South Forrest Building

"Up In A Day"
by Editor Don Brown

On Saturday, October 27, my wife and I traveled to the new mission site for South Forrest Baptist Church, south of Hattiesburg. We knew the goal for the day was to erect their new building in just one day. The building was not to be 'finished' in one day, but brought up from the concrete foundation to a building with walls, rooms and a roof.

When we drove up we were expecting to see a lot of progress and work. What we saw was well beyond my expectations. Men were already on the roof nailing up rafters while others on the ground were putting the sheathing on the sides. The site was a place of coordinated activity. Each individual was assigned to a group and their group was taking care of their areas of responsibility. Camper trailers were on site for those who would be continued on page 2

BMA of Mississippi
2012 Session Held At Southeastern College

ChURCHES and messengers from across the state met at Southeastern College on October 23-24 for the 2012 annual session of the BMA of Mississippi. The final enrollment report revealed 82 churches were represented by messenger with an additional 40 by letter only. 219 messengers took care of business over the two day meeting. There were 34 official visitors registered.

Officers for the 2012-13 association year are as follows: President Ken Riley, pastor of Lebanon Church, Laurel; 1st Vice-president Gary Smith, pastor of East Fulton Church, Fulton; 2nd Vice-president Matt Hudson, pastor of Hopewell Church, Fulton; Clerk Danny Pitts, pastor of First Baptist Shady Grove, Laurel; Assistant Clerk, Justin Cameron, pastor of Midway Church, Leakesville; and Director of Public Information Don Brown, editor of the Mississippi Baptist.

The 2013 annual session will again meet at Southeastern College. The speaker will be Bro. Dewitt Bain, pastor of Shiloh Church, Mt. Olive with alternate Don Brown, editor. The 2013 midyear meeting will meet at East Fulton Church with Dennis Knight, pastor of Paramount, Perkinston the speaker and Larry Geraldson, director of state missions, the alternate.

The schedule for the 2012 meeting was changed from previous years and seemed to be accepted very well. The Brotherhood and WMA met on Tuesday morning. The addition of a Pastor’s & Layman’s Conference on Tuesday morning was well attended.

The bylaws of the college had recently been changed as well as the name of the college to Southeastern Baptist College. The College President will be Gary O’Neal, pastor of Greenwood Church, Fulton, Mississippi, as the new president. They interviewed two candidates for this position.

Leadership Changes Addressed at Annual Meeting

At the recent BMA of Mississippi Meeting leadership changes were on the agenda. Bro. Kenneth Flynt, who has been serving as Interim Director of the Commission on Senior Adults, was elected as director. He noted plans were already being made for the 2013 conferences as well as consideration of other areas of ministry.

College President

The Trustees of Southeastern Baptist College had selected Gary O’Neal, pastor of Greenwood Church, Fulton, Mississippi, as the new president. They interviewed two candidates for this position.

Interim President Joseph Harris

Outgoing President Shane Singleton (left) handing the gavel to newly elected President Ken Riley...
Cooperation brings fast results
by Sidney Farmer, Missionary Pastor South Forrest Baptist Mission

God is working and accomplishing wonderful things at South Forrest! On Saturday the 27th we had 93 people from 19 different churches to raise our building in a single day. We would like to thank everyone for the incredible amount of support toward this mission effort. Many people have been key in getting us this far this soon and we are truly thankful for all. But I especially want to thank Bro. John and Mrs. Paula Prickett and Bro. Tom McClure for all of their hard work and dedication in preparation for this monumental task. The Mississippi Classic Builders are a big part of this effort and are on site to help. We hope to have this building finished in a month or so but that is tentative at best. The flurry of activity has certainly stirred up a great deal of interest in the community. Several people from the community have stopped by in the past few days inquiring about South Forrest. I am also excited over the amount of excitement in the BMA of Mississippi. In the past few days I have been key in getting us this far this soon and we are truly thankful for all. But I especially want to thank Bro. John and Mrs. Paula Prickett and Bro. Tom McClure for all of their hard work and dedication in preparation for this monumental task. The Mississippi Classic Builders are a big part of this effort and are on site to help. We hope to have this building finished in a month or so but that is tentative at best. The flurry of activity has certainly stirred up a great deal of interest in the community. Several people from the community have stopped by in the past few days inquiring about South Forrest. I am also excited over the amount of excitement in the BMA of Mississippi.

