. The land was completely restructured, and a beautiful building has been completed and put in use, even being able to put in some asphalt for parking and driveway. They are growing and doing well. We were blessed to have several local associations participate in purchasing the property which was paid for in full by the time we closed on the purchase of the land. A lot of free labor was given by the Mississippi Classic Builders for Christ and The Master’s Builders. The members of the mission itself put in much work as well as giving sacrificially financially. We are thankful for all the support in prayers, money and labor. They are experiencing steady growth.

Our El Camino Baptist Mission, with Bro. Estuardo Marroquin, is doing well. They were organized into a church during this associational year. Their church building has been completely restructured on the inside with the end result of their being able to easily
accommodate a far larger crowd. We were also blessed to have the Mississippi Classic Builders for Christ come in and do the major reconstruction along with a lot of help from several of our local churches. This work led by Bro. Estuardo Marroquin continues to do well and we are thankful for God’s blessings in all the help we received. This church continues to reach out to Petal, Hattiesburg, and other areas.

Our First Hispanic Baptist Mission in Ripley, MS, with Bro. Elvis Garcia, is doing well. They also were organized into a church this associational year. Their attendance remains steady and they continue a strong outreach program in the Tupelo, MS area and some other areas also.

Our Maple Street Baptist Mission, with Bro. Joseph Oyeleye, also organized into a church this associational year. They have a predominately young college age membership, and they are reaching out to their neighborhood. Thank you for your good response to Bro. Joseph’s medical needs. This church continues to receive supplemental support for their property payment from Missions as well as from a local association and this is appreciated.

HomeStretch Baptist Church, with Bro. Ed Duvall, in Cleveland, MS continues to receive some financial support from some of our churches, and this too is appreciated. They are a predominately young congregation with a lot of good prospects for growth.

Souls are being won in all our work, and we are thankful.

The audit report you received in our handout indicates that the Revolving Loan Fund continues to remain strong. Gross assets grew by $198,368.00 over 2010 while net assets grew by $207,275.00 over 2010.

I want to thank my dear wife, Myria, for her encouragement and support this year. The added responsibility that I have been blessed to carry this year has required me to be on the road a lot, and she has accompanied me at times.

I appreciate the efficient help of our office staff, Sis. Lori Garrett and Sis. Kimberly Glenn. I also want to express my appreciation for all the encouragement from the Missionary Committee and from the Revolving Loan Fund Trustees.

I consider it a privilege to have served as your Interim Missions and Revolving Loan Fund Director, and I am also thankful to continue to serve as manager of The Revolving Loan Fund. We appreciate your continued prayers for us. God bless you, and remember, it is for His glory. He must increase, but I must decrease.

—Dosson L. Lee, Interim Director of Missions and RLF Manager

Missionary Committee Minutes

May 17, 2011

The committee met at the Parkview Baptist Church in Laurel at 8:30 a.m. Missionary Committeemen present were Brothers Johnny Watts, John Miller, Harold Floyd, Sidney Farmer, Billy Ferrel, Dennis Knight, Wexford Parmer, Ted Quinby and Interim Director Lavell Lee.

Brother Ted Quinby called the meeting to order and gave the scripture reading and devotional.

Opening prayer was given by Bro. Sidney Farmer.

The floor was open for nominations for Vice Chairman of the Missionary Committee. Brother Sidney Farmer was nominated and unanimously elected.

The moderating was then relinquished to Brother Sid.

Brother Lee presented the order in which the special called session/missions and revolving loan fund report would be given.

Brother Dennis Knight closed in prayer.

—Sidney Farmer, vice chairman; Ted Quinby, clerk
June 3, 2011
The Baptist Missionary Association of Mississippi State Missionary Committee and Revolving Loan Fund Board met in joint session on Friday June 3, 2011 at 9:30 a.m. at the State Missions Office. Missionary Committeemen Brothers Dennis Knight, Sidney Farmer, Billy Ferrel, Wexford Parmer, Ted Quinby, Harold Floyd, John Miller, and Chairman Bryan Wilson were present along with Interim Director Lavell Lee. Revolving Loan Fund Board members present were Brothers Robert Burkes, Roger Franks, Kenneth Lott, Roy Caldwell, Billy Huffmaster, Chairman Frank Panzrino, Doug Lee and Sam Oglesby.
Chairman of the Revolving Loan Board Frank Panzrino called the meeting to order. Devotion was given by Bro. Levell Lee gave a devotion from John chapter 17.
Opening prayer was given by Bro. Kenneth Lott.
A motion was made, seconded and carried for the entire Missionary Committee and Revolving Loan Fund Board of Trustee’s serve as the Search Committee for Director of State Missions.
A motion was made, seconded and carried for Brother Harold Floyd to be the contact to receive correspondence on behalf the Search Committee and issue it out to the entire search committee.
A motion was made, seconded and carried to elect Roy Caldwell as Search Committee Clerk and Ted Quinby as Assistant Clerk.
A motion was made, seconded and carried to adjourn.
Bro. Harold Floyd closed in prayer.
The meeting was adjourned at 11:30 a.m.
— Bryan Wilson, chairman; Ted Quinby, clerk

October 7, 2011
The Baptist Missionary Association of Mississippi State Missionary Committee met on Friday October 7, 2011 at 9:30 a.m. at the State Missions Office. All Committeemen were present along with Interim Director Lavell Lee.
Chairman Bryan Wilson called the meeting to order.
Devotion was given by Bro. Lavell Lee from Isaiah chapter 2.
Opening prayer was given by Bro. Harold Floyd.
Bro. Lee gave an update on the finances.
Bro. Estuardo Marroquin gave an update on Elcamino Church and remodeling project. He also gave an inspiring report on the mission work in South Mississippi. The committee gathered around him and offered up prayer for him and his ministry, led by Bro. Wexford Parmer.
Bro. Elvis Garcia gave an inspiring report on the mission work in North Mississippi and the new work in Tupelo. The committee gathered around him and offered up prayer for him and his ministry, led by Bro. Sidney Farmer.
We adjourned for lunch at 12:30 p.m. and reconvened at 1:30 p.m.
A motion was made and carried to adopt the proposed housing allowance for our three missionaries.
A motion was made and carried to adopt the proposed 2011–2012 budget.
A motion was made and carried to adjourn.
The meeting was adjourned at 2:40 p.m.
— Bryan Wilson, chairman; Ted Quinby, clerk
Revolving Loan Fund Minutes

June 3, 2011

The Revolving Loan Fund Trustees met on Friday, June 3, 2011, at 9:30 a.m. at the State Missions Office. Trustees present were, Chairman, Frank Panzrino, Doug Lee, Billy Huffmaster, Roy Caldwell, Sam Oglesby, Robert Burkes, Kenneth Lott and Roger Franks, along with Interim Director of Mission and RLF, Bro. Lavell Lee.

The meeting began as a Joint Committee meeting with the Missions Committee and the Revolving Loan Fund Committee.

Devotion was presented by Bro. Lavell Lee from John 17. Kenneth Lott led in prayer. Frank Panzrino, Chairman of the RLF Committee acted as chairman of the Joint Committee meeting.

Motion and second that the Joint Committee (Missions and Revolving Loan Fund) shall act as the search committee for seeking out a nominee for Missions Director. Motion carried.

Chairman of each committee will serve alternately as the Search Committee Chairman for called meetings.

Motion and second to elect Roy Caldwell as Clerk and Ted Quinby as Assistant Clerk for the Search Committee.

Motion and second that Bro. Harold Floyd be the contact person for the Search Committee with regard to correspondence received, receiving resumes, etc. and passing on information to the full Search Committee. Motion carried.

Motion and second to adjourn the Joint Committee Meeting. Motion carried. Dismissal prayer was given by Bro. Harold Floyd.

The Revolving Loan Fund Committee reconvened at 11:35 a.m.

Financial overview was given by Bro. Lavell Lee. Motion and second to approve. Motion carried.

Motion and second to loan Pleasant Hill, Saucier $20,000 for 60 months at 5.4% variable rate. Motion carried.

Motion and second to loan El Camino to accommodate the remodeling of the building. Motion carried.

Financial overview was given by Bro. Lavell Lee. Motion and second to approve. Motion carried.

El Camino Report was given on recent upgrades.

— Frank Panzrino, chairman; Roy Caldwell, clerk

July 25, 2011

The Revolving Loan Fund Trustees met on Monday, July 25, 2011, at 9:30 a.m. at the State Missions Office. Trustees present were, Chairman, Frank Panzrino, Doug Lee, Billy Huffmaster, Roy Caldwell, Sam Oglesby, Robert Burkes, Kenneth Lott and Roger Franks, along with Interim Director of Mission and RLF, Bro. Lavell Lee.

Devotion was presented by Bro. Sam Oglesby from Psalm 142. Bro. Sam led in prayer.

Frank Panzrino, Chairman, opened the meeting.

Financial Overview from Bro. Lavell Lee: Motion and second to adopt. Motion approved.

El Camino Report was given on recent upgrades.
Pineview Baptist Church, Lucedale, MS: Motion and second to approve a loan of $100,000.00 for a period of up to 240 months at the current variable rate of interest (5.4% currently). Motion approved.

East Amory Baptist Church, Amory, MS: Motion and second to approve a loan of $75,000.00 for a period of 240 months at the current variable rate of interest (5.4% currently). Motion approved.

Faith Baptist Church, Escatawpa, MS: Motion and second to refinance their balance for 30 years at the current variable rate of interest (currently 5.4%), pending them being able to rent their facilities. Motion approved.

Motion and second to give authorization of letter of certification for interim director of Missions and Revolving Loan Fund for Bro. Lavell Lee. Motion approved.

Motion and second that we authorize a contingency plan (upon consulting with the Chairman and Vice Chairman) for the Revolving Loan Fund to reduce our investment portfolio by 50% as deemed necessary by the market. Motion approved.

Motion and second to adjourn. Motion approved.

Dismissal prayer was given by Robert Burkes.

— Frank Panzrino, chairman; Roy Caldwell, clerk

October 10, 2011

The Revolving Loan Fund Trustees met on Monday, October 10, 2011, at 9:30 a.m. at the State Missions Office. Trustees present were, Chairman, Frank Panzrino, Doug Lee, Billy Huffmaster, Roy Caldwell, Robert Burkes, and Kenneth Lott along with Interim Director of Mission and RLF, Bro. Lavell Lee.

Devotion was presented by Kenneth Lott from Revelation Chapter 3, for God to anoint our eyes with eye salve. Kenneth Lott led in prayer.

Bro. Frank Panzrino, Chairman, opened the meeting.

Horne’s Audit Review was presented by Horne representatives. Motion and second to approve the report. Motion approved.

Motion and second to express to Bro. Lavell Lee and our Bookkeeper, Lori Garrett, our appreciation for their work throughout the year and their participation and input with the annual audit. Motion approved.

Financial Overview from Bro. Lavell Lee was presented. Motion and second to approve the financial overview. Motion approved.

BMA of MS Revolving Loan Fund Budget for 2011-2012 was presented. Motion and second to approve budget as presented. Motion approved.

Motion and second to confirm approval of prior telephone survey regarding Lowe property. Motion approved.

Motion carried on the following resolution: Be it resolved that Bro. Lavell Lee be authorized to sell the Lowe House which is situated on 1.25 acres of land at the best negotiated price starting from the appraisal of $135,000.00 and considering settling cost of foundation remedy.

Motion and second to confirm approval of prior telephone survey regarding Bethel Baptist Church of Wiggins, MS. Motion approved.

Motion carried to allow Bethel Baptist Church of Wiggins, MS to pay interest only for up to 6 months beginning September 2011.

Motion and second to confirm approval of prior telephone survey regarding Magnolia Heights Baptist Church of Forest, MS. Motion approved.

Motion carried to grant a $70,000.00 loan to Magnolia Heights Baptist Church, Forest, MS for 10 years at variable rate of interest currently at 5.4% to construct a fellowship hall.
Hancock Bank account investment review: Motion and second to approve the review. Motion approved.
Motion and second that a housing allowance for Bro. Lavell Lee be set at $12,000.00 for the year 2012. Motion approved.
Dismissal prayer was given by Robert Burkes.

— Frank Panzrino, chairman; Roy Caldwell, clerk

### BMA Of MS Revolving Loan Fund Budget 2010-2011

#### Operating Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Income from Loans</td>
<td>$587,480.00</td>
</tr>
<tr>
<td>Income from Investments</td>
<td>24,875.00</td>
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<tr>
<td>Regular Church Contributions</td>
<td>6,800.00</td>
</tr>
<tr>
<td>Rent Credit</td>
<td></td>
</tr>
<tr>
<td>Youth</td>
<td>1,000.00</td>
</tr>
<tr>
<td>Senior Citizens</td>
<td>300.00</td>
</tr>
<tr>
<td>Lowe Property</td>
<td>6,600.00</td>
</tr>
<tr>
<td>Indianola</td>
<td>2,000.00</td>
</tr>
<tr>
<td>Fees &amp; Charges</td>
<td>0.00</td>
</tr>
<tr>
<td>Late Fees on Loans</td>
<td>4,500.00</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$633,555.00</strong></td>
</tr>
</tbody>
</table>

#### Operating Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries (transfer to Missions Fund)</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Salaries (Loan Fund)</td>
<td>66,000.00</td>
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<tr>
<td>Contract Labor</td>
<td>3,000.00</td>
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<tr>
<td>Employees’ Benefits</td>
<td>20,850.00</td>
</tr>
<tr>
<td>Travel &amp; Conference</td>
<td>12,000.00</td>
</tr>
<tr>
<td>Southeastern Scholarship Fund</td>
<td>10,000.00</td>
</tr>
<tr>
<td>Debts Forgiven</td>
<td>15,000.00</td>
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<tr>
<td>Donations</td>
<td>1,800.00</td>
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<tr>
<td>Repairs, Improvements &amp; Maintenance</td>
<td>3,000.00</td>
</tr>
<tr>
<td>Office Expense</td>
<td>9,500.00</td>
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<tr>
<td>Hospitality/Food Expense</td>
<td>1,500.00</td>
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<tr>
<td>Depreciation Expense</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Property Taxes</td>
<td>5,000.00</td>
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<tr>
<td>Property Insurance</td>
<td>22,000.00</td>
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<tr>
<td>Legal, Auditing &amp; Accounting</td>
<td>24,000.00</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>5,000.00</td>
</tr>
<tr>
<td>Fees &amp; Penalties</td>
<td>500.00</td>
</tr>
<tr>
<td>Utilities (Missions and non-occupied properties)</td>
<td>7,300.00</td>
</tr>
<tr>
<td>Realtor Fees</td>
<td>20,000.00</td>
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<tr>
<td>Upkeep Expense</td>
<td></td>
</tr>
<tr>
<td>Hitt House</td>
<td>500.00</td>
</tr>
<tr>
<td>Hwy 84-E</td>
<td>500.00</td>
</tr>
<tr>
<td>Lowe House</td>
<td>500.00</td>
</tr>
<tr>
<td>Mize Houses</td>
<td>200.00</td>
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<tr>
<td>Interest Expense on Notes Payable</td>
<td>313,000.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$557,650.00</strong></td>
</tr>
</tbody>
</table>

**Total Income**                                   **$633,555.00**
**Total Expenses**                                 **$557,650.00**
**Net Income**                                      **$75,905.00**
INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying statements of financial position of the Baptist Missionary Association of Mississippi Missions and Revolving Loan Fund Departments (the "Association") as of July 31, 2011 and 2010, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Association’s management. 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 of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association at July 31, 2011 and 2010, and the changes in its net assets and its cash flows for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Ridgeland, Mississippi
October 6, 2011

Statement of Financial Position
July 31, 2011

<table>
<thead>
<tr>
<th></th>
<th>Mission Fund</th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash</td>
<td>$56,822</td>
<td>$800,707</td>
<td></td>
<td>$857,529</td>
</tr>
<tr>
<td>equivalents</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and cash equivalents</td>
<td></td>
<td>$40,017</td>
<td></td>
<td>$40,017</td>
</tr>
<tr>
<td>Total cash and</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>cash equivalents</td>
<td>$56,822</td>
<td>$840,724</td>
<td></td>
<td>$897,546</td>
</tr>
<tr>
<td>Interfund receivables</td>
<td>97,487</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and (payables)</td>
<td></td>
<td>($97,487)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-term</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>investments</td>
<td></td>
<td>770,805</td>
<td></td>
<td>770,805</td>
</tr>
<tr>
<td>Trading investments</td>
<td></td>
<td>1,070,896</td>
<td></td>
<td>1,070,896</td>
</tr>
<tr>
<td>Other assets</td>
<td></td>
<td>925</td>
<td></td>
<td>925</td>
</tr>
<tr>
<td>Interest receivable</td>
<td></td>
<td>38,358</td>
<td></td>
<td>38,358</td>
</tr>
<tr>
<td>Loans receivable, net</td>
<td></td>
<td>10,177,199</td>
<td></td>
<td>10,177,199</td>
</tr>
<tr>
<td>of 535,849</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans receivable from</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>investors and related</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>parties</td>
<td></td>
<td>13,461</td>
<td></td>
<td>13,461</td>
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<tr>
<td>Foreclosed property</td>
<td></td>
<td>575,680</td>
<td></td>
<td>575,680</td>
</tr>
<tr>
<td>Property and</td>
<td></td>
<td>794,046</td>
<td>531,370</td>
<td>1,325,416</td>
</tr>
<tr>
<td>equipment, net</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total assets</td>
<td>$154,309</td>
<td>$14,184,607</td>
<td>$531,370</td>
<td>$14,870,286</td>
</tr>
</tbody>
</table>

67
LIABILITIES AND NET ASSETS

Liabilities
Payroll taxes and other withholdings $ 2,175 $ - $ - $ - $ 2,175
Other liabilities 11,720 48,432 - - 60,152
Accrued interest - 25,385 - - 25,385
Notes payable to related parties - 198,814 - - 198,814
Notes payable to investors - 11,107,176 - - 11,107,176
Total liabilities 13,895 11,379,807 - - 11,393,702

Net assets
Unrestricted 52,507 2,512,400 531,370 - 3,096,277
Board designated - 292,400 - - 292,400
Total unrestricted net assets 52,507 2,804,800 531,370 3,388,677
Temporarily restricted 87,907 - - - 87,907
Total net assets 140,414 2,804,800 531,370 3,476,584
Total liabilities and net assets $ 154,309 $ 14,184,607 $ 531,370 $ 14,870,286

Statement of Financial Position
July 31, 2010

<table>
<thead>
<tr>
<th>Mission Fund</th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents $ 3,561 $ 662,091 $ - $ - $ 665,652</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted cash and cash equivalents - 43,476 - - 43,476</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total cash and cash equivalents 3,561 705,567 - 709,128</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interfund receivables and (payables) 362,149 (362,149) - -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-term investments - 970,131 - - 970,131</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading investments - 963,802 - - 963,802</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets - 15,950 - - 15,950</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest receivable - 44,860 - - 44,860</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans receivable, net of allowance of $345,431 - 10,644,973 - 10,644,973</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans receivable from investors and related parties - 1,305 - - 1,305</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreclosed property - 351,764 - - 351,764</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property and equipment, net - 650,036 550,219 1,200,255</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total assets $ 365,710 $ 13,986,239 $ 550,219 $ 14,902,168</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

LIABILITIES AND NET ASSETS

Liabilities
Payroll taxes and other withholdings $ 1,261 $ - $ - $ - $ 1,261
Other liabilities 21,790 47,300 - - 69,090
Accrued interest - 26,356 - - 26,356
Notes payable to related parties - 259,538 - - 259,538
Notes payable to investors - 11,055,520 - - 11,055,520
Total liabilities 23,051 11,388,714 - - 11,411,765

Net assets
Unrestricted 3,114 2,270,125 550,219 2,823,458
Board designated - 327,400 - - 327,400
Total unrestricted net assets 3,114 2,597,525 550,219 3,150,858
Temporarily restricted 339,545 - - - 339,545
Total net assets 342,659 2,597,525 550,219 3,490,403
Total liabilities and net assets $ 365,710 $ 13,986,239 $ 550,219 $ 14,902,168
## Statement of Changes in Net Assets
### Year Ended July 31, 2011

<table>
<thead>
<tr>
<th></th>
<th>Mission Fund</th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Changes in unrestricted net assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenues, gains and other support</td>
<td>$ 234,242</td>
<td>$ 7,386</td>
<td>-</td>
<td>$ 241,638</td>
</tr>
<tr>
<td>Donations from churches</td>
<td>12,564</td>
<td>160,583</td>
<td>-</td>
<td>173,147</td>
</tr>
<tr>
<td>Pastoral support from mission churches</td>
<td>34,581</td>
<td>-</td>
<td>-</td>
<td>34,581</td>
</tr>
<tr>
<td>Interest earned</td>
<td>493</td>
<td>554,599</td>
<td>-</td>
<td>555,092</td>
</tr>
<tr>
<td>(Loss) gain on disposal of property and equipment</td>
<td>-</td>
<td>(22,835)</td>
<td>20,357</td>
<td>(2,478)</td>
</tr>
<tr>
<td>Investment income</td>
<td>-</td>
<td>135,841</td>
<td>-</td>
<td>135,841</td>
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<tr>
<td>Late fees</td>
<td>-</td>
<td>2,611</td>
<td>-</td>
<td>2,611</td>
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<tr>
<td>Rental income</td>
<td>-</td>
<td>7,375</td>
<td>-</td>
<td>7,375</td>
</tr>
<tr>
<td>Miscellaneous income</td>
<td>-</td>
<td>102</td>
<td>-</td>
<td>102</td>
</tr>
<tr>
<td><strong>Total unrestricted revenues, gains and other support</strong></td>
<td>$ 281,880</td>
<td>$ 845,672</td>
<td>20,357</td>
<td>$ 1,147,909</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries, wages and other compensation</td>
<td>138,497</td>
<td>74,935</td>
<td>-</td>
<td>213,432</td>
</tr>
<tr>
<td>Group health insurance</td>
<td>19,324</td>
<td>20,310</td>
<td>-</td>
<td>39,634</td>
</tr>
<tr>
<td>Contract labor</td>
<td>-</td>
<td>1,680</td>
<td>-</td>
<td>1,680</td>
</tr>
<tr>
<td>Insurance expense</td>
<td>1,210</td>
<td>24,301</td>
<td>-</td>
<td>25,511</td>
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<tr>
<td>Interest expense</td>
<td>-</td>
<td>301,521</td>
<td>-</td>
<td>301,521</td>
</tr>
<tr>
<td>Donations</td>
<td>35,700</td>
<td>35,700</td>
<td>-</td>
<td>35,700</td>
</tr>
<tr>
<td>Legal and accounting fees</td>
<td>4,290</td>
<td>26,701</td>
<td>-</td>
<td>30,991</td>
</tr>
<tr>
<td>Ministry expense</td>
<td>12,000</td>
<td>-</td>
<td>-</td>
<td>12,000</td>
</tr>
<tr>
<td>Miscellaneous expense</td>
<td>225</td>
<td>21,078</td>
<td>-</td>
<td>21,303</td>
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<tr>
<td>Office supplies and expense</td>
<td>970</td>
<td>17,119</td>
<td>-</td>
<td>18,089</td>
</tr>
<tr>
<td>Property tax</td>
<td>-</td>
<td>22,705</td>
<td>-</td>
<td>22,705</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>-</td>
<td>50,951</td>
<td>-</td>
<td>50,951</td>
</tr>
<tr>
<td>Depreciation expense</td>
<td>-</td>
<td>12,176</td>
<td>35,193</td>
<td>47,369</td>
</tr>
<tr>
<td>Rent expense</td>
<td>40,320</td>
<td>-</td>
<td>-</td>
<td>40,320</td>
</tr>
<tr>
<td>Repairs and maintenance</td>
<td>-</td>
<td>7,454</td>
<td>-</td>
<td>7,454</td>
</tr>
<tr>
<td>Retirement and employment taxes</td>
<td>1,028</td>
<td>-</td>
<td>-</td>
<td>1,028</td>
</tr>
<tr>
<td>Scholarships</td>
<td>-</td>
<td>10,000</td>
<td>-</td>
<td>10,000</td>
</tr>
<tr>
<td>Travel expense</td>
<td>5,887</td>
<td>15,779</td>
<td>-</td>
<td>24,666</td>
</tr>
<tr>
<td>Utility and telephone expense</td>
<td>6,036</td>
<td>-</td>
<td>-</td>
<td>6,036</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>232,487</td>
<td>642,410</td>
<td>35,193</td>
<td>910,090</td>
</tr>
<tr>
<td><strong>Other changes</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net transfers of property and equipment from (to) equipment fund</td>
<td>-</td>
<td>4,013</td>
<td>(4,013)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Change in unrestricted net assets</strong></td>
<td>49,393</td>
<td>207,275</td>
<td>(18,849)</td>
<td>237,819</td>
</tr>
<tr>
<td><strong>Changes in temporarily restricted net assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Release from donor restrictions</td>
<td>(256,947)</td>
<td>-</td>
<td>-</td>
<td>(256,947)</td>
</tr>
<tr>
<td>Interest income on temporarily restricted net assets</td>
<td>5,309</td>
<td>-</td>
<td>-</td>
<td>5,309</td>
</tr>
<tr>
<td><strong>Change in temporarily restricted net assets</strong></td>
<td>(251,638)</td>
<td>-</td>
<td>-</td>
<td>(251,638)</td>
</tr>
<tr>
<td><strong>Change in net assets</strong></td>
<td>(202,245)</td>
<td>207,275</td>
<td>(18,849)</td>
<td>(13,819)</td>
</tr>
<tr>
<td><strong>Net assets at beginning of year</strong></td>
<td>342,659</td>
<td>2,597,525</td>
<td>550,219</td>
<td>3,490,403</td>
</tr>
<tr>
<td><strong>Net assets at end of year</strong></td>
<td>$ 140,414</td>
<td>$ 2,804,800</td>
<td>$ 531,370</td>
<td>$ 3,476,584</td>
</tr>
</tbody>
</table>

See accompanying notes.

## Statement of Changes in Net Assets
### Year Ended July 31, 2010

<table>
<thead>
<tr>
<th></th>
<th>Mission Fund</th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Changes in unrestricted net assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenues, gains and other support</td>
<td>$ 226,602</td>
<td>$ 150,125</td>
<td>-</td>
<td>$ 376,727</td>
</tr>
<tr>
<td>Donations from churches</td>
<td>14,329</td>
<td>-</td>
<td>-</td>
<td>14,329</td>
</tr>
<tr>
<td>Pastoral support from mission churches</td>
<td>9,684</td>
<td>-</td>
<td>-</td>
<td>9,684</td>
</tr>
<tr>
<td>Interest earned</td>
<td>1,954</td>
<td>643,427</td>
<td>-</td>
<td>645,381</td>
</tr>
<tr>
<td>Gain on disposal of property and equipment</td>
<td>-</td>
<td>104,126</td>
<td>1,570</td>
<td>105,696</td>
</tr>
</tbody>
</table>

69
Investment income  105,213  -  105,213
Provision for loan losses  21,640  -  21,640
Late fees  4,479  -  4,479
Rental income  9,355  -  9,355
Miscellaneous income  582  -  582

Total unrestricted revenues, gains and other support  252,951  1,038,365  1,570  1,292,886

Expenses
Salaries, wages and other compensation  180,302  77,666  -  257,968
Group health insurance  22,276  19,927  -  42,203
Contract labor  -  630  -  630
Insurance expense  3,085  22,198  -  25,283
Interest expense  -  320,908  -  320,908
Donations  -  100,538  -  100,538
Legal and accounting fees  4,478  37,201  -  41,779
Ministry expense  8,965  -  -  8,965
Miscellaneous expense  22,021  17,026  -  39,047
Office supplies and expense  7,898  9,488  -  17,386
Property tax  -  4,996  -  4,996
Depreciation expense  -  8,618  31,240  39,858
Rent expense  34,650  -  -  34,650
Repairs and maintenance  -  9,631  -  9,631
Retirement and employment taxes  2,073  -  -  2,073
Scholarships  10,000  -  -  10,000
Travel expense  13,943  10,225  -  24,168
Utility and telephone expense  7,386  -  -  7,386

Total expenses  307,077  649,152  31,240  987,469

Other changes
Net transfers of property and equipment (to) from equipment fund - (25,653) 25,653 -
Transfers from Revolving Loan Fund to Missions Fund 30,000 (30,000) - -
Change in unrestricted net assets (24,126) 333,560 (4,017) 305,417

Changes in temporarily restricted net assets
Interest income on temporarily restricted net assets 8,737 - - 8,737
Change in temporarily restricted net assets 8,737 - - 8,737
Change in net assets (15,389) 333,560 (4,017) 314,154

Net assets at beginning of year 358,048 2,263,965 554,236 3,176,249

Net assets at end of year 342,659 2,597,525 550,219 3,490,403

See accompanying notes.

Statement of Cash Flows
Year Ended July 31, 2011

<table>
<thead>
<tr>
<th>Mission Fund</th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flows from operating activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in net assets</td>
<td>(202,245)</td>
<td>207,275</td>
<td>(18,849)</td>
</tr>
<tr>
<td>Adjustments to reconcile change in net assets to net cash (used in) provided by operating activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>-</td>
<td>50,951</td>
<td>-</td>
</tr>
<tr>
<td>Impairment of foreclosed property</td>
<td>-</td>
<td>16,764</td>
<td>-</td>
</tr>
<tr>
<td>Depreciation expense</td>
<td>-</td>
<td>12,176</td>
<td>33,193</td>
</tr>
<tr>
<td>Unrealized gain on investments</td>
<td>-</td>
<td>(79,501)</td>
<td>-</td>
</tr>
<tr>
<td>Loss (gain) on disposal of property and equipment</td>
<td>-</td>
<td>22,835</td>
<td>(20,357)</td>
</tr>
<tr>
<td>Contributions of property and equipment</td>
<td>-</td>
<td>(159,000)</td>
<td>-</td>
</tr>
<tr>
<td>Changes in assets and liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans receivable</td>
<td>-</td>
<td>416,823</td>
<td>-</td>
</tr>
<tr>
<td>Interfund receivables and payables</td>
<td>264,662</td>
<td>(264,662)</td>
<td>-</td>
</tr>
<tr>
<td>Other assets</td>
<td>-</td>
<td>(237,811)</td>
<td>-</td>
</tr>
<tr>
<td>Interest receivable</td>
<td>-</td>
<td>6,502</td>
<td>-</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>(10,070)</td>
<td>161</td>
<td>-</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>914</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Net cash (used in) provided by operating activities</td>
<td>53,261</td>
<td>(7,487)</td>
<td>(4,013)</td>
</tr>
</tbody>
</table>
Cash flows from investing activities

| Purchase of property and equipment | - | (60,000) | (17,387) | (77,387) |
| Maturities of investments | - | 199,326 | - | 199,326 |
| Proceeds from sale of property and equipment | - | 39,979 | 21,400 | 61,379 |
| Purchase of investments | - | (27,593) | - | (27,593) |

Net cash provided by investing activities: $151,712, 4,013, 155,725

Cash flows from financing activities

| Issuances of notes payable | - | 2,063,346 | - | 2,063,346 |
| Repayment of notes payable | - | (2,072,414) | - | (2,072,414) |

Net cash used in financing activities: - (9,068) - (9,068)

Net increase in cash and cash equivalents: 53,261, 135,157, 188,418

Cash and cash equivalents, beginning of year: 3,561, 705,567, 709,128

Cash and cash equivalents, end of year: $56,822, $840,724, $897,546

Restricted cash and cash equivalents: $ - $ 40,017 $ - $ 40,017

Unrestricted cash and cash equivalents: $ 56,822 $ 800,707 $ - $ 857,529

Total cash: $56,822, $840,724, $897,546

Supplemental disclosure of cash flow information

Cash paid for interest: $ - $ 302,492 $ - $ 302,492

Supplemental disclosure of noncash investing activities

Transfers of property and equipment: $ - $ (4,013) $ 4,013 $ -

Transfers from loans to foreclosed property: $ - $ 240,680 $ - $ 240,680

Statement of Cash Flows
Year Ended July 31, 2010

<table>
<thead>
<tr>
<th>Mission Fund</th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in net assets</td>
<td>$ (15,389)</td>
<td>$ 333,560</td>
<td>$ (4,017)</td>
</tr>
<tr>
<td>Adjustments to reconcile change in net assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>to net cash (used in) provided by operating activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>-</td>
<td>(21,640)</td>
<td>-</td>
</tr>
<tr>
<td>Depreciation expense</td>
<td>-</td>
<td>8,618</td>
<td>31,240</td>
</tr>
<tr>
<td>Unrealized gain on investments</td>
<td>-</td>
<td>(40,200)</td>
<td>-</td>
</tr>
<tr>
<td>Gain on disposal of property and equipment</td>
<td>-</td>
<td>(104,126)</td>
<td>(1,570)</td>
</tr>
<tr>
<td>Contributions of property and equipment</td>
<td>-</td>
<td>(143,300)</td>
<td>-</td>
</tr>
<tr>
<td>Changes in assets and liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans receivable</td>
<td>-</td>
<td>(477,964)</td>
<td>-</td>
</tr>
<tr>
<td>Interfund receivables and payables</td>
<td>18,920</td>
<td>(18,920)</td>
<td>-</td>
</tr>
<tr>
<td>Other assets</td>
<td>-</td>
<td>29,762</td>
<td>-</td>
</tr>
<tr>
<td>Interest receivable</td>
<td>-</td>
<td>(4,679)</td>
<td>-</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>(27,380)</td>
<td>(64,383)</td>
<td>-</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>(267)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Net cash (used in) provided by operating activities</td>
<td>(24,116)</td>
<td>(512,722)</td>
<td>25,653</td>
</tr>
</tbody>
</table>

Cash flows from investing activities

| Purchase of property and equipment | - | - | (28,153) | (28,153) |
| Maturities of investments | - | 377,454 | - | 377,454 |
| Proceeds from sale of property and equipment | - | 85,000 | 2,500 | 87,500 |
| Purchase of investments | - | (33,036) | - | (33,036) |

Net cash provided by (used in) investing activities: - $ 420,418 $ (25,653) $ 405,765

Cash flows from financing activities

| Issuances of notes payable | - | 2,206,732 | - | 2,206,732 |
| Repayment of notes payable | - | (2,442,196) | - | (2,442,196) |

Net cash used in financing activities: - (235,464) - (235,464)

Net increase in cash and cash equivalents: (24,116) (318,318) - (342,434)

Cash and cash equivalents, beginning of year: 27,677 1,023,885 - 1,051,562

Cash and cash equivalents, end of year: $3,561 $ 705,567 $ - $ 709,128
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 was approximately $11 million at July 31, 2011, 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 affect 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, 2011, the Association had over $2.7 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 two lines of credit totaling $700,000.

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 collectibility 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 collectibility when management determines that it is probable that principal on those loans will not be collected according to their contractual terms. At July 31, 2011 and 2010, management had allowances for credit losses totaling $354,849 and $345,431, respectively. Interest is accrued daily on the outstanding balances. The Association had loans receivable over 90 days or more past due of $425,186 at July 31, 2010, compared to $360,063 at July 31, 2010.

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.

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. Management has determined that all investments are considered trading securities.

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:

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>40</td>
</tr>
<tr>
<td>Building improvements</td>
<td>5 - 15</td>
</tr>
<tr>
<td>Machinery and equipment</td>
<td></td>
</tr>
<tr>
<td>General</td>
<td>5 - 10</td>
</tr>
<tr>
<td>Automobiles</td>
<td>5</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>5 - 7</td>
</tr>
</tbody>
</table>

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. 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, 2011, 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, 2011 and 2010:

<table>
<thead>
<tr>
<th>Organization</th>
<th>Date of First Payment</th>
<th>Interest Rate</th>
<th>Term</th>
<th>Balance 2011</th>
<th>Balance 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berean Baptist Church, Soso</td>
<td>03-10-09</td>
<td>5.50%</td>
<td>60 mos. $</td>
<td>6,096</td>
<td>$ 10,224</td>
</tr>
<tr>
<td>Bethel Baptist Church, Wiggins</td>
<td>05-10-02</td>
<td>5.40%</td>
<td>300 mos.</td>
<td>238,092</td>
<td>265,019</td>
</tr>
<tr>
<td>Bethel Baptist Church, Petal</td>
<td>11-10-08</td>
<td>5.40%</td>
<td>120 mos.</td>
<td>5,186</td>
<td>6,200</td>
</tr>
<tr>
<td>Bethel Baptist Church, Bassfield</td>
<td>06-10-09</td>
<td>5.40%</td>
<td>60 mos.</td>
<td>3,496</td>
<td>4,614</td>
</tr>
<tr>
<td>Big Creek Baptist Church</td>
<td>03-10-09</td>
<td>5.50%</td>
<td>180 mos.</td>
<td>271,547</td>
<td>311,271</td>
</tr>
<tr>
<td>Broadmoor Baptist Church</td>
<td>11-10-08</td>
<td>5.40%</td>
<td>180 mos.</td>
<td>21,415</td>
<td>22,642</td>
</tr>
<tr>
<td>Campground Baptist Church</td>
<td>09-10-09</td>
<td>5.40%</td>
<td>240 mos.</td>
<td>122,033</td>
<td>154,494</td>
</tr>
<tr>
<td>Christina Park Baptist Church, Florida</td>
<td>07-20-05</td>
<td>5.40%</td>
<td>12 mos.</td>
<td>342,250</td>
<td>348,399</td>
</tr>
<tr>
<td>Community Baptist Church, Yazoo City</td>
<td>11-27-06</td>
<td>5.40%</td>
<td>180 mos.</td>
<td>43,774</td>
<td>44,810</td>
</tr>
<tr>
<td>Community Baptist Church</td>
<td>03-10-08</td>
<td>5.40%</td>
<td>180 mos.</td>
<td>142,112</td>
<td>153,789</td>
</tr>
<tr>
<td>Community Baptist Church</td>
<td>09-10-10</td>
<td>5.40%</td>
<td>36 mos.</td>
<td>4,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Cornerstone Baptist Church</td>
<td>10-10-10</td>
<td>5.40%</td>
<td>1 mos.</td>
<td>16,929</td>
<td>16,929</td>
</tr>
<tr>
<td>Cornerstone Inst. Baptist</td>
<td>10-10-09</td>
<td>5.40%</td>
<td>300 mos.</td>
<td>1,187,838</td>
<td>1,220,402</td>
</tr>
<tr>
<td>Derby Place Missionary Baptist Church</td>
<td>10-09-08</td>
<td>5.40%</td>
<td>240 mos.</td>
<td>89,714</td>
<td>$ 93,396</td>
</tr>
<tr>
<td>Divine Grace Baptist Church</td>
<td>05-10-09</td>
<td>5.40%</td>
<td>240 mos.</td>
<td>124,981</td>
<td>134,653</td>
</tr>
<tr>
<td>East Amory Baptist Church</td>
<td>05-10-09</td>
<td>5.40%</td>
<td>120 mos.</td>
<td>16,394</td>
<td>18,071</td>
</tr>
<tr>
<td>El Camino Baptist Mission</td>
<td>10-10-09</td>
<td>5.40%</td>
<td>300 mos.</td>
<td>260,971</td>
<td>266,582</td>
</tr>
<tr>
<td>Fairhope Baptist Church</td>
<td>03-10-09</td>
<td>5.40%</td>
<td>49 mos.</td>
<td>-</td>
<td>15,735</td>
</tr>
<tr>
<td>Fairview Baptist Church, Laurel</td>
<td>05-09-07</td>
<td>5.40%</td>
<td>180 mos.</td>
<td>52,125</td>
<td>56,166</td>
</tr>
<tr>
<td>Faith Baptist Church</td>
<td>08-10-03</td>
<td>5.40%</td>
<td>300 mos.</td>
<td>143,355</td>
<td>143,355</td>
</tr>
<tr>
<td>Faith Baptist Church</td>
<td>01-10-09</td>
<td>5.40%</td>
<td>180 mos.</td>
<td>72,003</td>
<td>79,633</td>
</tr>
<tr>
<td>Fellowship Baptist Church</td>
<td>01-10-05</td>
<td>5.40%</td>
<td>180 mos.</td>
<td>-</td>
<td>13,159</td>
</tr>
<tr>
<td>First Baptist Church of Potosi</td>
<td>04-10-10</td>
<td>5.40%</td>
<td>24 mos.</td>
<td>2,155,480</td>
<td>2,195,191</td>
</tr>
<tr>
<td>First Baptist Church of Orange Grove</td>
<td>12-10-01</td>
<td>5.40%</td>
<td>360 mos.</td>
<td>38,329</td>
<td>43,350</td>
</tr>
<tr>
<td>Organization</td>
<td>Date of First Payment</td>
<td>Interest Rate</td>
<td>Term</td>
<td>Balance 2011</td>
<td>Balance 2010</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>-----------------------</td>
<td>---------------</td>
<td>-----------</td>
<td>--------------</td>
<td>--------------</td>
</tr>
<tr>
<td>First Baptist Church of Orange Grove</td>
<td>06-10-01</td>
<td>5.40%</td>
<td>435 mos</td>
<td>15,870</td>
<td>22,049</td>
</tr>
<tr>
<td>First Cornerstone, Picayune</td>
<td>01-10-09</td>
<td>5.40%</td>
<td>45 mos</td>
<td>6,444</td>
<td>11,974</td>
</tr>
<tr>
<td>First Hispanic Baptist Mission</td>
<td>04-10-10</td>
<td>5.40%</td>
<td>240 mos</td>
<td>-</td>
<td>141,480</td>
</tr>
<tr>
<td>First Hispanic Baptist Mission</td>
<td>02-10-11</td>
<td>5.40%</td>
<td>360 mos</td>
<td>148,939</td>
<td>-</td>
</tr>
<tr>
<td>Freeman, Theron</td>
<td>06-10-11</td>
<td>5.40%</td>
<td>36 mos</td>
<td>9,506</td>
<td>-</td>
</tr>
<tr>
<td>Good Hope Baptist Church</td>
<td>04-10-08</td>
<td>5.40%</td>
<td>240 mos</td>
<td>65,638</td>
<td>69,143</td>
</tr>
<tr>
<td>Grace Baptist Church, Pass Christian</td>
<td>01-10-04</td>
<td>5.40%</td>
<td>240 mos</td>
<td>59,505</td>
<td>66,654</td>
</tr>
<tr>
<td>Grace Baptist Church, Guntown</td>
<td>06-10-05</td>
<td>5.40%</td>
<td>366 mos</td>
<td>94,371</td>
<td>96,537</td>
</tr>
<tr>
<td>Grace Baptist Church, Guntown</td>
<td>05-10-09</td>
<td>5.40%</td>
<td>180 mos</td>
<td>280,464</td>
<td>291,876</td>
</tr>
<tr>
<td>Gum Tree Presbyterian Church</td>
<td>07-10-08</td>
<td>5.40%</td>
<td>240 mos</td>
<td>200,385</td>
<td>237,514</td>
</tr>
<tr>
<td>Hildun, Donald R.</td>
<td>08-10-11</td>
<td>5.40%</td>
<td>27 mos</td>
<td>5,000</td>
<td>-</td>
</tr>
<tr>
<td>HomeStretch Baptist Mission</td>
<td>01-10-11</td>
<td>5.40%</td>
<td>240 mos</td>
<td>95,882</td>
<td>-</td>
</tr>
<tr>
<td>HomeStretch Baptist Mission</td>
<td>05-05-11</td>
<td>0.00%</td>
<td>240 mos</td>
<td>-</td>
<td>71,240</td>
</tr>
<tr>
<td>Kwan, Tommy</td>
<td>06-10-01</td>
<td>5.40%</td>
<td>367 mos</td>
<td>31,814</td>
<td>34,562</td>
</tr>
<tr>
<td>Lamb Baptist Church, Nevada</td>
<td>11-10-05</td>
<td>5.40%</td>
<td>12 mos</td>
<td>31,265</td>
<td>35,487</td>
</tr>
<tr>
<td>Life Baptist Church</td>
<td>02-10-09</td>
<td>6.00%</td>
<td>240 mos</td>
<td>209,157</td>
<td>217,052</td>
</tr>
<tr>
<td>Lifepointe Baptist Church</td>
<td>05-10-09</td>
<td>5.40%</td>
<td>240 mos</td>
<td>68,238</td>
<td>70,666</td>
</tr>
<tr>
<td>Magnolia Baptist Church</td>
<td>11-10-10</td>
<td>5.40%</td>
<td>180 mos</td>
<td>37,219</td>
<td>-</td>
</tr>
<tr>
<td>Magnolia Baptist Church</td>
<td>07-06-11</td>
<td>5.40%</td>
<td>240 mos</td>
<td>-</td>
<td>50,000</td>
</tr>
<tr>
<td>Midway Baptist Church</td>
<td>05-10-04</td>
<td>5.40%</td>
<td>240 mos</td>
<td>$ 78,157</td>
<td>$ 82,961</td>
</tr>
<tr>
<td>Midway First Baptist Church</td>
<td>02-10-10</td>
<td>5.40%</td>
<td>356 mos</td>
<td>-</td>
<td>110,009</td>
</tr>
<tr>
<td>Mill Creek Baptist Church</td>
<td>07-10-05</td>
<td>5.40%</td>
<td>287 mos</td>
<td>2,061</td>
<td>13,138</td>
</tr>
<tr>
<td>Mill Creek Baptist Church</td>
<td>06-10-08</td>
<td>5.40%</td>
<td>180 mos</td>
<td>15,333</td>
<td>16,850</td>
</tr>
<tr>
<td>Movella Baptist Church</td>
<td>03-10-08</td>
<td>5.40%</td>
<td>180 mos</td>
<td>48,988</td>
<td>52,274</td>
</tr>
<tr>
<td>New Beginnings Mission</td>
<td>02-17-10</td>
<td>0.00%</td>
<td>150 mos</td>
<td>132,000</td>
<td>144,000</td>
</tr>
<tr>
<td>New Heart Baptist Mission</td>
<td>10-10-11</td>
<td>5.40%</td>
<td>240 mos</td>
<td>98,312</td>
<td>-</td>
</tr>
<tr>
<td>North Lakeland, Florida</td>
<td>03-10-03</td>
<td>5.40%</td>
<td>210 mos</td>
<td>138,222</td>
<td>146,017</td>
</tr>
<tr>
<td>Northwest Baptist Church</td>
<td>01-10-03</td>
<td>5.40%</td>
<td>300 mos</td>
<td>303,053</td>
<td>319,947</td>
</tr>
<tr>
<td>Parkview Baptist Church</td>
<td>11-10-09</td>
<td>5.40%</td>
<td>132 mos</td>
<td>115,710</td>
<td>124,085</td>
</tr>
<tr>
<td>Pleasant Hill Baptist Church, Tupelo</td>
<td>05-10-04</td>
<td>5.40%</td>
<td>240 mos</td>
<td>-</td>
<td>9,371</td>
</tr>
<tr>
<td>Pleasant Hill Baptist Church, Saucier</td>
<td>05-10-05</td>
<td>5.40%</td>
<td>240 mos</td>
<td>396,560</td>
<td>420,793</td>
</tr>
<tr>
<td>Pleasant Hill Baptist Church, Saucier</td>
<td>06-19-11</td>
<td>5.40%</td>
<td>60 mos</td>
<td>19,396</td>
<td>-</td>
</tr>
<tr>
<td>Red Creek Baptist Church</td>
<td>04-10-03</td>
<td>5.40%</td>
<td>360 mos</td>
<td>276,922</td>
<td>298,029</td>
</tr>
<tr>
<td>Sav-a-Life of MS Gulf Coast</td>
<td>05-10-08</td>
<td>5.40%</td>
<td>240 mos</td>
<td>230,974</td>
<td>470,204</td>
</tr>
<tr>
<td>Shiloh Baptist Church, Steens</td>
<td>02-10-04</td>
<td>5.40%</td>
<td>240 mos</td>
<td>58,832</td>
<td>63,464</td>
</tr>
<tr>
<td>Silver Run Baptist Church</td>
<td>01-10-03</td>
<td>5.40%</td>
<td>360 mos</td>
<td>68,907</td>
<td>74,598</td>
</tr>
<tr>
<td>Southeastern Baptist College</td>
<td>04-10-05</td>
<td>5.40%</td>
<td>120 mos</td>
<td>15,323</td>
<td>19,048</td>
</tr>
<tr>
<td>Southeastern Baptist College</td>
<td>06-05-07</td>
<td>2.65%</td>
<td>240 mos</td>
<td>234,027</td>
<td>239,786</td>
</tr>
<tr>
<td>Southeastern Baptist College</td>
<td>06-14-11</td>
<td>5.50%</td>
<td>240 mos</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Temple of Christ Baptist Church</td>
<td>01-10-09</td>
<td>5.40%</td>
<td>280 mos</td>
<td>216,528</td>
<td>216,708</td>
</tr>
<tr>
<td>Trinity Baptist Church</td>
<td>05-10-02</td>
<td>5.40%</td>
<td>180 mos</td>
<td>11,784</td>
<td>32,691</td>
</tr>
<tr>
<td>Trinity Baptist Church</td>
<td>-</td>
<td>5.40%</td>
<td>240 mos</td>
<td>347,000</td>
<td>-</td>
</tr>
<tr>
<td>Vardaman Street Christian Academy</td>
<td>05-10-10</td>
<td>5.40%</td>
<td>240 mos</td>
<td>478,596</td>
<td>497,780</td>
</tr>
<tr>
<td>Westover Baptist Church</td>
<td>05-10-10</td>
<td>5.40%</td>
<td>120 mos</td>
<td>-</td>
<td>40,522</td>
</tr>
<tr>
<td>Zion Assembly Church of God</td>
<td>12-10-09</td>
<td>6.90%</td>
<td>301 mos</td>
<td>111,248</td>
<td>113,754</td>
</tr>
</tbody>
</table>

<p>| Total receivable                                      |                      |               |           | 10,532,048   | 10,990,404   |
| Allowance for credit losses                           | (354,849)            |               |           | (345,431)    |              |
| Net loans receivable                                   | $ 10,177,199         |               |           | $ 10,644,973 |              |</p>
<table>
<thead>
<tr>
<th>Organization</th>
<th>Date of First Payment</th>
<th>Interest Rate</th>
<th>Term</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans receivable from</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>investors and related parties</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lee, Elizabeth A.</td>
<td>02-05-09</td>
<td>5.00%</td>
<td>24 mos.</td>
<td>$</td>
</tr>
<tr>
<td>Lee, Elizabeth A.</td>
<td>05-10-11</td>
<td>5.40%</td>
<td>27 mos.</td>
<td>$13,461</td>
</tr>
</tbody>
</table>

Total loans receivable from investors and related parties
$13,461 $1,305

Changes in the allowance for loan losses at July 31, 2011 and 2010 are as follows:

<table>
<thead>
<tr>
<th>Revolving Loan Fund</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance at August 1</td>
<td>$345,431</td>
<td>$379,626</td>
</tr>
<tr>
<td>Loans charged off</td>
<td>(41,951)</td>
<td>(12,555)</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>50,951</td>
<td>(21,640)</td>
</tr>
<tr>
<td>Balance at July 31</td>
<td>$354,431</td>
<td>$345,431</td>
</tr>
</tbody>
</table>

The Association's investments in impaired loans at July 31, 2011 and 2010 were $425,486 and $360,063, respectively. Accruing loans 90 days past due as a percent of loans was 4.04 percent and 3.28 percent at July 31, 2011 and 2010, respectively. The average amounts of impaired loans carried on the Association's books for 2011 and 2010 were $392,775 and $404,095, respectively.

The following table presents the makeup of allowance for loan losses at July 31, 2011 and 2010 by:

<table>
<thead>
<tr>
<th>Revolving Loan Fund</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance of allowance for loan losses</td>
<td>$354,849</td>
<td>$345,431</td>
</tr>
<tr>
<td>Non-impairred</td>
<td>$312,404</td>
<td>$325,431</td>
</tr>
<tr>
<td>Impaired</td>
<td>42,445</td>
<td>20,000</td>
</tr>
</tbody>
</table>

Note 3. Investments

The composition of investments at July 31, 2011 and 2010 is set forth in the following table:

<table>
<thead>
<tr>
<th>Revolving Loan Fund</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed income</td>
<td>$516,362</td>
<td>$488,035</td>
</tr>
<tr>
<td>Equity securities</td>
<td>554,534</td>
<td>475,767</td>
</tr>
<tr>
<td>Total investments</td>
<td>$1,070,896</td>
<td>$963,802</td>
</tr>
</tbody>
</table>

Investment income and gains for investments were comprised of the following for the years ended July 31, 2011 and 2010:

<table>
<thead>
<tr>
<th>Income</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and dividend income</td>
<td>$56,240</td>
<td>56,013</td>
</tr>
<tr>
<td>Change in fair value</td>
<td>79,501</td>
<td>49,200</td>
</tr>
<tr>
<td>Total</td>
<td>$135,741</td>
<td>105,213</td>
</tr>
</tbody>
</table>
Note 4. Property and Equipment

Property and equipment consisted of the following at July 31:

<table>
<thead>
<tr>
<th></th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>$ 400,311</td>
<td>$ -</td>
<td>$ 400,311</td>
</tr>
<tr>
<td>Buildings and improvements</td>
<td>423,300</td>
<td>832,275</td>
<td>1,255,575</td>
</tr>
<tr>
<td>Equipment</td>
<td>-</td>
<td>84,623</td>
<td>84,623</td>
</tr>
<tr>
<td>Total property and equipment</td>
<td>823,611</td>
<td>916,898</td>
<td>1,740,509</td>
</tr>
<tr>
<td>Less accumulated depreciation</td>
<td>29,565</td>
<td>385,528</td>
<td>415,093</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>$ 794,046</td>
<td>$ 531,370</td>
<td>$ 1,325,416</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Revolving Loan Fund</th>
<th>Equipment Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>$ 233,109</td>
<td>$ -</td>
<td>$ 233,109</td>
</tr>
<tr>
<td>Buildings and improvements</td>
<td>453,300</td>
<td>828,264</td>
<td>1,281,564</td>
</tr>
<tr>
<td>Equipment</td>
<td>-</td>
<td>150,744</td>
<td>150,744</td>
</tr>
<tr>
<td>Total property and equipment</td>
<td>686,409</td>
<td>979,008</td>
<td>1,665,417</td>
</tr>
<tr>
<td>Less accumulated depreciation</td>
<td>36,373</td>
<td>428,789</td>
<td>465,162</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>$ 650,036</td>
<td>$ 550,219</td>
<td>$ 1,200,255</td>
</tr>
</tbody>
</table>

Depreciation expense for the Mission Fund for the years ended July 31, 2011 and 2010 amounted to $12,176 and $8,618, respectively. Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2011 and 2010 amounted to $35,196 and $31,240, 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, 2011, the notes consisted of 477 loans with an interest rate of 2.65 percent with individual balances varying from $1 to $400,189.

At July 31, 2010, the notes consisted of 482 loans with an interest rate of 2.65 percent with individual balances varying from $1 to $409,425. Interest expense totaled $301,521 and $320,908 for the years ended July 31, 2011 and 2010, respectively.

At July 31, 2011 and 2010, $198,814 and $259,538 represented related party payables, respectively.

In the event that a substantial amount of creditors demand payment, the Association has two unused lines of credit available with certain banks, for $500,000 and $200,000. The lines are due on December 8, 2011 and December 1, 2011, and bear rates of 3.25 percent and 6.00 percent, respectively.

Note 6. Temporarily Restricted Net Assets

Temporarily restricted net assets totaling $87,907 and $339,545 as of July 31, 2011 and 2010, 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 $292,400 and $327,400 for the years ended July 31, 2011 and 2010, 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:

<table>
<thead>
<tr>
<th></th>
<th>Mission Fund</th>
<th></th>
<th>Revolving Loan Fund</th>
<th></th>
<th>Equipment Fund</th>
<th></th>
<th>All Funds</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>$ 116,873</td>
<td>$ 174,819</td>
<td>$ 474,458</td>
<td>$ 558,876</td>
<td>$ 35,193</td>
<td>$ 31,240</td>
<td>$ 591,331</td>
<td>$ 733,695</td>
</tr>
<tr>
<td>Support services</td>
<td>115,614</td>
<td>132,258</td>
<td>167,952</td>
<td>90,276</td>
<td>318,759</td>
<td>253,774</td>
<td>318,759</td>
<td>253,774</td>
</tr>
<tr>
<td>Total expenses</td>
<td>$ 232,487</td>
<td>$ 307,077</td>
<td>$ 642,410</td>
<td>$ 649,152</td>
<td>$ 35,193</td>
<td>$ 31,240</td>
<td>$ 910,090</td>
<td>$ 987,469</td>
</tr>
</tbody>
</table>

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, 2011 and 2010:

### Fair Value Measurements at July 31, 2011

<table>
<thead>
<tr>
<th></th>
<th>Quoted Prices in Active Markets for Identical Assets (Level 1)</th>
<th>Significant Other Observable Inputs (Level 2)</th>
<th>Significant Other Unobservable Inputs (Level 3)</th>
<th>Total at July 31, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income</td>
<td>$</td>
<td>$ 516,262</td>
<td>$</td>
<td>$ 516,262</td>
</tr>
<tr>
<td>Equity Securities</td>
<td>554,534</td>
<td>-</td>
<td>-</td>
<td>554,534</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$ 554,534</strong></td>
<td><strong>$ 516,262</strong></td>
<td><strong>$</strong></td>
<td><strong>$ 1,070,896</strong></td>
</tr>
</tbody>
</table>

### Fair Value Measurements at July 31, 2010

<table>
<thead>
<tr>
<th></th>
<th>Quoted Prices in Active Markets for Identical Assets (Level 1)</th>
<th>Significant Other Observable Inputs (Level 2)</th>
<th>Significant Other Unobservable Inputs (Level 3)</th>
<th>Total at July 31, 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income</td>
<td>$</td>
<td>$ 488,035</td>
<td>$</td>
<td>$ 488,035</td>
</tr>
<tr>
<td>Equity Securities</td>
<td>475,767</td>
<td>-</td>
<td>-</td>
<td>475,767</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 475,767</strong></td>
<td><strong>$ 488,035</strong></td>
<td><strong>$</strong></td>
<td><strong>$ 963,802</strong></td>
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</tbody>
</table>

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.

The following table represents the Association’s fair value hierarchy for its financial assets, and changes therein, measured at fair value on a non-recurring basis as of and for the years ended July 31, 2011 and 2010:

### Fair Value Measurements at July 31, 2011

<table>
<thead>
<tr>
<th></th>
<th>Quoted Prices in Active Markets for Identical Assets (Level 1)</th>
<th>Significant Other Observable Inputs (Level 2)</th>
<th>Significant Other Unobservable Inputs (Level 3)</th>
<th>Total at July 31, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosed property</td>
<td>$</td>
<td>$ 575,680</td>
<td>$</td>
<td>$ 575,680</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$</strong></td>
<td><strong>$ 575,680</strong></td>
<td><strong>$</strong></td>
<td><strong>$ 575,680</strong></td>
</tr>
</tbody>
</table>

### Fair Value Measurements at July 31, 2010

<table>
<thead>
<tr>
<th></th>
<th>Quoted Prices in Active Markets for Identical Assets (Level 1)</th>
<th>Significant Other Observable Inputs (Level 2)</th>
<th>Significant Other Unobservable Inputs (Level 3)</th>
<th>Total at July 31, 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosed property</td>
<td>$</td>
<td>$ 351,764</td>
<td>$</td>
<td>$ 351,764</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$</strong></td>
<td><strong>$ 351,764</strong></td>
<td><strong>$</strong></td>
<td><strong>$ 351,764</strong></td>
</tr>
</tbody>
</table>

The fair value of foreclosed property is determined by using appraisals from external parties.
Note 10. Concentration of Credit Risk and Market Risks

Cash and Cash Equivalents

At July 31, 2011, 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 $397,136 of the cash accounts exceeded the insurance limitation.

Note 11. Subsequent Events

In preparing these financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through October 6, 2011, the date the financial statements were available to be issued.
Christian Publication’s Department

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

Trustees Term Expires
Randy Clark, 694 Forrest Rd. 202, Ovett 39464 .................. 2012
Justin Rhodes, 4669 Redwood Rd., Vicksburg 39193 ............. 2012
Cliff Jenkins, 18 Hillcrest Dr., Laurel 39440 ...................... 2013
Glenn Shoemake, 2798 Hwy. 588, Ellisville 39437 .............. 2013
Leon Carmical, 70 Jarrod Rd., Ellisville 39437 ................... 2014
Gary O’Neal, 1456 Greenwood Church Rd., Fulton 38843 ........ 2014
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

October 18, 2011

It is humbling to realize that this is my 34th annual report to this body. It has been and continues to be a great blessing to be involved in this work.

Our theme for this year’s meeting is For His Glory and taken from John 3:30, “He must increase, but I must decrease.” When we allow Jesus to increase in our lives and when we do all for His glory, then we will better understand and fulfill the message in this verse.

This is the 205th meeting of Associational Baptists in Mississippi. What astounding changes have transpired over these past two centuries. We are not where we once were, we are not where we shall soon be, and we pray that God will help us to be the people and the work with which He would be pleased.

Your Publications Department agrees that Jesus must increase. For us to have a significant part in this, there is work at hand. Psalm 68:11 says, “The Lord gave the word: great was the company of those that published it.” The scripture says in a number of places that we should publish the word of the Lord. Publish in this context means to tell or broadcast by word of mouth. Publishing or proclaiming the name of Jesus will increase His name among His followers and among those who need to hear of His wonderful love, mercy, and grace. This will increase the size of the company that proclaim His Word. This ministry is vital, but is just one small part of the overall work of “increasing the name of our Savior”.

I would like to quote from my report from 11 years ago.

“When we know about things, we are more apt to be sensitive to, or appreciative of, those things. I like to read the Clarion-Ledger newspaper from time to time. Located in Jackson and published on a state-wide basis, I find that I am more aware of Mississippi events when I look to it for information. When I read the Hattiesburg American I find that I am able to get a general knowledge of the news affecting the “pine belt” area of South Mississippi. I subscribe to the local paper, the Laurel Leader-Call. I know that when I open the paper up that the majority of the information will be about the Laurel area. The Clarion-Ledger makes me feel more like a Mississippian. The Hattiesburg American certifies that I am a south Mississippian. The Laurel Leader-Call supports the fact that I am a resident of Jones County. With each of these publications, which I look at for different reasons, I feel a part of the state-wide, area-wide or local community. Without any one of these sources of information, I would feel less a part of each respective community.

The Mississippi Baptist is the publication that ties the members, auxiliaries, churches, departments, and associations together as a community. We find out about each other, keep in touch with the needs of each other, know the work of each other, and are made to feel a part of each other through the publishing of our state paper. This makes us a community and not only ties us together, but draws us closer together by its very nature.

I receive several church bulletin mail-outs each week. When each member receives their church’s mail-out they know that they are a part of that local church and that they matter as a member. I hope our people feel the same way about the Mississippi Baptist. It lets us know we are a part of something good - something that strives to make a difference in the world. It lets us know we are a part of the community known as the Baptist Missionary Association of Mississippi. Every member of every BMA church should receive the Mississippi Baptist. Every member should feel as if they are a full-fledged member of our associational community.”

I feel these words are as valid today as they were in 2000 and maybe even more so.
We must remain tied together as one community of God’s people if we are to reverse the current trend of decline in our Association. Now is not the time to pull back, but a time of determining to do what is necessary to move forward and make progress so “He Will Increase” as is stated in this year’s theme. May God help us as an Association to do just that!

**Finances**

We are in an economy that is struggling. The finances of our churches are hurting as the finances of our church families are hurting. This in turn is felt in every area of our work. Our national departments have felt the financial pinch as well as our state departments. The finances of this work are down somewhat this year. We ended up in the red due to one main cause — Our income was somewhat less than our needs. Monthly donations to this department were down by $3,500.00, as were some other areas of income other than special emphasis. We are thankful that our church subscriptions remained relatively stable.

The greatest factor over the past few years is the decrease in subscriptions. In 2004 (just 7 short years ago) our total subscriptions were 4,772. As of this month our numbers are down to 3,872. At $1.30 per month per subscription, you can see that our usable income is down by a total of $1,170.00 per month. That is over $14,000.00 per year. That type of decrease precipitated this work becoming less than a full-time position.

Overall, we have adequate assests to continue to operate. We do appreciate all of the support you give this ministry and assure you we are very careful to use that support prudently.

God has blessed us financially and we are grateful to Him and to those whom He uses to minister in this area.

**Content**

We feel our content should honor and glorify our Lord, promote the work of the BMA, keep us informed of our progress, inspire and edify spiritually, and make us feel a part of the BMA community. It should help us to “Increase the name of Jesus.”

We still are pleased to bring you regular columns from Tony Cleaver, Travis Plumlee, Barbara White’s Sofithly McNasty and others. This past year we have added the contributions of Bro. Chuck Lee. These individuals do a good job of inspiring, encouraging, teaching and at times entertaining.

We appeal to our readers and pastors to submit short, timely articles. Social and denominational commentary is welcomed. Please understand that we may not be able to print everything we receive.

**Communication**

Communicating with your Publications Department is easy. Most of our submissions are by way of the internet and email. Digital cameras make submitting a photo very easy. We do request that each photo be “well lit.” A photo will lose quality when it is printed on newsprint and therefore the better the original, the better it will look in the paper. Stand close to your subject. Use a flash. Do not have a dark background and usually you will have a good photo for printing. Being in focus is a must. An out of focus photo will look twice as bad when printed on newsprint.

When submitting articles please first consider the reader. They were not at your meeting. They do not need to know who led the singing, who prayed, who was not there or that your group read the minutes and treasurer’s report. All groups do those things when they meet. Tell the reader what your meeting was about, what you accomplished
and what your plans are. Tell them about the blessings and they will enjoy reading about your group. Many of the articles submitted to us are just minutes of a meeting. Those detailed things that go on are usually not that interesting to the average reader. They are important to those at your meeting, but they were there and they do not need to be reminded of what they did. Be informative in your reports and consider what would be most interesting to our average reader.

Our Lifeline

The lifeline to our churches is our mailing list. We encourage you to keep your church’s mailing list up-to-date. Many people move or have their addresses changed for various reasons and it is important for us to have our list as up-to-date as possible. If they do not receive their copy of the paper, then we are failing to accomplish our mission. As we stated earlier, seven years ago our readership was higher by 900 subscribers. In the past year alone we are down by 180 subscriptions. We encourage each church to keep their list up to date. Every family in your church, even those who are not faithful, but who are still on your roll, need to receive the paper. That will let them know they are important to you, to their church, and to God. It will show them that God is still working through their church and this Association. This will surely have some impact in the Increase of our Lord in their lives and in the lives of others.

Esubs

We can deliver each issue of the Mississippi Baptist to any subscriber by email if you so desire. You must be a paying subscriber on a church’s mailing list and be receiving a mailed copy. Any pastor whose church is on the family plan can also receive the paper by email. It comes in PDF format and can be read using Adobe Acrobat. Most personal computers come with this program already installed. If not, it is a free download. With this service, your copy will be in living color. We have an on-line archive of previous issues dating back to 2005. We are missing a few, but you can do research online if you need to refer to something in a previous issue. They are in PDF format and can be downloaded for personal use and printing.

Conclusion

I could go on all day if given the opportunity. Let me just say that we are still blessed and continue to enjoy the work. Pray for us, pray for your Publication trustees and pray for this work. May God continue to bless the work of the Baptist Missionary Association of Mississippi and may we have the mindset of John the Baptist when he said “He must increase, but I must decrease.”

Trustee Minutes

The Publications Trustees met at the Missions Office on Monday, October 17, 2011. Editor Don Brown shared personal and financial reports. These were approved by the Trustees.

Gary O’Neal led in the closing prayer.
## 2010-11 CASH FLOW - 2011
9/1/2010 through 8/31/2011

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<thead>
<tr>
<th>Category Description</th>
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<th>8/31/2011-</th>
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<td><strong>TOTAL Tax</strong></td>
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<td>Travel, Bus</td>
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<td><strong>OVERALL TOTAL</strong></td>
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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, educational, 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 legislation, 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 Founda-
tion, 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 Missis-
sippi 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 Associa-
tion 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

Vern D. Holifield, Director
658 Joe Perrett Rd., Laurel 39440
(601) 729-3198

Trustees

<table>
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<tr>
<th>Name</th>
<th>Address</th>
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<tr>
<td>Eddie Boutwell</td>
<td>363 Oak Grove Rd, Mantachie 38855</td>
<td>2012</td>
</tr>
<tr>
<td>Frank Everett</td>
<td>19032 Goff Farm Rd, Moss Point 39562</td>
<td>2012</td>
</tr>
<tr>
<td>Kenneth Flynt</td>
<td>807 Soso-Big Creek Rd, Soso 39480</td>
<td>2013</td>
</tr>
<tr>
<td>John Riles</td>
<td>1500 Hwy 29 North, Ellisville 39437</td>
<td>2013</td>
</tr>
<tr>
<td>Noel “Cotton” Hillman</td>
<td>1955 Neely Rd, Neely, 39461</td>
<td>2014</td>
</tr>
<tr>
<td>Jerry Overstreet</td>
<td>19 Elmer Stevison Rd, Richton 39476</td>
<td>2014</td>
</tr>
</tbody>
</table>
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

Greetings

I bow my head and my heart to the good Lord for seeing me, and you, through another year. I count it a special honor and privilege to once again stand before the messengers representing the churches of the Baptist Missionary Association of Mississippi. I believe we are among those left in the world who believe the Holy Scripture to be the very Word of God. We believe in the Deity of Jesus Christ. We hold dear the Doctrine of Blood Atonement. We believe in the Genesis account of Creation., and we believe that Jesus Christ is coming again. To God be the glory for things He hath done. Let it all be “FOR HIS GLORY.”

We are honored to hear reports of the Lord’s work here in Mississippi and also from our National BMA work. To hear and know how God is blessing the work of our BMA churches around the world is indeed encouraging. I represent a group of our people who love the work of the Lord. They love the work of Missionary Baptists. I look into the eyes of the Senior Adults in this meeting and see those who love the Lord and His work, and they still support the work with their prayers and their money.

I am proud to be an American and I am proud to be a Christian. I am proud to be numbered with Missionary or BMA Baptists here in Mississippi and around the world. Amen and Amen!

Appreciations

We appreciate Dr. Freeman and Brother Lee and their Trustees for providing us office space in the Missions Complex. I enjoy times of fellowship with all those who work over there. My Trustees make a great team and they are all good people. I do appreciate their cooperation and their leadership. My wife Dorothy is a faithful wife and a dedicated coworker with me. She is an efficient bookkeeper. She travels with me to associations and churches. I enjoy seeing my fellow workers and am encouraged to hear their reports from time to time. In my humble opinion we will rise or fall together.

Activities

The Lord and our churches have kept me rather busy through the year. I have assisted pastors and churches when called on. I spent quite a bit of time with Bethel Baptist Church, Louise, Mississippi, this year. Just recently the Lord gave them a good pastor in the person of Brother Jim Ingram. I would ask you to pray for Bethel and all our churches with small congregations. Many of these churches must rely on bi-vocational preachers. These good preachers and pastors need our prayers as well.

I have never made it a practice to share my personal problems with our people. However, an old health problem showed up a few weeks ago. It is called Myasthenia Gravis, which is a muscle and nerve disease. It effects about all the muscles in the body. It starts with my speech and then to my throat. I can’t swallow anything. This time I spent a few days in the hospital and received five treatments. Thank the Lord, good doctors, medicine, nurses and machines I recovered nicely. My speech is about back to normal and I can swallow real well. I feel that I am able to resume my full schedule of work. When a preacher can’t speak nor eat, he is in big trouble. If I can assist our pastors and churches in any way I will be happy to do so.

2011 Was A Good Year

With the goodness of the Lord and the faithful cooperation of God’s people your Commission on Senior Adults had a good year. We have promoted and urged every
church to organize an active ministry to their seniors. I know there are more churches with a ministry to their seniors that ever before. I also know that there are those who do not as yet have an organized work for their dear senior adults. We will continue to encourage the pastor and the church to get involved with an active ministry to those who have served so long.

Sometime, look into the eyes of that old saint that attends your church services on a regular basis. He or she might have been brought into the church in a wheel chair. I have a brother whose name is Jimmy. He is paralyzed from his waist down. He has no use for his legs at all. When they arrive at Springhill Baptist Church, a couple of men help get him out of the car, into his wheel chair and into the church. They do that, not for what Jimmy is able to do now, but for what he once did for the church, and because they love the Lord and they love Jimmy. Look into the eyes of that old saint and you will see some important things that have been in his or her eyes a long time. You will see love, you will see faith, you will see concern, you will see a person that prays for you every day, you will see some dollar marks, you will see some battle scars, you will likely see loneliness, look closely and you see tear marks. Oh, he or she stumbles at times, but your young people stumble too. Their hands are wrinkled, tender and feeble, but their heart is tender too. He or she will seldom ask for pity, but in their eyes they are simply saying, “love me, love me.” Do you know anyone like that? Most every church has them. Please help us to help them, even if our help is limited.

I think we have had a drop out or two in the income, but we have added some as well. I think all the local associations that have us in their budgets are keeping us in for another year. Nine of the twelve Associations have us in their budgets. We would encourage your church to join this good work by placing it in your budget giving.

**The 2012 Conferences**

The Big Creek Baptist Church, Soso and Pastor Don Brown will host the South Conference on March 27, 2012. The Mount Pleasant Baptist Church, Fulton and Pastor Jackie Gray will host the North Conference on May 1, 2012. Both days will begin at 9:30 AM and close around 3:00 PM. As you know the theme for this meeting is “FOR HIS GLORY.” I would like to follow that train of thought if possible. We work and serve for His glory. We are to worship Him for His glory. Missionary Baptists need a new vision of the person of Jesus Christ. Listen to Brother John in Rev. 1: 17, “And when I saw him, I fell at his feet as dead. And he laid his right hand upon me, saying unto me, Fear not, I am the first and the last.” Good things happen when we seriously look at Jesus Christ. I think the Theme for the Conferences will be, “WHEN WE SEE JESUS CHRIST.” I am not talking about seeing Jesus at His coming alone. I need to see Him now, today. I would like to empathize our worship of Him.

**Preachers With 50 Years in the Ministry**

We will recognize preachers who reach fifty years in the Gospel ministry in 2012. Forms will be sent to the churches. All qualifying preachers are urged to participate. We need your information by early February, 2012.

**A Humble and Sincerer Request**

Please pray for your Commission on Senior Adults, pray for our trustees, pray for my wife and pray for me. I want this work to please the Lord and I want it to please and benefit our people.

God bless,

— Vern D. Holifield, Director
Financial Report
October 1, 2010 • September 30, 2011

Balance Brought Forward ................................................................. $55,319.02
  North Mississippi Conference ......................................................... 1,965.00
  South Mississippi Conference ....................................................... 3,955.00
  Special Offering (Home Stretch Church) .......................................... 946.38
  Received from Churches, Association, and Individuals ...................... 16,062.84

Total to account for ........................................................................... $78,248.24

Paid Out
  Office Help .............................................................................. $100.00
  Office Rent ............................................................................. 300.00
  Office Supplies .......................................................................... 699.43
  Telephone  700.53 .................................................................... 238.37
  Plaques for Ministers with 50 years service ..................................... 74.90
  Director (Christmas Bonus) .............................................................. 500.00
  Director (Salary) ................................................................. 3,600.00
  Dorothy Holifield (Salary) ............................................................. 500.00
  Director (Travel) ........................................................................ 2,130.00
  Automobile Expense ................................................................. 500.00
  Director (Lodging & Meals) ...................................................... 144.94
  BMA of Mississippi (Home Stretch Church) ..................................... 946.38
  Global Crossing (Trustee Telephone Conference) ............................ 57.35
  DCM (National Senior Adult Conference Fee) .................................... 290.00
  National Senior Adult Conference (Travel) ...................................... 370.52
  North Senior Adult Conference ..................................................... 1,864.61
  South Senior Adult Conference ..................................................... 4,602.45

Total Both Conferences ................................................................. $6,467.06

Total Paid Out .................................................................................. $18,219.48

Ending Balance September 30, 2011 ................................................ $60,028.76

Funds Received From Churches, Association, And Individuals
October 1, 2010 Through September 30, 2011

Antioch, Taylorsville ....................................................................... $325.00
Ballardsville, Tupelo ........................................................................ 600.00
Berean, Soso .................................................................................. 280.00
Bethel, Fulton ............................................................................... 383.00
Bethel, Louise .............................................................................. 815.37
Big Creek Association ...................................................................... 600.00
Big Creek, Soso ............................................................................ 166.36
Calvary, Taylorsville ....................................................................... 180.00
Capitol Association .......................................................................... 500.00
East Central Association ................................................................. 1,500.00
East Fulton, Fulton ......................................................................... 300.00
Fairhope, Beaumont ........................................................................ 612.63
Farmington, Corinth ........................................................................ 300.00
First Baptist Calhoun, Laurel .......................................................... 185.00
First Baptist, Louin ......................................................................... 300.00
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<td>Wilderness, Vicksburg</td>
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<td><strong>Total Received</strong></td>
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Moral Action of Mississippi

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

Trustees
Danny Creswell, P. O. Box 1908, Fairhope, AL 36532 .................. 2012
Richey Hester, P.O. Box 483, Mantachie 38855 ......................... 2012
Shane Singleton, 920 N. 10th Ave, Laurel 39440 ....................... 2012
Roger Akers, 600 11th Ave. North, Amory 38821 ..................... 2013
Robert Conrad, 5415-C Gibson Rd, Vicksburg 39180 .............. 2013
Wayne Rice, 504 Joseph Ave, Picayune 39466 ....................... 2013
Harold Holifield, 89 Floyd Walters Rd, Laurel 39443 ............... 2014
Ken Riley, 454 Lebanon Rd, Laurel 39443 ......................... 2014
Wallace Williams, 12421 Oakview Ct., Gulfport 39503 .............. 2014
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

“When I said, my foot slippeth; thy mercy, O Lord, held me up. In the multitude of my thoughts within me thy comforts delight my soul.” (Psalms 94:18-19)

There are so many issues that Christians face today, that our true pleasure is, and will be, God’s Word. Our God will uphold our tottering feet and help us in our anxious thoughts. God will ease our distress and cause us to trust, even when our nation seems to be in a self-destructive path.

Moral Action Schedule and Highlights

- 2006-2007 Religious Freedom
- 2007-2008 Gambling Industry
- 2008-2009 Abortion and Pro life
- 2009-2010 Homosexuality and Gay Rights
- 2010-2011 Muslims and Sharia Law
- 2011-2012 Value Voting

The highlighted theme for 2011-2012 will be “Value Voting.” These thoughts and encouragements will be presented during my speaking and writing engagements. Of course, the term, is self-explained. Voters are encouraged to “value vote.” Many voters, including Christians, vote for a “party” and “party candidates.” Christians need to start considering how their own Biblical and moral standards either agree or conflict with a “party.” I will be encouraging Christians to take a look carefully at the candidates party platform. You can check out www.votevalues.org.

God’s Word encourages selecting Godly leaders. Exodus 18:21 and Proverbs 29:2 are examples. Moral Action does not endorse candidates or contribute to funding for any candidates. However, I encourage each of you to study the platform of each candidate and base your decision on Godly principles.

I encourage each of you to:
1. Register to vote
2. Help register your friends
3. Vote Christian principles and not “party”
4. Pray for the election

Moral Action Service

2010-2011 has been a victorious year as the Proposition 26 initiative has made it to the ballot box in the November 2011 election. Les Riley of Personhood Mississippi is to be commended for his tremendous efforts. He and many other Christians have shown true Christian character. Our stand is pro-life. Thanks to our BMA pastors and families for being so supportive and getting names on the Petition For Initiative Measure To Amend the Mississippi Constitution.

During this year, your Director has been to our State Capitol several times. I have had the opportunity to visit with Governor Haley Barbour and Lt. Governor Phil Bryant. I have presented our Moral Action agenda to each of them. Ms. Adams and I have had the privilege to share with our U.S. Senator Roger Wicker, (R-MS) and U.S. Representative Greg Harper (R-MS). We have attended the “Watchmen on the Wall” conference in D.C.
in May and were able to interact with other “moralist” across our great nation. I count it the highest honor to represent you as I travel in Mississippi and Washington, D.C.

Moral Action Support
Your faithfulness to stand with this agency has been the strength upon which we have drawn from this past year. Ms. Adams and I thank you for your continued prayers as we have joyed in the work of this ministry. We wish to thank each church and association for your continued financial contributions. There have been 66 churches, organizations, and associations that have pledged to this ministry.

Moral Action Suggestions
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: (662) 231-3863, by Email at Fbcdjmaj@yahoo.com. Visit our website at www.moralactionofms.net or write to us at Moral Action of Mississippi, P.O. Box 88, Mantachie, MS 38855

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

We know these words are true and they will be fulfilled. So may this great association and this commission sound out the truth of God in salvation and moral values. The battle is ours until the end. We will rest later.

Things to pray for and to do
(1) Pray for this ministry and its director
(2) Promote Moral Action in your church and Association
(3) Support financially
(4) Share your needs, ideas and concerns
(5) Pray for our National Moral Action and Dr. Adams.
Thank you and God bless each of you.

— Dr. John M. Adams

Financial Report
August 2010 — September 2011

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Beginning Balance, September 30, 2010</td>
<td>$8,783.66</td>
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<td>Contributions from Churches</td>
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<td>Balance in Checking, September 30, 2011</td>
<td>$8,006.67</td>
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Department Expenses
September 2010 — September 2011

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Directors Salary</td>
<td>$13,213.48</td>
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<tr>
<td>Secretarial</td>
<td>8,998.86</td>
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<tr>
<td>Printing</td>
<td>196.24</td>
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Publications 200.00  
Postal 203.89  
Office Supplies 299.67  
Travel Expenses  
| Meals | 135.13 | 
| Hotels | 520.66 | 
| Automobile | 2,088.83 | 
Promotion 1,346.72  
Web Page (Internet) 707.50  
**Total Expenses** $27,910.98  

**Contributions**

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<thead>
<tr>
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<tr>
<td>Benville, Picayune</td>
<td>240.00</td>
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<td>Bethel, Fulton</td>
<td>709.00</td>
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<td>Big Creek, Soso</td>
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<td>Big Oak, Fulton</td>
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<td>Canaan, Purvis</td>
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<td>First, Windsor Park, Ocean Springs</td>
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<tr>
<td>Forked Oak, Booneville</td>
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<tr>
<td>Good Hope, Columbia</td>
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<td>Good Hope, Ovett</td>
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<td>Lifepointe, Hernando</td>
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<td>Mt. Calvary, Picayune</td>
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<td>Mulberry WMA, Richton</td>
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<td>New Bethany, Seminary</td>
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New Heart, Hattiesburg 10.56
Oak Grove, Mantachie 600.00
Oakland, Vicksburg 797.06
O’Neal Road, Gulfport 240.00
Paramount, Perkinston 500.00
Parkview, Laurel 180.00
Pine Grove, Purvis 726.90
Pine Ridge, Laurel 550.00
Pleasant Hill, Tupelo 187.12
Ramsey Creek, Saucier 120.00
Rocky Branch, Saucier 1,267.56
Scotland, Bentonia 650.00
Shady Grove, Iuka 300.00
Sharon, Laurel 96.48
Skyway Hills, Pearl 330.00
South Green, Tupelo 79.35
Springhill, Laurel 140.00
Ten Mile Ladies Sunday School, Perkinston 27.00
Tombigbee Association 900.00
Unity, Guntown 300.00
Vardaman Street, Wiggins 163.17
Washington Association 650.00
Washington, Neely 456.45
Westview, Oxford 314.00
Wilburn Oil, Mantachie 200.00
Zion Rest, Richton 500.00

2011-2012 Budget

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<tr>
<th>Line Item</th>
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<tbody>
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<td>Directors Salary</td>
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<td>$13,213.48</td>
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<tr>
<td>Secretarial</td>
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<td>8,998.86</td>
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<td>Automobile</td>
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<td>Promotion</td>
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<td>1,263.81</td>
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<tr>
<td>Web Page (Internet)</td>
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<tr>
<td>Total Expenses</td>
<td>$35,884.33</td>
<td>$35,884.33</td>
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</tbody>
</table>
Mississippi Baptist Commission on History and Archives

Glenn Shoemake, Director
2798 Hwy 588,
Ellisville, MS 39437
rgs49@bayspringstel.net

Sandy Holifield ........................................ Treasurer
Amy Hinton ........................................ Librarian
By-Laws
Mississippi Baptist Commission on History and Archives

Article I — Name
This organization shall be known as the Mississippi Baptist Commission on History and Archives.

Article II — Purpose
The purpose of this commission shall be to:
1. Gather and preserve information from the churches, pastors, missionaries, and various departments of the Baptist Missionary Association of Mississippi.
2. Publish information when necessary.
3. Correspond and cooperate with other archival libraries for exchange information.
4. Collect and disburse funds received and give regular reports to the association.

Article III — Staff

Section 1: Director
(a) Personnel: The Baptist Missionary Association of Mississippi shall elect a director of the Mississippi Baptist Commission on History and Archives.
(b) Duties: The director’s responsibility is to:
1. Chair all meetings of the commission.
2. Make recommendations to the commission and the association for implementing the work of the commission.
3. Gather historical materials to be placed in the collection.
4. Promote the support of the commission among the churches of the association.
5. Give a report at the annual and midyear sessions of the association.

Section 2: Librarian And Designated Personnel
(a) Personnel: The librarian of Southeastern Baptist College shall serve as the custodian of the commission’s holdings.
(b) Duties: The librarian or designated person’s responsibility is to:
1. Catalog and file all holdings of the commission.
2. Serve as the treasurer of the commission and to receive and disburse funds as directed by a majority vote of the commission and/or association.
3. Supply a financial report to the director to be given at the annual session of the association.

Section 3: Historian
(a) Personnel: The director of the commission shall appoint a historian.
(b) Duties: The historian’s responsibility is to:
1. Assist the director in gathering historical materials.
2. Prepare a summary of the history of the Baptist Missionary Association of Mississippi and update it annually.
3. Assist the librarian in the maintenance of the collection.
4. Formulate policies pertaining to the collection holdings.

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

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

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

Types Of Materials

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

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

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

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

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

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

Director’s Annual Report

It has been a good year for this small but vital work of our association. We thank you for your prayers for this department, and ask you all to continue to remember us to the Lord. Your regular support and special emphasis offerings have again exceeded our
needs, and we thank God for this abundant grace bestowed upon you and us.

We continue to encourage you as local churches and associations to keep copies of your church and associational records in the archives. It has become possible for many churches to make digital copies of all their records, and this can be put on a compact disc or even a single DVD. In this form, even color pictures, films, and videos may be stored for future generations. Some churches in the state are already in the process of doing so. We want to thank Sister Sandy Holifield for her work in managing the accounts of the Commission.

You are also invited and encouraged to visit and use the archives, located at Southeastern Baptist College for information or research. The librarian, Sister Amy Hinton, is available to assist you at the Archives Room; and you should feel free to call on me whenever I can help you to search for specific material you may be seeking.

As the course of time continues, and as the churches, associations, and individual members continue to make history, the records will need to be preserved for those who will live after us. We will try to do our part as your Commission on History, as God permits and enables us.

Your servant for Christ’s sake,

— Glenn Shoemake

Financial Report
October 1, 2010 — September 30, 2011

Balance Brought Forward (10-1-10) $13,224.46
Total Received (2010 - 2011) $2,898.47
Total Amount to Account For $16,122.93
Total Paid Out $1,035.00
Balance In Checking Account $15,087.93
Balance in Revolving Loan Fund $12,019.92
Grand Total $27,107.85

Received
Regular Offerings $2,142.73
Special Emphasis $755.74
Total $2,898.47

Paid Out
SBC (Utilities - 9 months) $ 225.00
SBC (Work by library staff - 9 months) $ 810.00
Total $1,035.00

Contributions During 2010-2011 Year

Regular Offerings
El Camino Mission, Laurel $111.36
First of Calhoun, Laurel 60.00
Hillcrest, Yazoo City 491.73
Lee’s Chapel #2, Picayune 60.00
New Heart Mission, Hattiesburg 8.39
Riverside, Ellisville 245.26
<table>
<thead>
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<th>Location</th>
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<td>Spencer Memorial, Pascagoula</td>
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<td>Spring Hill, Laurel</td>
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<td>Washington, Neely</td>
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<td>Zion, Anguilla</td>
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**Special Emphasis**

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<td>Tell Mile Ladies SS Class, Perkinston</td>
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<tr>
<td>Washington, Neely</td>
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<td><strong>Total</strong></td>
<td><strong>$755.74</strong></td>
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**Grand Total** $2,898.47
Mississippi Baptist Children’s Home

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

<table>
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<th>Trustees</th>
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<td>Ben Hensarling, 17 Ashley Dr., Petal, 39465</td>
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<tr>
<td>David Lawrence, 1621 Hildreth Rd., Columbus 39702</td>
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<td>Darnell Minyard, 131 Gay Pierce Rd, Lucedale 39452</td>
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<td>Greg Jones, 8751 Hwy. 363, Mantachie, 38855</td>
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<tr>
<td>Kenneth Stinnett, 214 Sunflower Rd, Perkinston, 39573</td>
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<td>I.L. Stinson, 91529 Hwy 42 39476</td>
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<td>Billy Anderson, 42 Pine Ridge Road, Wiggins, 39577</td>
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<td>A.W. Kirkland, 95 Mike Breland Road, Perkinston, 39573</td>
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<tr>
<td>Ricky Johnson, 548 Hwy. 365, Booneville, 38829</td>
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South Alabama
Willie Oldenquist, 7500 Helton Rd., Theodore, AL 36582
Keith Brakefield, 2731 Arnett St, Birmingham, AL 35214

Louisiana
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 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

For His Glory

This year’s theme of the BMA of Mississippi’s annual session is “For His Glory,” John 3:30. It is an amazing thought to consider that we were created by our Creator for His glory. Revelation 4:11 reminds us that the Lord created all things for Himself and is worthy to receive glory and honour because of that fact. In the light of that truth we recognize that the ministry of the Mississippi Baptist Children’s Home is a ministry given to us by the Lord to minister to children in need for His glory.

Children

The children at the Home continue to do well as far as academics in school is concerned. Last year each one was on the Honor Roll which means they had B’s or better. This year’s first nine weeks report indicates they are doing well this year also.

We are grateful for the spiritual blessings of the Lord on the lives of each of our girls and boys. All of them have made a profession of faith in Jesus Christ and are growing in their walk with the Lord. They continue to be active in the church activities at our home church.

October and November Are Special Emphasis Months

October and November are the months that have been set aside by the BMA of Mississippi as Special Emphasis months for the Children’s Home each year. Our goal this year is $25,000 and we are asking for your help once again during this Special Emphasis period. With your help and cooperation this goal can be met. Thanking you in advance for giving to this ministry for children.
Food and Miscellaneous Rallies

The food and miscellaneous rallies continue to be important in the operation of the Home. We want to say “thank you” to all the associations, churches, and individuals who participated in these rallies during this associational year.

Christmas Sharing

As you know, Christmas is not too far off. We want to express our appreciation to those who have shared with the children in past Christmas holiday seasons. Your generosity and thoughtfulness helps brighten their holiday season.

Mississippi Department of Transportation

There is still no word concerning the proposed four laning of Highway 15 North from Laurel. So at the present time final plans have not been released by the Highway Department concerning this project.

Staff

I would like to express my appreciation for the dedicated staff serving you at the Home. Our thanks is extended to them for their dependable diligent work.

Trustees

I would like to express to the board of trustees my gratitude for their interest and dedication to this ministry. Your faithfulness in carrying out the responsibility of being a trustee is an encouragement to me.

Remember in Prayer

We would ask that you continue to place this ministry in your prayers as you pray. All of us have a calling from God to live our lives for His glory.

A Ministry for Children to the Glory of God, Revelation 4:11

— Sidney Davis

Trustee Minutes

May 17, 2011

Trustees for the Mississippi Baptist Children’s Home met at Parkview Baptist Church, Laurel, MS on May 17, 2011 at 8:30 a.m.

Bro. Sidney Davis called the meeting to order.
Bro. Willie Olden opened the meeting with prayer.
A motion and second was made to elect Bro. W.A. Kirkland as Chairman of the Board.
A motion and second was made to elect Bro. David Lawrence as Clerk.
Assistant Chairman and Assistant Clerk will be elected at the annual meeting.
Members present were Billy J. Anderson, Willie Oldenquist, Irvin Stinson, A.W. Kirkland, and David D. Lawrence.

Bro. A.W. Kirkland closed the meeting with prayer.

— Bro. A.W. Kirkland, chairman; David D. Lawrence, clerk

October 4, 2011

Trustees for the Mississippi Baptist Children’s Home met at the Children’s Home office on Tuesday, October 4, 2011 at 10:00 a.m.
Trustees present were A.W. Kirkland, Derl Jones, William Oldenquist, Sam Brown, Steve Krase, Ray Holland, David D. Lawrence, Ben Hensarling, and Director Sidney Davis.

The meeting was called to order by Chairman A.W. Kirkland. Ben Hensarling led in opening prayer. The minutes of the previous meeting were read. Bro. Davis presented the financial report of the Home and his personal report. Bro. Davis also made note of the Special Emphasis for 2011.

Motion made by Ben Hensarling and seconded by William Oldenquist to replace 2001 Mercury van with a price cap of $17,000 with trade-in. Motion carried.

Motion made by Ben Hensarling and seconded by Bro. Deryl Jones to give the employees the same Christmas bonus as last year. Motion carried.

Motion made by Deryl Jones and seconded by Ben Hensarling to give the employees of the Home a 3% raise for the coming year and to allow Bro. Davis salary to be set at the cap allowed by the association. Motion carried.

Closing prayer was led by William Oldenquist.

— Bro. A.W. Kirkland, chairman; David D. Lawrence, clerk
INDEPENDENT ACCOUNTANT'S REVIEW REPORT

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

We have reviewed the accompanying statements of financial position (a nonprofit organization) as of August 31, 2011 and 2010, 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 the Organization's 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 review 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
September 21, 2011

PORT OFFICE BOX 226 | LACKEY, MISSISSIPPI 38441-0226
PHONE 601-969-3000 | FAX 601-649-3050
WWW.HOOLTACCOUNTING.COM

Statements of Financial Position
August 31, 2011 and 2010

<table>
<thead>
<tr>
<th>Assets</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$170,212</td>
<td>$199,646</td>
</tr>
<tr>
<td>Investments</td>
<td>58,494</td>
<td>57,630</td>
</tr>
<tr>
<td>Food and supplies</td>
<td>-</td>
<td>1,045</td>
</tr>
<tr>
<td>Total current assets</td>
<td>228,706</td>
<td>258,321</td>
</tr>
<tr>
<td>Property, Plant, and Equipment:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, plant, and equipment</td>
<td>1,095,189</td>
<td>1,092,514</td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td>(866,694)</td>
<td>(840,281)</td>
</tr>
<tr>
<td>Net property, plant and equipment</td>
<td>228,495</td>
<td>252,233</td>
</tr>
</tbody>
</table>
### Other Assets:
- Restricted cash and cash equivalents: $57,265
- Restricted investments: $16,814
  - Total other assets: $74,079

### Total Assets
- $531,280
- $582,070

### Liabilities and Net Assets
#### Current Liabilities:
- Accounts payable: $1,524
- Payroll liabilities: $2,603
  - Total current liabilities: $4,127

#### Net Assets:
- Temporarily restricted net assets: $74,079
- Unrestricted net assets: $453,074
  - Total net assets: $527,153

### Total Liabilities and Net Assets
- $531,280
- $582,070

### Statement of Activities
#### For the Year Ended August 31, 2011

<table>
<thead>
<tr>
<th>Revenue and Support:</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions - general</td>
<td>$234,365</td>
<td>-</td>
<td>$234,365</td>
</tr>
<tr>
<td>Contributions - specific children</td>
<td>3,060</td>
<td>-</td>
<td>3,060</td>
</tr>
<tr>
<td>Contributions - Memorial fund</td>
<td>-</td>
<td>760</td>
<td>760</td>
</tr>
<tr>
<td>Interest income</td>
<td>2,820</td>
<td>1,803</td>
<td>4,623</td>
</tr>
<tr>
<td><strong>Total revenue and support</strong></td>
<td>240,245</td>
<td>2,563</td>
<td>242,808</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses:</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobile expense</td>
<td>4,263</td>
<td>-</td>
<td>4,263</td>
</tr>
<tr>
<td>Children's spending money</td>
<td>4,290</td>
<td>-</td>
<td>4,290</td>
</tr>
<tr>
<td>Clothing</td>
<td>1,150</td>
<td>-</td>
<td>1,150</td>
</tr>
<tr>
<td>Depreciation</td>
<td>26,413</td>
<td>-</td>
<td>26,413</td>
</tr>
<tr>
<td>Feed, seed, and fertilizer</td>
<td>133</td>
<td>-</td>
<td>133</td>
</tr>
<tr>
<td>Food</td>
<td>12,527</td>
<td>-</td>
<td>12,527</td>
</tr>
<tr>
<td>Garbage pickup</td>
<td>3,066</td>
<td>-</td>
<td>3,066</td>
</tr>
<tr>
<td>Haircuts</td>
<td>173</td>
<td>-</td>
<td>173</td>
</tr>
<tr>
<td>Household supplies</td>
<td>933</td>
<td>-</td>
<td>933</td>
</tr>
<tr>
<td>Insurance</td>
<td>36,509</td>
<td>-</td>
<td>36,509</td>
</tr>
<tr>
<td>Legal and accounting</td>
<td>2,772</td>
<td>-</td>
<td>2,772</td>
</tr>
<tr>
<td>Medical expense</td>
<td>78</td>
<td>-</td>
<td>78</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>3,981</td>
<td>-</td>
<td>3,981</td>
</tr>
<tr>
<td>Office and postage</td>
<td>4,582</td>
<td>-</td>
<td>4,582</td>
</tr>
<tr>
<td>Payroll taxes</td>
<td>10,080</td>
<td>-</td>
<td>10,080</td>
</tr>
<tr>
<td>Pest control</td>
<td>404</td>
<td>-</td>
<td>404</td>
</tr>
<tr>
<td>Repairs and maintenance</td>
<td>1,707</td>
<td>-</td>
<td>1,707</td>
</tr>
<tr>
<td>Retirement contributions</td>
<td>6,159</td>
<td>-</td>
<td>6,159</td>
</tr>
<tr>
<td>Salaries and wages</td>
<td>131,759</td>
<td>-</td>
<td>131,759</td>
</tr>
<tr>
<td>School supplies and fees</td>
<td>2,676</td>
<td>-</td>
<td>2,676</td>
</tr>
<tr>
<td>Taxes and licenses</td>
<td>225</td>
<td>-</td>
<td>225</td>
</tr>
<tr>
<td>Telephone</td>
<td>3,923</td>
<td>-</td>
<td>3,923</td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>Temporarily Restricted</td>
<td>Total</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------</td>
<td>------------------------</td>
<td>---------</td>
</tr>
<tr>
<td><strong>Revenue and Support:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions - general</td>
<td>$263,303</td>
<td>$</td>
<td>$263,303</td>
</tr>
<tr>
<td>Contributions - specific children</td>
<td>7,301</td>
<td></td>
<td>7,301</td>
</tr>
<tr>
<td>Contributions - Memorial fund</td>
<td>-</td>
<td>1,046</td>
<td>1,046</td>
</tr>
<tr>
<td>Interest income</td>
<td>3,079</td>
<td>2,093</td>
<td>5,172</td>
</tr>
<tr>
<td><strong>Total revenue and support</strong></td>
<td>273,683</td>
<td>3,139</td>
<td>276,822</td>
</tr>
<tr>
<td><strong>Expenses:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile expense</td>
<td>3,994</td>
<td></td>
<td>3,994</td>
</tr>
<tr>
<td>Children's spending money</td>
<td>9,226</td>
<td></td>
<td>9,226</td>
</tr>
<tr>
<td>Clothing</td>
<td>1,807</td>
<td></td>
<td>1,807</td>
</tr>
<tr>
<td>Depreciation</td>
<td>30,415</td>
<td></td>
<td>30,415</td>
</tr>
<tr>
<td>Feed, seed, and fertilizer</td>
<td>124</td>
<td></td>
<td>124</td>
</tr>
<tr>
<td>Food</td>
<td>13,005</td>
<td></td>
<td>13,005</td>
</tr>
<tr>
<td>Garbage pickup</td>
<td>2,606</td>
<td></td>
<td>2,606</td>
</tr>
<tr>
<td>Haircuts</td>
<td>142</td>
<td></td>
<td>142</td>
</tr>
<tr>
<td>Household supplies</td>
<td>1,003</td>
<td></td>
<td>1,003</td>
</tr>
<tr>
<td>Insurance</td>
<td>38,879</td>
<td></td>
<td>38,879</td>
</tr>
<tr>
<td>Legal and accounting</td>
<td>2,189</td>
<td></td>
<td>2,189</td>
</tr>
<tr>
<td>Medical expense</td>
<td>315</td>
<td></td>
<td>315</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>3,730</td>
<td></td>
<td>3,730</td>
</tr>
<tr>
<td>Office and postage</td>
<td>5,028</td>
<td></td>
<td>5,028</td>
</tr>
<tr>
<td>Payroll taxes</td>
<td>10,060</td>
<td></td>
<td>10,060</td>
</tr>
<tr>
<td>Pest control</td>
<td>449</td>
<td></td>
<td>449</td>
</tr>
<tr>
<td>Repairs and maintenance</td>
<td>1,109</td>
<td></td>
<td>1,109</td>
</tr>
<tr>
<td>Retirement contributions</td>
<td>6,138</td>
<td></td>
<td>6,138</td>
</tr>
<tr>
<td>Salaries and wages</td>
<td>131,503</td>
<td></td>
<td>131,503</td>
</tr>
<tr>
<td>School supplies and fees</td>
<td>1,640</td>
<td></td>
<td>1,640</td>
</tr>
<tr>
<td>Taxes and licenses</td>
<td>541</td>
<td></td>
<td>541</td>
</tr>
<tr>
<td>Telephone</td>
<td>4,531</td>
<td></td>
<td>4,531</td>
</tr>
<tr>
<td>Travel</td>
<td>17,818</td>
<td></td>
<td>17,818</td>
</tr>
<tr>
<td>Utilities</td>
<td>17,809</td>
<td></td>
<td>17,809</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>304,061</td>
<td></td>
<td>304,061</td>
</tr>
</tbody>
</table>

| Change in Net Assets: |              |                        |         |
| Net change in assets from operating activities | (30,378) | 3,139 | (27,239) |

| Net Assets, September 1 | $536,508 | $68,377 | $604,885 |
| Net Assets, August 31   | $506,130 | $71,516 | $577,646 |

See accompanying notes and independent accountant's review report
Statements of Cash Flows
For the Years Ended August 31, 2011 and 2010

<table>
<thead>
<tr>
<th>Cash Flows from Operating Activities:</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in net assets</td>
<td>$ (50,493)</td>
<td>$ (27,239)</td>
</tr>
<tr>
<td>Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>26,413</td>
<td>30,415</td>
</tr>
<tr>
<td>Cash contributions restricted for long-term purposes</td>
<td>(760)</td>
<td>(1,046)</td>
</tr>
<tr>
<td>(Increase) decrease in operating assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food and supplies</td>
<td>1,045</td>
<td>560</td>
</tr>
<tr>
<td>Increase (decrease) in operating liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable</td>
<td>(199)</td>
<td>-</td>
</tr>
<tr>
<td>Payroll liabilities</td>
<td>(98)</td>
<td>239</td>
</tr>
<tr>
<td>Net cash flows from operating activities</td>
<td>(24,092)</td>
<td>2,929</td>
</tr>
</tbody>
</table>

Cash Flows from Investing Activities:

| Purchase of property and equipment   | (2,675) | (1,506) |
| Purchase of investments              | (1,299) | (1,613) |
| Reinvestment of interest earned on restricted cash | (1,368) | (1,387) |
| Net cash flows from investing activities | (5,342) | (4,506) |

Net increase (decrease) in cash and cash equivalents | (29,434) | (1,577) |

Cash and cash equivalents, September 1 | 199,646 | 201,223 |

Cash and cash equivalents, August 31 | $170,212 | $199,646 |

Notes to the Financial Statements
August 31, 2011 and 2010

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.

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 pledges 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 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.

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, which the Home had none for the years ended August 31, 2011 and 2010, 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 a religious organization under the Baptist Missionary Association of Mississippi. Furthermore, the Code allows for the Home to receive tax-deductible contributions.

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, 2011 and 2010:

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main operating account - Trustmark National Bank</td>
<td>$56,798</td>
<td>$88,187</td>
</tr>
<tr>
<td>Money market account - Trustmark National Bank</td>
<td>53,055</td>
<td>52,660</td>
</tr>
<tr>
<td>Baptist Missionary Association Revolving Loan Fund</td>
<td>59,859</td>
<td>58,299</td>
</tr>
<tr>
<td>Petty cash</td>
<td>500</td>
<td>500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$170,212</strong></td>
<td><strong>$199,646</strong></td>
</tr>
</tbody>
</table>

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 $75,308 and $74,009 in certificates of deposit at August 31, 2011 and 2010, 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 $1,239 and $1,613, for the years ended August 31, 2011 and 2010.

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 for interest bearing accounts and unlimited for non-interest bearing accounts. As of August 31, 2011 and 2010, 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, 2011 and 2010, respectively:

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>$123,000</td>
<td>$123,000</td>
</tr>
<tr>
<td>Buildings and improvements</td>
<td>774,347</td>
<td>774,347</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>55,569</td>
<td>32,894</td>
</tr>
<tr>
<td>Equipment</td>
<td>105,378</td>
<td>105,378</td>
</tr>
<tr>
<td>Vehicles</td>
<td>56,895</td>
<td>56,895</td>
</tr>
<tr>
<td>Less: accumulated depreciation</td>
<td>(866,694)</td>
<td>(840,281)</td>
</tr>
<tr>
<td><strong>Net property, plant, and equipment</strong></td>
<td><strong>$228,495</strong></td>
<td><strong>$252,233</strong></td>
</tr>
</tbody>
</table>

Depreciation expense was $26,413 and $30,415 for the years ended August 31, 2011 and 2010, respectively.
Note 6 – Restricted Assets and Restricted Net Assets

Restricted assets consist of cash and cash equivalents and investments in certificates of deposit at August 31, 2011 and 2010 for $74,079 and $71,516. 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, 2011 and 2010 consists of the following:

<table>
<thead>
<tr>
<th>Fund/Account</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jesse M. Hamilton Memorial Fund - Savings (interest of 0.10%)</td>
<td>$ 4,840</td>
<td>$ 4,079</td>
</tr>
<tr>
<td>Jesse M. Hamilton Memorial Fund - BMA Revolving Loan Fund (interest of 2.68%)</td>
<td>$ 52,425</td>
<td>$ 51,058</td>
</tr>
<tr>
<td><strong>Total restricted cash and cash equivalents</strong></td>
<td><strong>$ 57,265</strong></td>
<td><strong>$ 55,137</strong></td>
</tr>
<tr>
<td>Jesse M. Hamilton Certificate of Deposit (interest rate of 0.89%)</td>
<td>$ 16,814</td>
<td>$ 16,379</td>
</tr>
<tr>
<td><strong>Total restricted investments</strong></td>
<td><strong>$ 16,814</strong></td>
<td><strong>$ 16,379</strong></td>
</tr>
</tbody>
</table>

Note 8 – Retirement Plan

For the years ended August 31, 2011 and 2010, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to $6,159 in 2011 and $6,138 in 2010. The plan is administered by the Baptist Missionary Association of America.

Note 9 – Financial Instruments

The following methods and assumptions were used by the Home in estimating the fair value of its financial instruments:

- **Cash and cash equivalents** – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those instruments.

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

- **Accounts payable and other accrued liabilities** – The carrying amount reported in the statement of financial position approximates fair value due to the short-term nature of the liabilities.

Note 10 – Subsequent Events

Subsequent events were evaluated through September 21, 2011, 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

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Term Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denny Patterson</td>
<td>208 Good Hope Rd, Columbia</td>
<td>2012</td>
</tr>
<tr>
<td>Brad Stevens</td>
<td>336 Nobles Rd, Sumrall</td>
<td>2012</td>
</tr>
<tr>
<td>Ray Warren</td>
<td>60078 Faulkner Rd, Amory</td>
<td>2013</td>
</tr>
<tr>
<td>Charles McLemore</td>
<td>109 Maxey Rd, Laurel</td>
<td>2013</td>
</tr>
<tr>
<td>Brandon Wilson</td>
<td>3130 Old Amy Rd, Laurel</td>
<td>2014</td>
</tr>
<tr>
<td>Josh Awtrey</td>
<td>P.O. Box 515, Fulton</td>
<td>2014</td>
</tr>
</tbody>
</table>
Baptist Music Fellowship of Mississippi
By-Laws

Article I — Name
This department shall be known as the Baptist Music Fellowship of Mississippi.

Article II — Purpose
Section 1: The purpose of this fellowship shall be to secure and use music and musicians for the BMA of Mississippi and the organizations of the Association.
Section 2: To encourage and promote music programs and activities in the churches of the Baptist Missionary Association of Mississippi.
Section 3: To promote music clinics in the Baptist Missionary Association of Mississippi.
Section 4: To publish in the state minutes of musicians presently employed and/or persons interested in the church music field.

Article III — Music Trustees
Section 1: The Baptist Missionary Association of Mississippi shall elect six Trustees to serve three year terms on a staggered basis, two being elected each year.
Section 2: Duties of Music Trustees:
   a. To act in council with the Coordinator of the Baptist Music Fellowship in matters that concern this department.
   b. To work with and lead in the teaching of the music program through workshops, the state paper, and any other means in cooperation with the local church.
   c. To bring before the Association recommendations which they feel are in the best interest of the work of the music department for the local churches use.

Article IV — Music Coordinator
Section 1: It shall be the duty of the trustees to seek out and recommend a music coordinator to the Association.
Section 2: The Coordinator and the trustees shall carry out plans and programs of the department.
Brotherhood of the Baptist Missionary Association of Mississippi

Roger Jefcoat, 2010-2911 President
454 Shady Grove-Moss Rd.
Laurel, MS 39440

Officers Elected for 2011-2012

President ........................................ Justin Rhodes
208 Willow Way, Vicksburg 39183 (601) 218-3364
First Vice-President ................................. Adam Sloan
1004 North 10th Ave, Laurel 39440 (601) 323-4531
Second Vice-President ............................. Mark Jones
5 Denton Rd, Mantachie 38855 (662) 231-1435
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

2010-2011 Project . . . 75% Disaster Relief Ministry; 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.

**Mid-Year Meeting**

**May 16, 2011, 7:00 PM**

_Parkview Baptist Church, Family Life Center, Laurel, MS_

President, Roger Jefcoat presided.

Lattrell Windham and Bro. Justin Rhodes conducted the music throughout the meeting.

- **Opening Song:** “Stand Up For Jesus.”
- **Welcome:** Lattrell Windham (host church) and president, Roger Jefcoat.
- **Response:** Matt Hudson.

Minutes and Treasurer’s Report were presented by Secretary/Treasurer Roy Caldwell and approved.

The Disaster Relief Fund Report was given by Roger Jefcoat. Material and goods were delivered to Wren, MS for distribution from the local Fire Station.

Galilean Report was given by Mark Jones, Galilean Director, and Larry Tramell (Assistant Galilean Director). The Galilean theme for this year is “My Hands Are Your Hands.”

Bro. Arthur Smith gave a report on the National Brotherhood project (ISHELP).

A Motion and Second was approved to authorize the Disaster Relief Fund Committee to use up to 90% of existing Disaster Relief Funds as needs are identified.

- **The Offertory Song was “The Solid Rock.”** $63.00 was collected.
- **Bro. Harold Floyd** was the program speaker and he spoke on the subject of the need of “Redigging Old Wells” with the theme scripture of Genesis 26:18.
- **The Invitation Song** was “He Leadeth Me.”
- The Hand of Appreciation for Bro. Floyd’s message was given by David Kinnebrew.

The Dismissal Prayer was given by Bro. Leon Carmical.

— _Roger Jefcoat, president; Roy Caldwell, secretary/treasurer_

**Annual Meeting**

**October 17, 2011**

Meeting Place: FBC Shady Grove, Laurel, MS (Fellowship Hall)

Time: 7:00 PM – October 17, 2011

President, Roger Jefcoat presided.

Brandon Wilson conducted music throughout the meeting.

- **Opening Song:** “Down At The Cross”
- **Opening Prayer:** Mark Jones
- **Welcome:** Bobby Lowe gave the host church welcome.
- **Response:** Bro. Gary Smith

**Business Meeting**

Minutes of the mid-year meeting were read and Treasurer’s Report was presented by Secretary/Treasurer Roy Caldwell and both approved.
Mark Jones gave the Galilean Report and the Galilean Treasurer’s Report. Both were approved. The national Galilean theme is “Do Work.” And the state Galilean theme is “Fruit Producers.” Bro. Jones encouraged all churches to use the Galilean program to reach and teach our boys and young men. He offered his and Bro. Larry Tramel’s assistance with working with or organizing a Galilean program anywhere in the state.

Bro. Arthur Smith, national Brotherhood Editor/Promoter, gave a report on the national Brotherhood project, ISHELP, which is directed by Bro. Tony Crocker.

There was no old business. New business included election of officers. President, Roger Jefcoat chose not to serve further as an officer, thus a motion and second was made to elect all existing officers except president. Motion carried. Bro. Justin Rhodes was elected as president.

Summary of Election of Officers:

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Justin Rhodes</td>
</tr>
<tr>
<td>First Vice President</td>
<td>Adam Sloan</td>
</tr>
<tr>
<td>Second Vice President</td>
<td>Mark Jones</td>
</tr>
<tr>
<td>Secretary/Treasurer</td>
<td>Roy Caldwell</td>
</tr>
<tr>
<td>Galilean Director</td>
<td>Mark Jones</td>
</tr>
<tr>
<td>Assistant Galilean Director</td>
<td>Larry Tramel</td>
</tr>
</tbody>
</table>

Project: 25% - State Galileans, 75% - Disaster Relief Fund

Disaster Relief Committee member to serve through 2014: Bro. Dennis Knight.
(Bro. Harold Floyd will serve through 2013. Bro. Hugh Dusza will serve through 2012.)

Prayer was given by Virgle Ainsworth and offertory song was “Victory In Jesus.” $226.00 was received from offering.

The program speaker was Bro. Phillip Burns, Associate Pastor, 1st Baptist Church, Bay Springs. Bro. Burns’ message was on “Are We Affected By The Media We Observe?” and his main text was II Timothy 3:1-5.

Bro. Dewitt Bain gave the right hand of appreciation to Bro. Burns for such a timely message.

Announcements:

Bro. Matt Hudson spoke on Amendment 26 (Personhood) and recommended the movie “October Baby.”

Bro. Larry Tramel dismissed in prayer.

— Roger Jefcoat, president; Roy Caldwell, secretary/treasurer
DIRECTORY

CHURCHES
OF THE
BAPTIST MISSIONARY ASSOCIATION
OF MISSISSIPPI
Church Directory
City, Church, Address (Membership, Date Organized, S.S. Christian Growth Average, Local Association), Pastor, Clerk, Home = Home Phone; Church = Church Phone

AMORY

EAST AMORY: 905 Hatley Road - 76, 1-20-52, 45, Tombigbee
   Pastor: Roger Akers, 600 11th Avenue North, Amory 38821
   Home (662-257-9839); Cell (662-231-4025); Church (662-256-5650)
   Clerk: Gwen Warren, 60078 Faulkner Rd., Amory 38821
   Home (662-256-7465)

PROVIDENCE: 1311 Highland Dr., Hwy. 25 N. 144, 11-7-93, 48, 21, Harmony
   Pastor: James Gillentine, 1222 Brown St. 38821
   Cell (662-315-2687); Church (662-256-3623)
   Email (providencebaptist@ymal.com)
   Clerk: Martha Parker, 50276 Becker Bottom Rd., Amory 38821
   Home (662-256-5112)

ANGUILLA

ZION: 1162 Widow Bayou Road off Hwy 14 - 42, 1930, 6, Delta
   Pastor: (Interim) Earl Reyer, 5526 Scotland Rd., Bentonia 39040
   Phone (662-673-9809)
   Clerk: Pamela M. Phillips, 3599 Sunflower River Rd., Rolling Fork 39159
   Phone (662-873-6864)

AVERA

   Pastor: Tommy Watts, 137 Pope Rd., Richton 39476; Home (601-989-2617)
   Clerk: Vanessa Freeman 672 Lovewell Rd., Richton 39476; Home (601-989-2237)

BALDWYN

FRIEENDSHIP: 890 CR 2578 Friendship Community - 255 (?) 57, 25, Tombigbee
   Pastor: ; Church (662-348-5969)
   Clerk: Earl Stone, 1032 CR 2578, Baldwyn 38824
   Phone (662-348-5374); Email (rslindsey88@aol.com)

PARKVIEW: 663 East Clayton St. - 101, 10-13-74, 23, 18, 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: Hwy. 366, 95 CR 5331- 55, 1-14-34, 13, 13, Tombigbee
   Pastor: Dan Mobley, 132 Sleepy Hollow Dr., Baldwyn 38824
   Home (662-365-3309); Email (jeremyandcori@msn.com); Church (662-365-9150)
   Clerk: Cori James, 95 CR 5331, Baldwyn 38824
   Phone (662-365-9150); Email (jeremyandcori@msn.com)

BASSFIELD

BETHEL: 1370 Bethel Church Road - 221, 8-31-69, Oak Grove
   Pastor: Joseph Bain, 7 Anderson Rd., Bassfield 39421
   Home (601-736-1859); Cell (601-765-3727)
   Email (josephmarlena@hotmail.com); Church (601-736-1859)
   Clerk: Freida McNeese, 342 Miller Rd., Bassfield 39421; Home (601-736-3732)
BAY SPRINGS
FIRST: 371 Hwy. 18 W. - 481, 1828, 94, 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@bayspringstem.net
Clerk: Mary Beth Pearce 46 Bayless Dr., Bay Springs 39422
Home (601-953-2075) Email (maryepearce@yahoo.com)

SALEM: 723 CR 17 - 118, 1944, Big Creek
Pastor: David Bailey, 723 CR 17, Bay Springs 39422,
Home (601-764-3777); Church (601-764-3777)
Clerk: Tim Upton, 116 CR 1723, Bay Springs 39422;
Home (601-764-4840)

UNION: 620 SCR 13 Union-New Home Community - 53, 1833, 18, 2, Big Creek
Pastor: A.M. Wilson, 912 River Rd. Estates, Taylorsville 39168
Home (601-785-9640)
Clerk: Bobbie Blackwell, 3432 Hwy., 531, Bay Springs 39422; Home (601-764-3756)

BAY ST. LOUIS
OLD SPANISH TRAIL: 5078 Hwy. 90 W. - 1942, Hobolochitto (no letter)
Pastor:
Clerk: Margaret Holden, 9091 S. Lark St., Bay St. Louis 39520

BEAUMONT
FAIRHOPE: 319 Arlington Rd. - 209, 1870, 60, East Central (no letter)
Pastor: Jerry Overstreet, 19 Elmer Stevison Rd., Richton 39476
Home (601-735-0141); Church (601-784-3880)
Clerk: Ethel Sanford, 319 Arlington Rd., Beaumont 39423; Home (601-784-3880)

BENTONIA
SCOTLAND: 5617 Scotland Road - 240, 8-23-42, 49, Capitol
Pastor: Glenn Allen, 206 Semmes St., Canton 39046,
Home (601-850-0072 Cell (601-291-9109); Church (662-673-8258)
Clerk: Frances R. Dixon, 5490 Scotland Rd., Bentonia 39040; Home (662-673-2719)

BILOXI
HERITAGE: 15368 Hwy 67, 330, 10-1-95,28, Ten Mile
Pastor: (Interim) Elvert Necaise, Jr. 13254 Cleveland Ladner Rd., Pass Christian 39571
Home (228-234-1644) (228-392-1961); Church Email (tgoss@cableone.net)
Clerk: T. Anglia Goss, 15439 Lanfair Rd., Biloxi 39532
Phone (228-669-3629) (228-669-2647)
TEMPLE: 1860 Popp’s Ferry Rd. 8-20-53, 23, Ten Mile
Pastor: Clell Allen, 1860 Popp’s Ferry Rd., Biloxi 39540
Home (228-388-3077); Cell (228-861-2465); Church (228-388-3077)
Clerk: Lorna Shoemaker, 11088 Augustus St., D’Iberville 39540
Home (228-392-4588)

BOONEVILLE
FORKED OAK: Hwy 365 12 CR 3501 - 104, (?), 10, Harmony
Pastor: Rickey Johnson, 548 Hwy. 365, Booneville 38829; Home (662-462-7511)
Clerk: Carolyn McCombs, 12 CR 3501, Booneville 38829; Home (662-728-3674)
BRANDON

CALVARY: 1233 Hwy. 471 N. - 6/30/74, Capitol (no letter)
  Pastor: Adair Jernigan, 1239 Hwy. 471 N. Brandon 39042
    Home (601-824-9005); Church (601-825-2864)
  Clerk: Delores Ladd, 107 Tiffany Dr., Brandon 39042; Home (601-825-8403)

BROOKLYN

CYPPRESS CREEK: 2731 Hwy. 29 Janice Community - 129, 1879, 40, Ten Mile
  Pastor: Chris Freeman, 4005 Freemantown Rd., Richton 39476
    Cell (601-319-4071); Church (601-598-2297)
    Email (cypresscreekbaptistchurch@yahoo.com)
  Clerk: Jolene O'Neal, 1487 Benndale Rd., McLain 39456; Home (601-945-2618)

BURNSVILLE

ROWLAND MILLS: 203 Hwy. 365 S. - 63, 1930, 8, Judson
  Pastor: ; Church (601-427-9129)
  Clerk: Eula Rhodes, 203 Hwy 365, Burnsville 38833; Home (662-427-0132)

TEMPLE: Hwy. 365 S. - 70, 2-19-61, 20, 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, Hobolochitto
  Pastor: Vernon Watts, 60 Joseph Burks Rd., Carriere 39426
    Cell (601-916-2869); Email (fbchenleyfield@yahoo.com)
    Church (601-798-4026); Email (fbchenleyfield@yahoo.com)
  Clerk: Jack Burks 5283 Hwy 43 N., Carriere 39426; Home (601-590-0690)

LEE'S CHAPEL #1: Rock Branch & Henleyfield-McNeil Rd. – 278, 1921, 30 Hobolochitto (no letter)
  Pastor: Randall Childs; Home ( ) ; Church (601-799-1753)
  Clerk: Lawana Boutwell, 302 West Union Rd., Carriere 39426; Home (601-798-4047)

MT. CARMEL: 326 Mt. Carmel Rd. - 153, 6-5-44, 90, Hobolochitto (no letter)
  Pastor: Cedric Lumpkin, 326 Mt. Carmel Rd., Carriere 39426
    Home (601-798-5334); Church (601-798-1215)
  Clerk: Brenda W. Johnson, 93 Fred Johnson Rd., Carriere 39426
    Home (601-798-2668)

Sycamore: 39 Sycamore Rd. - 1912, Hobolochitto (no letter)
  Pastor: Dallas Hickey, 39 Sycamore Rd., Carriere 39426
    Home (601-798-8256); Church (601-798-9003)
  Clerk: Jan Burks, 117 Pine Burr Rd., Carriere 39426; Home (601-798-5194)

COLUMBIA

GOOD HOPE: 208 Good Hope Rd. - 282, 7-12-1896, 92, 47, 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; Home (601-736-9652))

MT. GILEAD: 137 Mt. Gilead Rd. - 174, 7/1936, 55, 40, Oak Grove
  Pastor: Ed Steele, 1244 Purvis-Oloh Rd., Purvis, 39475
    Home (601-794-8861); Cell (601-520-2058); Church (601-736-5002)
  Clerk: Jessie Ramshur, 12 Lott Lane, Columbia 39429; Home (601-736-6232)
TEMPLE: 811 Rogers Ave. - 1958, Oak Grove
   Pastor: Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573
   Home (601-723-0532)
   Clerk: 

COLUMBUS
   MAPLE STREET: 219 Maple Street
   Pastor: Joseph Oyeleye; Phone (662) 630-1955
   Clerk: Remi Adebiyi

CORINTH
   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 106 Farmington Church Rd., - 736 – early 1800’s, 114, Harmony
   Pastor: Timothy Nall, P.O. Box 1401, Corinth 38835
   Home (662-286-6792); Cell (662-664-0033)
   Email (timnall@farmingtonbaptistchurch.com)
   Church (662-286-8855) Email (mail@farmingtonbaptistchurch.com)
   Clerk: Tina Moss, 13CR 118, Corinth 38834 (662-212-3633)

ELLISVILLE
   CENTRAL: 405 Main St. - 35, 1952, 10, Big Creek (no letter)
   Pastor: Joey Harris, 77 Neil Rd., Ellisville 39437; Home (601-477-1191)
   Clerk: Linda Smith, 701 Blank St., Ellisville 39437; Home (601-477-8880)
   MT. MORIAH: 1164 Old Hwy. 15 S. 1854, 40, Big Creek
   Pastor: Ray Matthews, 1164 Old Hwy 15 S.
   Home (601-428-8004); Church (601-428-8004)
   Clerk: Sherry Shows, 122 Jeans Dr., Ovett 39437; Home (601-344-5888)
   NEW BETHANY: 2798 Hwy. 588 E. - 95, 1922, 30, 12, Big Creek
   Pastor: Glenn Shoemake, 2798 Hwy. 588, Ellisville 39437; Home (601-763-7300)
   Clerk: Gloria Mooney, 54A Foxie Crosby Rd., Seminary 39479; Home (601-722-9263)
   RIVERSIDE: 383 Riverside Church Rd. - 103, 1932, 20, Big Creek
   Pastor: Dr. Medrick Savell, 31 Meador Rd., Laurel 39443
   Home (601-426-6453); Cell (601-580-3706)
   Email (msavell@southeasternbaptist.edu); Church (601-752-2130)
   Clerk: Mrs. Shellie Galjour, 566 River Rd., Ellisville 39437; Home (601-752-5651)
   WHITE OAK: 793 Ira G. Odom Rd. - 75, 1985, 50, Big Creek (no letter)
   Pastor: Tony Stroud, Richton 39476
   Clerk: James Lawrence, 793 Ira G. Odom Rd., Ellisville 39437; Home (601-425-3772)

FLORENCE
   TRINITY: 128 Hwy. 469 N. - 80, 7/70, 40, 15, Capitol (no letter)
   Pastor: James Brown, 21 Carriage Court, Brandon 39042
   Home (601-825-3250); Church (601-845-2328)
   Clerk: Debbie Willoughby, 2262 Woodland Pl., Florence 39073; Home (601-845-6372)

FOREST
   MAGNOLIA HEIGHTS: 19229 Hwy. 80 E. - 123, 1977, 28, Mid Central
   Pastor: Kent Grice, 290 Service Rd., Laurel, 39443; Cell (601-498-3617)
   Clerk: Ronnie Williamson, 1120 Salem Rd., Forest 39074; Home (601-775-8237)
FULTON

**BETHEL:** 445 Bethel Church Rd., Dorsey Community, 888, 1875, 252, Harmony
  **Pastor:** (Assistant) Tracy McMillen, P.O. Box 363, Mantachie 38855
  **Cell** (662-401-7956); **Email** (youthdudebbc@yahoo.com)
  **Church** (662-862-7375); **Church Email:** bethelbc@intop.net
  **Clerk:** David Loague, 445 Bethel Church Rd., Fulton 38843; **Home** (662-862-7375)

**BIG OAK:** 6784 Van Buren Rd., 158, 1940, 41, Harmony
  **Pastor:** Doug Wilson, 114 Hardin’s Chapel Rd., Fulton 38843
  **Home** (662-862-7927); **Cell** (662-213-4382)
  **Email** (dwwilson156@nexband.com)
  **Clerk:** Robert Wilburn, 42 Wilburn Cr., Fulton 38843; **Home** (662-862-3640)

**EAST FULTON:** 1200 E. Main - 321, 4-1886, 80, Tombigbee
  **Pastor:** Gary Smith, 105 Digby Dr., Fulton 38843
  **Home** (662-862-6151); **Email** (garysmithministries@yahoo.com)
  **Church** (662-862-3963); **Web** (www.eastfbc.com)
  **Clerk:** Lynda Cross, 42 Wilburn Cr., Fulton 38843; **Home** (662-862-9375)

**GREENWOOD:** 1416 Greenwood Church Rd., 277, 1930, 63, 30, Tombigbee
  **Pastor:** Gary O’Neal, 1416 Greenwood Church Rd., Fulton 38843
  **Home** (662-862-9074); **Church** (662-862-2361)
  **Clerk:** Thomas Brown, 3165 Dorsey Evergreen Rd., Fulton 38843
  **Home** (662-862-2037)

**HOPEWELL:** 1975 Hopewell-Keys Rd. - 204, 1843, 55, Tombigbee
  **Pastor:** Matt Hudson, 1530 Loden Rd., Fulton 38843
  **Home** (662-862-2510); **Cell** (870-904-0361); **Church** (662-862-2329)
  **Clerk:** James McMillen, 1132 Hopewell-Keys Rd., Fulton 38843
  **Home** (662-862-9819)

**MT. PISGAH:** 1455 SE Mt. Pisgah Rd., 51, 1843, 16, 25, 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. - 518, 1847, 164, Tombigbee
  **Pastor:** Jackie L. Gray, 500 Loden Rd., Fulton 38843
  **Home** (662-862-7895); **Church** (662-585-4283)
  **Clerk:** Judy Nabors, 861 Houston Lake Rd., Fulton 38843; **Home** (662-862-4584)

**WALNUT GROVE:** 1906 S. Adams St, Hwy 25 S. - 98, 2007, 42, Tombigbee
  **Pastor:** James Wilson, 7650 Hwy 178 E. Fulton 38843
  **Home** (662-652-3703); **Cell** (662-213-2510)
  **Clerk:** Angie Palmer, 265 Victoria Dr., Fulton, 38843; **Home** (662-862-3064)

GAUTIER

**NORTH GAUTIER:** 2405 Callie Rd. - 268, 1966, 45, Gulf (no letter)
  **Pastor:** Johnny Williams; **Church** (228-497-2373)
  **Clerk:** Bud Bloom, 1216 St. Ann, Gautier 39553; **Home** (228-235-2927)

GREENVILLE

**HARMONY:** 2602 Hwy. I S. - 3-15-92, 35, Delta (no letter)
  **Pastor:** Stephen Ramsey, 2602 Hwy. I S., Greenville 38701
  **Home** (662-332-5606); **Church** (662-335-7425)
  **Clerk:** Sarah Harris, 321 Lakeview Dr., Leland 38756; **Home** (662-822-5978)
GULFPORT

BETHANY: 3014 23rd Ave. - 1958, 10 Ten Mile (no letter)
  Pastor: J.T. Byrd, 16242 Crestview Dr., Gulfport 39503; Home (228-832-2408)
  Clerk: Jean Dombrowski, 2422 Middlecoff Dr., Gulfport 39503; Home (228-896-1286)

CAMPGROUND: 20577 Hwy. 53 Lizana Community - 501, 9-20-91, 183, Ten Mile
  Pastor: Bryan Atwood, 22407 Clark Lane, Gulfport 39503
  Home (228-861-9016); Cell (228-861-9016)
  Church (228-832-9016); Email (campgroundbapt@bellsouth.net)
  Clerk: Barbara Tapp, 11416 King St., Gulfport 39503; Home (228-831-5127)

FIRST, ORANGE GROVE: 15486 Orange Grove Rd. -51, 11/19/59, 26, Ten Mile
  Pastor: Christopher Flynn, 11440 Magnolia Estates Ln, Gulfport 39503
  Home (228-297-3562); Cell (228-297-3562)
  Email (EURFKULVÁQQ#DKRRFRP)
  Church (228-832-2991)
  Clerk: Linda Foster, 12343 Dedeaux Rd., Gulfport, 39503; Home (228-832-8175)

O’NEAL ROAD: 14049 O’Neal Rd. - 20, 9-23-73, 11, 5, Ten Mile
  Pastor: J.T. Byrd Jr, 16242 Crestview Dr., Gulfport 39503
  Home (228-832-2408); Church (228-832-4246)
  Clerk: Diane Reed, 21184 28th St, Long Beach 39560; Home (228-669-5640)

GUNTOWN

GRACE: 1169 Hwy 45 - 1/02, 50, Harmony (no letter)
  Pastor: Neil Murphy, 126 Sleepy Hollow Drive, Baldwyn 38824
  Home (662-365-1127); Church (662-348-2002)
  Clerk: Andrea Parker, P.O. Box 380, Guntown 38849; Home (662-365-9018)

UNITY: 925 County Rd. 1303 - 263, 1840, 83, 50, Harmony
  Pastor: Eddie Boutwell, 363 Oak Grove Rd., Mantachie 38855
  Home (662-282-4966); Cell (662-891-5510)
  Email (eddie@nexband.com); Church (662-869-5258)
  Clerk: David Long, 250 CR 2256, Baldwyn 38824; Home (662-869-5662)

HATTIESBURG

BETHEL: Barkley Rd., Hattiesburg - 43, 1962, Oak Grove
  Pastor: Harold Williamson, 856 Purvis-Oloh Rd., Purvis 39475; Home (601-794-4144)
  Clerk: Jerry White, 203 Barron St., Petal 39465; Home (601-596-7569)

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, Hattiesburg 39402; Home (601-264-6646)

FIRST, OAK GROVE: 4931 Old Hwy 11, Oak Grove Community - 211, 10-11-1902, 98 Oak Grove
  Pastor: Bro. Greg Bennett, 4933 Old Hwy 11, Hattiesburg 39402
  Home (601-264-9279); Church (601-264-9279)
  Clerk: Ann Clayton, 2850 Hwy 589, Hattiesburg 39402; Home (601-264-9373)

MAGNOLIA: 148 King Rd. - 463, 10-20-50, 91, Oak Grove
  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. - 185, 11-9-74, 40 Oak Grove
  Pastor: Sam Oglesby, 5002 W. 4th St., Hattiesburg 39402
  Home (601-550-8513); Church (601-264-4843)
  Clerk: Carolyn Hagler, 219 Springhill Dr., Hattiesburg 39402; Home (601-264-8240)
HERNANDO
LIFEPOINTE MISSION: 50 Getwell Rd. S. - 38; 1-2009
Pastor: Kevin Marr, 8899 Turkey Creek Dr., Olive Branch, 38654
Home (662-895-9511); Cell (901-830-6351); Church (662-429-7653);
Email (lifepointepastor@comcast.net); Web (www.lifepointe.us)
Clerk: Laura Walker, 1584 Hillshire N., Hernando, 38632; Home (901-493-4796)

HURLEY
HARMONY: 20504 Hwy. 613 S., - 12, 11-4-2001, Washington
Pastor: (Interim) Billy Ferrell
Clerk: Mrs. Margaret Everett, 19032 Goff Farm Rd., Moss Point 39562
Home (228-588-6090)

ISOLA
LIBERTY: 6551 Isola Rd. - Delta
Pastor: Jimmy Cresswell, 5999 Scotland Rd., Bentonia 39040
Home (662-673-1334); Cell (601-571-9519)
Clerk: Connie Paxton, 211 Waco Rd., Inverness 38753; Home (662-265-5950)

IUKA
MT. GLORY: CR 992 - 62, 1924, 25 Judson
Pastor: Joe Hardwick, 24 CR 233, Corinth 38834; Home (662-287-3495)
Clerk: Betty Hardwick, 24 CR 233, Corinth 38834; Home (662-287-3495)
SARDIS: 206 CR 169 Sardis Church Rd. - 34, 1877, 14, Judson
Pastor: John Stockton, P.O. Box 746, Belmont 38827; Home (662-454-3570)
Clerk:

JACKSON
CRESTON HILLS: 315 Daniel Lake Blvd. - 1949, 10, Capitol
Pastor: Danny Bartlett, 314 Daniel Lake Blvd., Jackson 39212
Home (601-372-5595); Email (crestonhills@bellsouth.net)
Church (601-372-5595)
Clerk: Brenda Bartlett, 314 Daniel Lake Blvd., Jackson 39212
PEAR ORCHARD: 5725 Pear Orchard Rd. - 1950, Capitol (no letter)
Pastor: ; Church (601-957-2086)
Clerk: Frances M. Johnson, 3546 Longstreet Dr., Pearl 39208; Home (601-932-4834)
WESTHAVEN: 1613 Westhaven Blvd. - 78, 5/18/68, 28, 20, 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 -
245, 1900, 35, Hobolochitto
Pastor: Jewel L. Prince, 22465 Mitchell Rd., Picayune 39466
Home (601-798-5748); Cell (601-337-5748); Church (228-255-6633)

KOSCIUSKO
SHILOH: 810 Hwy. 12 W. - 52, 1-25-76, 20, Capitol
Pastor:
Clerk: Beth Burkes, 7136 Attala Rd 2247, Ethel 39067; Home (662-289-7634)
LAUREL

FAIRVIEW: 563 Poole Creek Rd., Rustin Community - 84, 1909, 24, Big Creek
Pastor: Andy Miller, P.O. Box 152, Ellisville 39437; Home (601-670-6082)
Clerk: Eleanor Burge, 502A White Chapel Rd., Carriere 39426
Home (601-799-9998); Email (ejburge59@gmail.com)

FIFTH AVENUE: 2917 N. 5th Ave. -50, 6-18-50, 40, 45, Big Creek
Pastor: Xavier C. Joshua, 2917 N. 5th Ave, Laurel 39440
Home (601-428-1577); Cell (601-470-1251)
Email (charlesjosh07@comcast.net); Church (601-470-1251)
Church Email (drjoshua@fifthavenuebaptistchurch.com)
Clerk: Zina C. Joshua, 2917 N 5th Ave, Laurel 39441

FIRST OF CALHOUN: Hwy. 84 West-14 Calhoun Cemetery Rd - 194, 1947, Big Creek
Pastor: Leon Carmical, 70 Jarrod Rd., Ellisville 39437
Home (601-268-9406); Cell (601-466-2782)
Church (601-426-9721); Web (www.firstbaptistcalhoun.com)
Clerk: Cherrie Dearman, 178 Dogwood Hills Rd., Laurel 39443
Home (601-651-6020)

FIRST OF SHADY GROVE: 4514 Hwy. 15 N - 285, 1888, Big Creek
Pastor: Danny Pitts, 4432 Hwy. 15 N., Laurel 39440
Home (601-649-0260); Email (kokmah@yahoo.com)
Church (601-426-6098); Email (fbcshadygrove@yahoo.com)
Clerk: David Parker, 316 Watermill Rd., Laurel, 39440; Home (601-426-3976)

HOPEWELL: 95 Jasper Hwy. 533 - 115, 1934, 36, 25, Big Creek
Pastor: Arthur Smith, 730 Hwy. 533, Laurel 39443
Home (601-729-5638); Cell (601-580-3347)
E-mail (arthursmith@bayspringstel.net); Church (601-729-2548)
Clerk: Judy Welch, 128 Pleasant Home Rd., Laurel 39443; Home (601-729-3937)

LEBANON: 460 Lebanon Rd., off Hwy. 28 W. - 346, 1905, 120, 75, Big Creek
Pastor: Ken Riley, 454 Lebanon Rd., Laurel 39443
Home (601-729-2123); Cell (601-528-4153); Church (601-729-2436)
Clerk: Janice Bryant, 99 Iris Lane, Laurel 39443; Home (601-729-2530)

PARKVIEW: 930 N. 10th Ave. - 274, 1876, 33, Big Creek
Pastor: Shane Singelton, 920 North 10th Ave., Laurel 39440
Home (601-649-4875); Cell (601-319-0344); Church (601-428-7354)
Clerk: Judy Eavenson, 31 Calhoun Estates Rd., Laurel 39440; Home (601-428-1014)

PINE RIDGE: 220 Service Rd., 2/14/60, Big Creek
Pastor: Robert Burch, 226 Service Rd., Laurel 39443
Home (601-323-2705); Email (bobburch1@aol.com)
Clerk: Michelle Blackwell, 15 Stephanie Dr., Laurel 39443; Home (601-319-8466)

SHARON: Hwy. 537 N., 4346 Sharon Rd. - 202, 1889, 23, 21, Big Creek
Pastor: Joe Watson, 39 Joe Watson Rd., Laurel 39443; Home (601-649-5488)
Clerk: Nancy Dearman, 61 Melvin Welborn Rd., Laurel 39443; Home (601-649-0377)

SPRING HILL: 558 Spring Hill Rd. - 245, 1886, 72, 36, Big Creek
Pastor: Steven Clark, 558 Spring Hill Rd., Laurel 39443
Home and Church (601-729-8019)
Church Email: SpringhillBaptist@NetZero.com
Clerk: Glenda Goodwin, 455 Service Rd., Laurel 39443; Home (601-729-2408)

TEMPLE: 12 Hillcrest Dr. off 84 W. - 5-20-51, Big Creek
Pastor: Cliff Jenkins, 18 Hillcrest Dr., Laurel 39440
Cell (601-498-2748); Church (601-425-2812)
Clerk: Patsy Ruffin, 421 Fairway Place, 39440; Home (601-344-8229)
LEAKSVILLE

CALVARY: Hwy. 63 N. - 4-10-98, Washington (no letter)
   Pastor: Gregory N. Hillman, 126 Cow Lot Rd., Leakesville 39451
   Home (601-525-3847); Church (601-394-4516)
   Clerk: Mildred Stockstill, P. O. Box 602, Leakesville 39451; Home (601-394-5127)

   Pastor: A.W. Kirkland, 95 Mike Brelad Rd., Perkinston 39573
   Home (601-928-5284); Church (601-394-5610)
   Clerk: Wanda Holland, 258 Old Mobile Hwy., Lucedale 39452
   Home (601-947-3355); Cell (601-394-8028)

MIDWAY: Hwy. 98 W. - 68, 1942, 35, Washington (no letter)
   Pastor: John Burge, 1202 Hwy. 15, Richon 39476
   Home (601-788-2361); Church (601-753-9229)
   Clerk: Mrs. Madene O’Neal, 30 Shorty O’Neal Dr., Leakesville 39451
   Home (601-947-3912)

   Pastor: ; Church (601-394-5453)
   Clerk: Curtis Mizell, 261 Turner Rd., Leakesville 39451

LONG BEACH

CENTRAL: Mitchell Rd. & Lover’s Lane - 1/53, 35, Ten Mile (no letter)
   Pastor: Jeff Arrington, 109 Suffolk Dr., Long Beach 39560
   Home (228-575-8334); Church (228-863-0360)
   Clerk: Allan V. Price, 709 E. Old Pass Rd., Long Beach 39560; Home (228-865-9156)

DIVINE GRACE: 5570 Red Creek Rd., 138, 3-14-09, 53 Ten Mile
   Pastor: Wallace Williams, 12421 Oakview Ct., Gulfport 39503
   Home (228-669-8969); Church (228-669-8969)
   Church Email (wdwlaw4849@cableone.net)
   Clerk: Lois Williams, 12421 Oakview Ct., Gulfport 39503

LOUIN

FIRST BAPTIST: Hwy. 15 N. - 80, 1855, 30, 20 Big Creek
   Pastor: Tim Shelby, 2233 SCR 80 East, Taylorsville 39168
   Home (601-764-2560); Cell (601-452-0129); Church (601-739-3116)
   Email (E911Shelby@yahoo.com)
   Clerk: Tyrone Butler, P.O. Box 35, Bay Springs, 39422; Home (601-739-3255)

PALESTINE: 167 Downs Rd., Bay Springs - 28, 1864, 12, Big Creek, (no letter)
   Pastor: ; Church (601-649-8656)
   Clerk: Anna R. Roberts, 5367 Hwy. 15, Louin 39338; Home (601-739-3407)

LOUISE

BETHEL: 2975 Seven Mile Rd. - 1940, Delta
   Pastor: Jim Ingram, 33 Strause Lane, Mt. Olive 39119
   Home (601-797-9933); Cell (601-382-7542); Church (662-836-6450)
   Email (kreamerj@bellsouth.net) Church Email (rmpruden@dishmail.net)
   Clerk: Renee Pruden, 929 Pruden Rd., Louise 39097; Home (662-836-5791)

LUCEDALE

CALVARY: 292 Old Hwy 26- 150,1948,40 Washington (no letter)
   Pastor: Kelly Byrd, 450 Camp 8 Rd., Richon 39476; Church (601-788-7800)
   Clerk: Colleen Murray, 4200 E. Wilkerson Ferry, Lucedale 39452
   Home (601-310-2298)
CANAAN: 
Pastor: Darnell Minyard, 131 Gay Pierce Rd., Lucedale 39452; Home (601-947-2304)
Clerk: Christy Havard, 139 Henry Howell Loop, Lucedale 39452
Home (601-947-1817); Email (chavard1986@gmail.com)

CLEARVIEW:
Brushy Creek Rd. - 33/89, Washington (no letter)

CORINTH:
231 Fig Farm Rd. - 10/14/19, Washington (no letter)
Pastor: Jeff Bass, 231 Fig Farm Rd., Lucedale 39452
Home (601-947-2306); Cell (601-508-4476); Church (601-947-2396)
Email (emillicoachard@gmail.com)
Clerk: Jackie Pierce, 139 Gay Pierce Rd., Lucedale 39452; Home (601-947-2589)

MOVELLA:
175 Movella Church Rd. - 212, 1933, 55, 47, Washington
Pastor: Donald Brown, 175 Movella Church Rd., Lucedale 39452
Home (601-947-2396); Cell (601-508-4476); Church (601-947-2396)
Email (preachthegospel552@yahoo.com)
Clerk: Robin Cochran, 3206 Dean Nursery Rd., Lucedale 39452; Home (601-947-7485)

OAK GROVE:
14170 Hwy. 98 E. - 7/47, 40 Washington
Pastor: John Grimes, 14170 Hwy 98 E., Lucedale 39452
Cell (601-717-3743); Email (pastorjohngrimes@bellsouth.net)
Church (601-947-2803)
Clerk: Joanie Evans, 175 Davis Wade Rd., Lucedale 39452; Home (601-947-8636)

PINEVIEW:
120 Bennie Wall Rd., 3/27/57, Washington
Pastor: John Mills, 120 Bennie Wall Rd., Lucedale 39452
Home (601-766-1428); Cell (601-408-0537); Church (601-766-1428)
Clerk:

RED CREEK:
200 Red Creek Church Rd. - 50, 9-24-1937, 20, 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: Colin Powell
Clerk: Bill Cooley, 113 Lee Anderson Rd., Lucedale 39452; Home (601-947-1689)

SANDHILL:
4195 Hwy. 63 N., Rocky Creek Community - 221, 1851, Washington (no letter)
Pastor: Bryan Williamson, 4181 Hwy 63 N., Lucedale 39452
Home (601-528-0642); Church (601-947-2422)
Email (sandhillchurch@bellsouth.net)
Clerk: Mary Mallette, 2164 Cooks Corner Rd., Lucedale 39452
Home (601-508-2828)

TEMPLE:
88 Summer St. - 1958, Washington
Pastor: B.J. Hudson, 50 Summer St. CB 13, Lucedale 39452
Cell (601-770-4555); Church (601-947-2928)
Clerk: Louise Helton, 2119 Hopper Rd. Lot 27, Lucedale 39452

LUDLOW

RIVER BEND:
364 Sand Hill Rd.: 31972, 5 (no letter)

LUMBERTON

EAST MAIN: 307 E. Main Ave. - 58, 2-17-67, 28, 9, Oak Grove
Pastor: Luther “Buddy” Cameron, 54 Latigo Loop, Sumrall 39482
Church (601-794-7885); Church Email (macnanny218@yahoo.com)
Clerk: Pricilla McGill, 146 Dubose Rd., Lumberton 39455; Home (601-794-7885)
HICKORY GROVE: 39 Hickory Grove Church Rd. - 130, 9-22-42, 30, Hobolochitto (no letter)
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. - 122, 1928, 24 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)

FELLOWSHIP: (No Letter)
Pastor: Alvis Sumner, Rt. 2, Mantachie 38855

FIRST OF MANTACHIE: 6080 Hwy. 363 - 776, 1843, 171, Harmony
Pastor: Dr. John Adams, 1507 Maple Spring Rd., Mantachie 38855
Home (662-282-4923); Cell (662-231-3863); Church (662-282-7425)
Email (FBCDJMAJ@yahoo.com); Email (fbcmantachie@yahoo.com)
Clerk: Wanda Grimes, 405 Bud Isaiah Rd., Mantachie 38855

NEW HOPE: 591 New Hope Church Rd. - 54, 1945, 25, Harmony
Pastor: Chris McCord, 591 New Hope Church Rd., 38855
Home: (662-282-4418); Church (662-282-4418)
Clerk: Clara Rock, 350 Riley Rd., Mantachie, 38855; Home (662-397-0823)

OAK GROVE: 751 Oak Grove Rd. off 363 north of Mantachie - 175, 1875, 45, 30, Judson
Pastor: Hugh Dusza, 797 Oak Grove Rd., Mantachie 38855
Home (662-282-4369); Cell (662-523-1085)
Email (pastorhd@gmail.com); Church (662-282-4369)
Clerk: Juanita Farrar, 350 Centerville Rd., Mantachie 38855; Home (662-282-4364)

TOMBIGBEE: 335 Tombigbee Church Rd. - 130, 1903, 53, Judson
Pastor: Mike Reeves, 335 Tombigbee Church Rd., Mantachie 38855
Home (662-720-8981)
Clerk: James Jones, 6900 Hwy. 363, Mantachie 38855
Home (662-282-4608); Email (redjones@nexband.com)

McHENRY
UNITY: Hwy. 49S, McHenry- 191, 4-13-91, 35, 10, Ten Mile (no letter)
Pastor: ; Phone (601-528-5985)
Clerk: Beverly Walker, 109 Olie Walker Rd., Perkinston 39573
Phone (601-928-5940)

McLAIN
BUFFALO: 1594 Buffalo Rd.- 178, 1936, 41 Washington
Pastor: Sidney Farmer, 1594 Buffalo Rd., McLain 39475
Home (601-525-3828); Cell (601-596-1004); Church (601-525-3828)
Clerk: Regina Breland, 2219 Old Hwy. 24, McLain 39456
Phone (601-525-3770); Email (breland85@gmail.com)

MEADVILLE
OUTREACH MINISTERIE FOR THE LORD CHAPEL:
314 Eddiceton Circle South SE, 39653
Pastor: Richard C. Arceneaux; Home (601) 384-5703; Cell (601) 807-1755
MERIDIAN
BROADMOOR: 5426 Hwy. 39 N. - 143, 5-16-75, 20, Mid Central
Pastor: Interim-Chris Floyd, 5312 Hwy 39 N., Meridian 39305
Home (601-483-4149); Church (601-482-2229)
Clerk: Stephanie Hollifield, 9034 Ross Dr., Collinsville 39325; Home (601-626-0068)

MONTICELLO
SOUTHGATE: McPherson Dr. - 1-4-71, Oak Grove (no letter)
Pastor: James McKneely, 27 Lee Hedgepeth Rd., Monticello 39654
Home (601-587-8054); Church (601-587-4802)
Clerk: Debbie McKneely, 27 Lee Hedgepeth Rd., Monticello 39654
Home (601-587-8054)

MOOREVILLE
KOINONIA: 811 Hwy 371 - 1992, Judson
Pastor:
Clerk: Carol Morris, 494 CR 1310, Mooreville 38857; Home (662-401-7491)

MOSS POINT
FAITH MISSIONARY: 10421 Hwy 63 N., 30, 9-1983 8, Gulf
Pastor: Randall Knight, 10421 Hwy 63 N, Moss Point 39562
Cell (601-310-4549); Church (228-217-3853)
Church Email (mimigreen50@hotmail.com)
Clerk: Deborah Green, 2621 Canty St, Pascagoula 39567

MT. OLIVE
SHILOH: 785 Hwy. 532 E. - 166, 10-1860, 65, 45, Big Creek
Pastor: Dewitt Bain, 785 Hwy 532, Mt. Olive 39119
Home (601-797-4597); Cell (601-797-9161); Church (601-797-4597)
Clerk: Wanda Clark, 175 Keys-Clark Rd., Mt. Olive 39119; Home (601-797-4384)

NEELY
WASHINGTON: 6236 Old Hwy. 24 - 111, 1845, 33, 7, Washington
Pastor: Frank Panzrino, P.O. Box 232, Neely 39461
Home (601-525-3769); Cell (601-394-3487)
Clerk: Joy Hillman, 585 Old Denco Rd., Neely 39461; Home (601-525-3729)

OCEAN SPRINGS
FIRST OF WINDSOR PARK: 6108 N. Washington Ave - 8-18-61, 50, Gulf
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)

Pastor: Duane Ledlow, 17401 Indian Lane, Vancleave 39565
Home (228-217-7607); Church (228-872-8651)
Clerk: Mary Frey, 4500 Gibson Rd., Ocean Springs 39564; Home (228-990-0085)
OLIVE BRANCH
NEW BEGINNINGS: 6125 Pleasant Hill Rd., 38654 - 90, 3-24-06,
Pastor: Alan Lunyou, 4845 Cherry Tree Rd., Olive Branch 38654
Home (901-336-5293); Church (662-895-0822)
Email (newbeginningsbc@yahoo.com)
Clerk: Wanda Tuck, 794 Autumn Woods Cove, Southaven 38671
Home (901-233-6393)

OVETT
BIBLE: 725 Will Young Rd. Hwy 15 S. - 40, 4-27-80, East Central
Pastor: Edward Williams, 31 N. Pacocean Acres, Laurel 39443
Home (601-649-7659); Church (601-649-7659)
Clerk: Bonnie J. Wilson, 725 Will Young Rd., Ovett 39464; Home (601-344-7120)

GOOD HOPE: 2304 Hwy. 15 S., Landrum Community - 196, 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 – 1903, East Central
Pastor: Wilkie Parker, 694 Tiger Creek Rd., Richton 39476
Home (601-344-3535); Email (Wilkieandkathy@gmail.com)
Church (601-344-7331)
Clerk: Earlene Scarbrough, 87 Stroud Rd., Laurel 39443; Home (601-649-2934)

OXFORD
WESTVIEW: 435 Hwy. 6 W. - 18, 1983, 12, Harmony
Pastor: Jerry Burke, 91 CR 102, Oxford 38655
Cell (662-832-2950); Email (jerryburke63@gmail.com)
Church (662-236-1971)
Clerk: Dorothy Shroads, 2691 Eureka Rd., Batesville 38606; Home (662-563-4810)

PASCAGOULA
SPENCER MEMORIAL: 3607 Lanier Ave. - 43, 5-13-39, 18, Gulf
Pastor: Ray Lee, 23013 Rd 262, Picayune 39466
Cell (601-916-4415); Email (broraylee@yahoo.com)
Church Email (broraylee@yahoo.com); Email (lynne7274@msn.com)
Clerk: Lynne Jones, P.O. Box 1795, Lucedale 39452; Home (601-508-6714)

WOODLAWN: 2919 Old Mobile Hwy- 106, 1958, Gulf
Pastor: Danny Creswell, P.O. Box 1908, Fairhope, AL 36533
Cell (251-533-3102); Church (228-762-8536)
Clerk: Wanda Davis, 2308 11th St., Pascagoula 39567; Home (228-218-4029)

PEARL
SKYWAY HILLS: 3790 Hwy. 80 E. 9-6-63, 75, 40, Capitol
Pastor:
Church (601-939-5373); Email (skywayhillsbaptistchurch@juno.com)
Clerk: Janice Ray, 1207 Prince Dr., Brandon, 39042; Home (601-825-3960)

PERKINSTON
BILOXI CREEK: Silver Run Rd. - 9-2-09, Ten Mile (no letter)
Pastor:
Clerk: James Tizana, 27639 Hwy. 53, Saucier 39574; Home (228-831-2567)
LITTLE CREEK: Corner of Hwy 15 and E. Wire Rd. - 111, 1909, 28, Ten Mile  
Pastor: Greg Wells, 42 Bubba Phillips, Wiggins 39577; Home (601-528-4734)  
Clerk: Doyle Bond, 43 Walker Rd., Perkinston 39573; Home (601-528-5943)  
PARAMOUNT: 63 Paramount Church Dr., Big Level Community -  
Pastor: Dennis Knight, 2978 Hwy 15, Wiggins 39577  
Home (601-928-3764); Cell (601-528-7170)  
Clerk: Gavin Cochran, 860 Benndale Rd., Wiggins 39577; Home (601-528-2234)  
SHILOH: 28391 Shiloh Church Rd. - 60, 4-12-45, Hobolochitto (no letter)  
Pastor: Gerald Ladner, 28531 Shiloh Church Rd., Perkinston 39573  
Home (228-255-3142)  
Clerk: Emily Ladner, 4165 Rd. 386, Kiln 39556; Home (228-586-2097)  
TEN MILE: 65 Ten Mile Church Rd. - 425, 1870, 83, Ten Mile  
Pastor: Stan Bennett, 65 Ten Mile Church Rd., Perkinston 39573  
Home (601-928-2062); Church (601-928-2230)  
Clerk: Brenda Bardwell, 1033 Madsen Ave., Wiggins 39577; Home (601-528-0187)  

PETAL  
CORINTH: 276 Corinth Church Rd., Hwy 42 E., Runnelstown - 58, 1926, 12 Oak Grove  
Pastor:  
Clerk: J.H. Brown, 276 Corinth Church Rd., Petal 39465; Home (601-583-2119)  
Parkway: 1522 Hwy. 42 E. - 105, 7-60, 16, East Central  
Pastor: Church (601-583-6792)  
Clerk: Becky Holcomb, 207 Albert St., Petal 39465; Home (601-544-6493)  

PICAYUNE  
ANTIOCH: 2000 E. Canal - 10/16/45, Hobolochitto (no letter)  
Pastor: Robert Osbourn, 2000 E. Canal, Picayune 39466  
Home (601-799-3938); Church (601-798-4014)  
Clerk: Clara Howard, 102 Teague St., Picayune 39466; Home (601-798-3365)  
BENVILLE: 12011 Lott McCarty Rd. - 1944, 30, Hobolochitto  
Pastor: Willie Tebo, 12471 Old Kiln Rd., Picayune, 39466  
Email (watebo@bellsouth.net); Church (601-916-3574)  
Clerk: Michelle Tebo, 12471 Old Kiln Rd., Picayune 39466; Phone (601-916-3467)  
CATAHOUA: 22140 Hwy. 43 S. - 1941, 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 Road - 400, 1-15-26, 40, Hobolochitto (no letter)  
Pastor: Rico Lee, 11160 Caesar Necaise Rd., Picayune 39466  
Church (601-748-9474)  
Clerk: Angie Lee, 10019 Harvey Rd., Picayune 39466  
MILL CREEK: 11 Old Kiln Rd.-345, 11-23-1909, 80, 140, Hobolochitto  
Pastor: Arthur H. Lee, 5 Old Kiln Rd., Picayune 39466  
Home (601-337-4501); Email (sixlees2dogs@yahoo.com)  
Church (601-798-1783)  
Clerk: Marsele Cutrer, 11 Old Kiln Rd., Picayune 39466; Home (601-798-1783)  
MT. CALVARY: 310 Mitchell St. - 525, 1935, 31, 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)
OLD SPANISH TRAIL: (No Letter)
WESTLAWN: 2703 Jackson Landing Rd. 269, 12/64, 20 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. - 1962, Hobolochitto (no letter)
Pastor: Walter Pierce, Sr., Rt. 5 Box 638, Poplarville 39470
Home (601-795-0261); Church (601-795-8766)
Clerk: Larry Lumpkin, Rt. 3 Box 45, Poplarville 39470; Home (601-795-2932)

COMMUNITY: 32 Community Church Rd., - 1963, 1949, Hobolochitto
Pastor: Sam Freeman, 4 Guy Smith Rd., Poplarville 39470; Home (601-403-9905)
Clerk: Gail Ladner, 155 Farmer Rd., Perkinston 39573; Home (228-697-4381)

DERBY PLACE: 9675 Hwy 11 S., - 150, 9/74, 15, 40 Hobolochitto
Pastor: Dennis Davis, 172 Project Rd., Wiggins 39477; Home (601-928-9408)
Clerk: Scott Necaise, 490 Derby-Whitesand Rd., Poplarville 39470

NEW BETHEL: Osborne Moody Rd. - 1945, 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)

NEW HOPE: Old Cross Rd. E. - Hobolochitto (no letter)
Pastor: Milton Fleming, 165 Mitchell Chapel Rd., Poplarville 39470
Home (504-735-1933)
Clerk: Nellie Lott, 165 Mitchell Chapel Rd., Poplarville 39470; Home (772-9113)

Pastor: Roy Pittman Church (601-795-8291)
Clerk: Wendall Smith, 204 Jess Williams Rd., Poplarville 39470
Home (601-795-4774)

SILVER RUN: 2865 Silver Run Rd., (no letter)
Pastor: Arthur Shaw, 1335 Barth Rd., Poplarville 39470
Home (601-795-4006); Church (601-795-8877)
Clerk: Karen Dedeaux, 711 Ridge Rd., Perkinston 39573; Home (601-928-9584)

PURVIS
CALVARY: 23 Hwy. 589 E. - 83, 12-7-74, 42, Oak Grove (no letter)
Pastor: Ralph Hatten, 46 Pennington Loop, Purvis 39475
Home (601-794-8319); Church (601-794-8898)
Clerk: Janice Culpepper, 629 Purvis Baxterville Rd., Purvis 39475
Home (601-794-8125)

CANAAN: 34 Elliot Circle - 70, 11-05-2003, Oak Grove
Pastor: Mickey Steele, 581 Lookout Tower Rd., Purvis 39475
Phone: Cell (601-436-0664); Email (lynnsteele53@yahoo.com)
Clerk: Gloria Steele, 20 Lookout Tower Rd., Purvis 39475
Home (601-794-6060)

PINE GROVE: 860 Purvis-Oloh Rd. - 179, 1890, 30, Oak Grove
Pastor: Charles (Chuck) Lee, 77 Morrow Rd., Purvis 39475
Home (601-794-8035); Cell (601-596-3416); Email (leecarlson47@yahoo.com)
Clerk: Mayme Johnson, 40 Johnson Lane, Purvis 39475; Home (601-270-3261)
RICHTON

CANAAN: 36020 Hwy 63 N. Avera Community, 194, 1-18-70, 85, East Central
Pastor: Tommy Watts, 137 Pope Rd., 39476
    Home (601-989-2617); Church (601-989-2617)
Clerk: Vanessa Freeman, 672 Lovewell Rd., 39476; Home (601-989-2237)
CENTRAL: 1374 Hwy. 15 N. - 7-7-1967, East Central
Pastor: I. L. Stinson, 91529 Hwy 42 39476
    Home (601-794-7031); Church (601-794-8788)
Clerk: Linda Dykes, P. O. Box 215, Richton 39476; Email (lindadykes57@yahoo.com)
DYKES CHAPEL: 162 Dykes Chapel Rd. - 1944, East Central
Pastor: Terrill Eaton, P. O. Box 366, Purvis, MS 39475; Home (601-744-9916)
Clerk: Joe Beech, 10 Joe Beech Dr., Richton 39476; Phone (662-665-0300); Email (dtd8123@gmail.com)

SALTILLO

BETHANY: (No Letter)
Pastor: Rt. 2, Box 202, Saucier 38866
FELLOWSHIP: 700 CR 885, Fellowship Rd. - 104, 1866, Judson,
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

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)
Pastor: Coy Rice, 23146 Hwy 49 Frontage Rd., Saucier 39574
    Home (228-860-0643); Church (228-832-0108)
    Email (PHBCsecretary@yahoo.com)
Clerk: Bryan Shavers; Home (228-832-0108)
RAMSEY CREEK: 4547 Bethel Rd. - 174, 10/72, 70, Ten Mile (no letter)
Pastor: Barney O'Neal, 24163 Hwy 15, Saucier 39574; Home (228-392-6014)
Clerk: Dot Williamson, 14373 T-Bird Rd., Biloxi 39532; Home (228-392-3868)

SEMINARY

BETHEL: 322 Zelton Ingram Rd - 196, 1881, 68, Big Creek
Pastor: Kevin Sanford, 951 Old Hwy 24, Sumrall 39482
    Home (601-408-1519); Church (601-752-3507)
    Email (pdsmith@bayspringstel.net)
Clerk: Debbie Smith, 37 Peachtree Ln., Seminary 39479
    Home (601-752-3507); Email (pdsmith@bayspringstel.net)
EVERGREEN: 77 Evergreen Church Rd. - 313, 1933, Big Creek
Pastor: Church (601-722-3796)
Clerk: Cherie Humphrey, 37 Ray Harvey Rd., Seminary 39479; Home (601-722-4546)

SOSO
BEREAN: 3310 Hwy. 29 N. - 136, 12-28-47, 40, Big Creek
Pastor: Interim-Randy Clark, 858 Springhill Rd., Laurel 39443
Home (601-498-5808); Church (601-729-4363)
Clerk: Susan Porter, 846 Hwy 15 N., Stringer 39481; Home (601-577-7172)

BIG CREEK: 28 Big Creek Rd., Hwy. 84 W. - 562, 1865, 105, 55, Big Creek
Pastor: Don Brown, 28 Big Creek Church Rd., Soso 39480
Home (601-425-1258); Email (pastor@bigcreeksoso.com)
Church (601-763-8100); Website (www.bigcreeksoso.com)
Church Email (office@bigcreeksoso.com)
Clerk: Ronald Faircloth, 103 Tressies’s Lane, Laurel 39443
Home (601-670-1501); Email (rfaircloth@pecofoods.com)

OLD ANTIΟΟCH: 1717 Hwy. 28 W. - 117, 1805, 45, Big Creek
Pastor: Robbie White, 127 CR 1515, Bay Springs 39422; Home (601-764-2285)

STEENS
SHILOH: 1131 Woodlawn Rd. 44, 8-1-58, Tombigbee
Pastor: (Interim) Bryan Wilson, 343 CR 5011, Booneville 38829
Home (662-401-2200)
Clerk: David D. Lawrence, 1621 Hildreth Rd., Columbus 39702
Home (662-328-4645); Cell (662-251-6949)

STRINGER
GOOD HOPE: One mile off Hwy. 15 N. on CR 155 - 309, 1943, 65, 35 Big Creek
Pastor: Corbey Jones, 1067 CR 19, Stringer 39481
Home (601-428-0921); Cell (601-678-1749); Church (601-428-0921)
Email (corbeylovescindy@yahoo.com)
Clerk: Barbara McCarty, 61 CR 155, Stringer 39481; Home (601-425-5384)

SUMRALL
MIDWAY FIRST: 77 Midway Church Rd. - 464, 1886, 100, Oak Grove
Pastor: Bradley C. Stephens, 336 Nobles Rd., Sumrall 39482
Home (601-264-3238); Cell (601-818-7809); Church (601-264-6647)
Email (midwayfirstbaptist@hotmail.com)
Church Email (midwayfirstbaptist@hotmail.com)
Clerk: Elizabeth Lott, 77 Midway Church Rd., Sumrall 39482; Home (601-264-6647)

ROCKY BRANCH: 2401 Rocky Branch Rd. - 250, 1882, 60, 35, Oak Grove
Pastor: Chris Gonthier
Clerk: Glenda Riley, 76 Strickland Rd., Sumrall 39482; Home (601-758-3315)

TAYLORSVILLE
CALVARY: 840 Mayfield St. 55,9-11-75, 8 Big Creek
Pastor: John 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)
MINERAL SPRINGS: 1611 SCR 19, Mineral Springs Community, 1918, Big Creek
Pastor: Sidney Davis, 972 SCR 19, Taylorsville 39168
 Home (601-782-9309); Church (601-782-4616)
Clerk: Catherine Ivey, 1231 SCR 19, Taylorsville 39168; Home (601-782-9437)

TISHOMINGO
JACKSON CAMP: Jackson Camp Community - 1860, Harmony (no letter)
Pastor:
Clerk: Cindy Strickland, 530 Hwy 365, Booneville 38829; Home (662-462-5605)

SARDIS: (no Letter)

SHADY GROVE: 251 Cr 141 - 66, 10-6-1940, 45, 40, 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, 485 Hwy 365, Tishomingo 38873; Home (662-660-3357)

TUPELO
BALLARDSVILLE: 100 Ballardsville Church Rd. - 170, 1884, 25, 45 Tombigbee
Pastor: Thelbert Hill, 235 West Lake Dr., Fulton 38843
 Home (662-862-5817); Cell (662-415-0714); Church (662-862-7486)
Clerk: Sue Walton, 245 Walton Rd. SW, Tupelo 38804
 Phone: (662-862-9482); Email (ks-clampet@yahoo.com)

EMMANUEL: 906 Scott St. - 11-27-53, Harmony (no letter)
Pastor: Bob O’Neal, Tupelo 38804
Clerk: Martha Lucius

PLEASANT HILL: 1169 State Park Rd. Mooreville end of Tombigbee State Park Rd. - 41, 8-29-48, 20, Tombigbee
Pastor: Wexford Parmer, 467 Feemster Lake Rd., Tupelo 38804
 Home (882-840-9555); Cell (662-401-6208)
Clerk: Mary Murphree, 1177 State Park Rd., Tupelo 38804; Home (662-844-6857)

SOUTH GREEN: 3185 South Green St. - 186, 10/71, 40, 30, Tombigbee
Pastor: Blake McCain, 2728 S. Lawndale Dr., Tupelo 38801
 Cell (662-610-1039), Church (662-842-8447)
Church Email (sgbc3185@comcast.net)
Clerk: MarCelle Bethany, 2721 Lawndale Dr., Tupelo 38801; Home (662-680-3160)

THOMAS STREET: 680 S. Thomas St. - 3-6-77, Harmony (no letter)
Pastor:
Clerk: Katherine Ray, 304 Smith St., Tupelo 38801; Home (662-844-9383)

UNION

MT. OLIVE: 10021 Rd 717 - 66, 9/23/1911, 28, Mid-Central (no letter)
Pastor: Bill Raines, 1935 Eshee Rd., Little Rock, MS 39337; Home (601-774-7405)
Clerk: Sue Edwards

ROCK CREEK: Little Rock-County Line Rd., 109, 1842, 25, Mid-Central
Pastor: Wayne Stockstill, 10381 Road 204, Union 39365; Home (601-416-7118)
Clerk: Hollie Smith, 523 Rock Creek Rd. Union 39365; Home (601-663-6160)

VICKSBURG

OAKLAND: 2959 Oak Ridge Road - 108, 6-24-1934, 52, Capitol
Pastor: Justin Rhodes, 208 Willow Way, Vicksburg 39183
 Cell (601-218-3364); Email (pastorjustinrhodes@yahoo.com)
 Church (601-638-6724); Email (oaklandbaptist@bellsouth.net)
Clerk: Christie Rhodes, 208 Willow Way, Vicksburg 39180; Home (601-218-3623)
WILDERNESS: 5415 C Gibson Road off Hwy 27S off I-20 - 93, 8-16-82, 52, Capitol
Pastor: Robert Conrad, 5415-C Gibson Rd., Vicksburg 39180,
Home (601-636-3525); Cell (601-415-8124); Church (601-636-3525)
Clerk: Jerry Clark, 5415C Gibson Rd., Vicksburg 39180; Phone (601-636-3525)

WAYNESBORO
MULBERRY: 1774 Camp 8 Road, 115, 1904, East Central
Pastor: Terrill Eaton, P.O. Box 366, Purvis 39475
Home (601-744-9916); Church (601-735-6489)
Clerk: Joe Beech, 10 Joe Beech Dr., Richton 39476; Home (601-735-3536)

WEST POINT
LONE OAK: 1261 Lone Oak Rd., ¼ mile off Hwy 50 on Lone Oak Rd. - 143, 6-7-75, 16, Tombigbee
Pastor: Roger Franks, 1926 Rd 14541, Mooreville 38857
Cell (662-401-3230); Email (rgrfranks@yahoo.com)
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. - 288, 6-20-25, 41, 15, Ten Mile (no letter)
Pastor: Freddie Wegner, 50 Carl O’Neal Rd., Wiggins 39577
Home (601-928-9680); Church (601-928-7280)
Clerk: Kathy Stringer

RED CREEK: Hwy 26 W - 1826, Ten Mile (no letter)
Pastor: Scotty Rayburn, 1642 Hwy 26 W, Wiggins 39577
Home (601-928-9886); Church (601-928-5260)
Clerk: Pam Davis, 569 County Farm Rd., Lumberton 39455; Home (601-796-2574)

VARDAMAN STREET: 334 S. Vardaman St., 287, 1946, 125, Ten Mile
Pastor: Dr. Eugene Anderson, 38 Anderson Rd., Perkinston 39577
Home (601-528-1779); Email (deandersonmd@bellsouth.net)
Church (601-928-3943); Web site (vardamanstreetba.org)
Clerk: Louise Crawley, 32 Bobby Hunt Rd., Wiggins 39577; Home (601-928-3820)

YAZOO CITY
GOOD HOPE: Good Hope Rd. - 73, 1943, Capitol (no letter)
Pastor: Keith Johnson, 1016 Grand Ave, Yazoo City 39149
Home (662-746-4644)
Clerk: Patricia Cranston, 4825 Lake City Rd., Yazoo City 39194
Home (662-746-5364)

HICRCREST: 353 Bus Station Rd. - 85, 11-8-92, 45, Capitol
Pastor: Rayburn Freeman, 353 Bus Station Rd
Cell (601-433-2694); Church (662-746-3030)
Church Email (hillcrestchurch9204@att.net)
Clerk: Dale Thrasher, 71 Graball Freerun Rd., Yazoo City 39194
Home (662-590-3396)
OUT OF STATE

CREOLA, ALABAMA
 FOUNTAIN OF FAITH: 1287-C Dead Lake Rd. - 6-26-2005, (no letter)
 Pastor: Al Moore, 207 West Canal Dr., Gulf Shores, AL 36542; Home (251-968-8254)
 Clerk: Donna Richardson, 1408 Holmes Rd., Creola, AL 36525; Home (251-675-9441)

CHEROKEE, ALABAMA
 MT. JOY: (No Letter)

MOBILE, ALABAMA
 WESTWOOD: 1101 Snow Road South 36695 - 25, 1978, AL-GA, S AL-MS (no letter)
 Pastor: Winford Smith, 5873 Chunn Rd., Eight Mile, AL 36613
 Home (251-633-6280); Church (251-633-6280)
 Clerk: Shirley Reeves, 900 Abilene Dr., W., Mobile, AL 36695
 Home (251-633-8954)

SEMMES, AL
 Harmony, P.O. Box 607, Semmes, AL 36575 (no letter)
 Pastor: Donald Hilbun, 1142 Eubanks QT Rd., Lucedale, MS 39452
 Home (601-766-0098)
 Clerk: Patsy Hilbun

THEODORE, AL
 HELTON ROAD: 7500 Helton Rd., 122, 1974, 30, 20, 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)

BOGALUSA, LOUISIANA
 TEMPLE: City Limits Rd. - 1968, Hobolochitto (No Letter)

VIOLET, LOUISIANA
 RIVERBEND: St. Bernard Hwy & Riverbend Dr. - 2/20/59, Hobolochitto (no letter)

MEMPHIS, TENNESSEE
 TEMPLE OF CHRIST: 1581 Ball Rd. - 2001, BMA of Memphis (no letter)
 Pastor: Calvin E. Mason, Sr., 4818 Gadwall Dr. W., Memphis 38141
 Home (901)366-7190 Church (901)947-3131
 Clerk: Mardie Moffitt, 5839 Grassy Valley Dr., Memphis 38141
 Home (901-565-7397)
### Ministers Not Listed With Churches
(Licensed and Ordained)

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Austin, Rickey</td>
<td>4457 Popps Ferry Rd., D’Iberville 39540</td>
<td>(228) 273-2380</td>
</tr>
<tr>
<td>Ainsworth, Virgil</td>
<td>477 Hwy 533, Laurel 39443</td>
<td>(601) 729-8059</td>
</tr>
<tr>
<td>Bankston, Bo</td>
<td>4124 W. 4th St. Apt. 501, Hattiesburg 39401</td>
<td>(601) 579-6641</td>
</tr>
<tr>
<td>Barahona, Samuel</td>
<td>1142 Eubanks-Quarter Rd, Lucedale</td>
<td>(228) 861-0156</td>
</tr>
<tr>
<td>Basden, Claude</td>
<td>P.O. Box 184, Mooreville 38857</td>
<td>(662) 842-1085</td>
</tr>
<tr>
<td>Beard, Don</td>
<td>244 Homer Folkes Rd., Seminary</td>
<td>(601) 722-9415</td>
</tr>
<tr>
<td>Beloate, Frank</td>
<td>4840 Maple Hill, Nesbit 38651</td>
<td>(662) 429-1031</td>
</tr>
<tr>
<td>Bennett, Josh</td>
<td>65 Ten Mile Church Rd., Perkinston 39573</td>
<td>(601) 928-2062</td>
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<tr>
<td>Bobo, Charles</td>
<td>780 CR 172, Iuka 38852</td>
<td>(225) 301-4874</td>
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<tr>
<td>Boone, Ray</td>
<td>10520 Clearwater Trail, Collinsville 39325</td>
<td>(601) 626-7537</td>
</tr>
<tr>
<td>Bond, Ray</td>
<td>838 Colville Rd., Wiggins 39577</td>
<td>(601) 928-5110</td>
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<tr>
<td>Boutwell, Elbert</td>
<td>359 Oak Grove Rd., Mantachie 38855</td>
<td>(662) 282-7591</td>
</tr>
<tr>
<td>Broom, Dale</td>
<td>2 Bay Lane, Columbia 39429</td>
<td>(601) 441-6789</td>
</tr>
<tr>
<td>Brown, James</td>
<td>293 Forest Holifield Rd., Taylorsville 39168</td>
<td>(601) 729-8651</td>
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<tr>
<td>Brown, Nathan</td>
<td>175 Movella Ch. Rd., Lucedale 39452</td>
<td>(601) 508-2727</td>
</tr>
<tr>
<td>Bullock, Robert</td>
<td>263 McKenzie Dr., Ellisville 39437</td>
<td>(601) 763-7675</td>
</tr>
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<td>Burdick, Justin</td>
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<td>Kinnnebrew, David</td>
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<td></td>
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Nichols, Calvin  2471 Hwy. 363, Mantachie 38855  (662) 282-7341
Odle, Wayne  32 CR 258 Corinth 38834  (662) 287-1716  cell  (662) 415-6161
Oswalt, Danny  3161 Burnt Fields Rd., Fulton 38843  (662) 585-3655
Paxton, Bobby  211 Waco Rd., Inverness 38753  (662) 265-5950  
Penson, Terry  (601) 656-5945  
Perkins, Lynn Dale  410 Lebanon Rd., Laurel 39443  (601) 319-3088  
Phifer, Doyle Gene  9 CR 132, Tishomingo 38873  (662) 438-6910  
Polk, Willie Ray  Taylorsville 39168  
Price, Allan  100 Clower Ave , Long Beach 39560  (228) 669-1877  
Pruden, Renee  929 Pruden Rd., Louise 39097  (662) 836-6450  
Reed, Jerry  21184 28th St, Long Beach 39560  (228) 697-6186  
Rhodes, Tim  Burnsville, 38833  (662) 279-6143  
Rigdon, Willie  101 Reid Rd., Laurel 39443  (601) 425-9716  
Rivers, Stanley  205 Oak Bowery Ellisville 39437  (601) 763-6323  
Rock, Matthew  350 Riley Rd, Mantachie 38855  (662) 213-6265  
Ryan, Sherry  70 CR 5331 Baldwyn 38824  (662) 365-8078  Email: cottonwagon@hotmail.com  
Ryan, Ralph  3704 Wildwood Rd, Moss Point 39562  (228) 219-5425  
Senter, Lonnie  2321 N Mt Pleasant Rd., Fulton 38843  (662) 585-3260  
Shoemaker, Tony  11088 Augustus St., D’Iberville 39540  (228) 392-4588  Email: Tonylorna@att.net  
Shores, Howard  2901 Hwy. 15 S., Ovett 39464  (601) 344-7735  
Shroads, Tommy  2691 Eureka Rd, Batesville 38606  (662) 563-4810  Email: tshroads2@gmail.com  
Simpson, Billy  1366 Vo Tech Rd., Leakesville 39451  (601) 394-2562  
Sims, J. E.  P. O. Box 24, Mantachie 38855  (662) 282-7440  Email: FBCJES@nexband.com  
Skinner, Gatha  10521 Road 509, Union 39365  (601) 774-5295  
Slayter, Terry  138 Estelle Dr., Lucedale 39452  (601) 766-1159  
Sloan, Bruce  115 Downs Rd, Bay Springs 39422  
Smith, Earl  248 Lake David Dr., Picayune 39466  (601) 798-6158  
Smith, Gordon  1798 Rd. 1451, Mooreville 38857  (662) 841-0476  
Smith, Thomas  193 Shows Rd., Richton 39476  (601) 735-9792  
Stanfield, Cecil  P. O. Box 1433 Wiggins 39577  (601) 928-9810  
Stanford, Steve  Mantachie 38855  (662) 282-7234  
Stephens, Brad  336 Nobles Rd., Sumrall 39482  (601) 818-8709  
Taylor, Larry  127 Clear Creek Rd., Wiggins 39577  (601) 928-9563  cell (601) 528-4781  
Thames, Bob  45 Wallace Drive, Seminary 39474  
Thompson, Tommy  120 Spradling Rd., Mantachie 38855  (601) 282-7628  
Trest, Dwayne  479 Funches Rd, Vicksburg 39180  (601) 634-1748  
Trull, Carolyn  2081 Lone Oak Rd., West Point 39773  (662) 494-4533  
Walley, Glen  114 Holmes St., Lucedale 39452  
Walters, Joseph  709 Towers Dr, Laurel 39440  (601) 323-6975  
Walters, Shara  144 Sandy Creek Rd., Ovett 39464  (601) 498-3349  
Walters, Shawn  2125 Hwy 15 S., Ovett 39464  (601) 422-0410  
Warden, Ray  23146 Hwy. 419, Saucier 39574  (228) 832-0108  
Warren, Ray  60078 Faulkner Rd., Amory MS 38821  (662) 256-7465  
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<td>Yant, Mitchell</td>
<td>528 CR 1009, Tupelo 38804</td>
<td>(662) 401-4629</td>
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<tr>
<td>Yawn, William</td>
<td>68 Jake Johnson Rd., Purvis 39475</td>
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<td></td>
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**Minister’s Memorial Table**

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<tr>
<td>Bro. James Ozell Martin</td>
<td>September 8, 1928 - October 27, 1998</td>
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<td>Bro. Glennis Bell</td>
<td>March 14, 1932 - January 24, 2000</td>
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<tr>
<td>Bro. Austin Rhodes</td>
<td>March 3, 1979 - February 17, 2000</td>
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<tr>
<td>Bro. Arnold Knight</td>
<td>October 19, 1925 - April 21, 2000</td>
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<tr>
<td>Bro. Dennis Mallett</td>
<td>February 18, 1905 - December 2, 2000</td>
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<tr>
<td>Bro. Len Gibson</td>
<td>July 9, 2001</td>
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<td>Bro. Luther Parrish</td>
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<td>Bro. Ralph Brand</td>
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<td>Bro. R. T. Lee</td>
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<tr>
<td>Bro. Alfred M. Tanner</td>
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<td>Bro. Billy Joe Smith</td>
<td>May 14, 1932 - September 27, 2002</td>
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<td>Bro. Edward Lowery</td>
<td>August 2, 1933 - January 30, 2005</td>
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<tr>
<td>Bro. James H. Pitts</td>
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<td>Bro. Lane Kelly</td>
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<td>Dr. Jentry Bond</td>
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<td>Bro. Merle D. Bradley</td>
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<td>Bro. Donald Riley</td>
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<td>Bro. Curtis Mizell</td>
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<td>Dr. Eugene Murphy</td>
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* Southeastern Baptist College
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2011 Minutes

BMA of Mississippi

Laurel

NOTE: (Spine of book copy)