We here at South Forrest stand in awe over what our God is doing in and through this mission. These are truly exciting times and I am humbled to be privileged to be a part of this. I want to mention that we have been told that for every dollar we raise toward the payment of this building that it will be matched up to $35,000. That means that if we can raise $35,000 it will turn into $70,000. We could potentially have this property and building paid for by the end of the year. We have already received pledges totaling $11,000 which means we have $22,000 to go toward paying for this project. If any Association, Church, or individual feels led to give to this cause it will be greatly appreciated. If we can quickly pay for this project it would free up funds for other mission projects.

Leadership Changes
from page 1

Commission on Senior Adults
Director Bro. Larry Geraldson, a memorial to Bro. Vern D. Holifield has been erected on the front lawn of the Mission’s Complex. This was made possible by funds designated for the purpose.

Our goal is to minister to our senior adults who are hungry for fellowship with one another. Ideas are being tossed around as to how this can be done. Your ideas would be welcomed.

We would like to thank our churches, associations, and individuals who have supported the Commission during the past year and encourage you to help with this ministry during this associational year.

The trustees of the commission are a great team to work with. We will miss those going off the board: Bro. Frank Everett and Bro. Eddie Boutwell.

Thank you and God bless you for your kindness and your help in this ministry. Mark your calendar and look forward to gathering together in the upcoming Senior Days in March and May. These are special days for our seniors.

Mission Building
from page 1

spending a number of days working. The ladies present were working in tents set up for the worker’s meals.

Everything was obviously well planned and well organized. You can see some of the progress in the photos in this issue. I encourage readers to go to the mission's website and look at the South Forrest page or check out the South Forrest Facebook page.

What a blessing to this growing mission effort for these individuals and groups to come together to raise up this building. Bro. Sidney Farmer, the missionary pastor, has more on this effort with more pictures on this page.

Annual Session from page 1

was urged.

The WMA and Brotherhood each met electing new officers, choosing new projects and both groups had guest speakers for their program. National Missions Director John David Smith spoke to the WMA and Youth Director and Church Planter Kelly Johnson presented a challenging message to the Brotherhood.

Departments & Commissions
Each Department and Commission of the state work reported on their particular work. Challenges were noted and successes were celebrated. Each presented the results of the past year and shared their vision and needs for the year to come.

Individual director reports are included in this issue. These reports reflect each work’s progress during the year. You may read the director’s reports in this issue.

Reports not included in this issue will be provided as soon as they are available.
Southeastern Baptist College

4229 Highway 15 North
Laurel, Mississippi 39440, (601) 426-6346

Serving Christ With a Biblical World View In A Christian Atmosphere

Southeastern Baptist College
Interim President’s Report

to the BMA of Mississippi
October 23, 2012

Since June 2012 many positive things have happened at SBC. Our accountant has completed the audit for the fiscal year ending in June 2012 reporting that the deficit has been reduced by over half. The previous year, we ended in the red at over $40,000, but this past June our deficit was just over $19,000, which is a reduction of about $20,000. Had it not been for the physical depreciation of the buildings which had to be added according to accounting procedures, we would not have ended in the red. More good news is that we came in under budget by about $370.00 this past year. This is a substantial improvement. Though much has already given by churches and individuals, God is the one who must be given the most credit. He used His people to bring this about.

Concerning extra income, in our Special Emphasis last year, only 31 churches participated in this special time of giving with offerings totaling over $11,000. This year for Special Emphasis, I asked for 100 churches to participate with each church giving at least $200 for a potential total of $20,000. Even though 100 churches did not participate, the total number of those who gave was 53 churches and six individuals. These churches, combined with the individuals, gave more than $17,000 during the Special Emphasis time, and counting all early and late offerings. This is more than a $6,000 increase over last year’s Special Emphasis offerings, plus a total of 21 more churches participated than last year. Though we were short of the original goal, it was still a great success.

After becoming interim president on June 1, I made a special appeal to our churches to give offerings to help reduce the deficit at the closing of the fiscal year. That response was overwhelming because over $33,000 was given by June 30, and this was above the regular monthly income for June. Some churches and associations gave generously in June and then gave again in the Special Emphasis. Counting the extra in June and the extra from the Special Emphasis, this totaled over $40,000 in extra income for the past five months. Many have expressed a renewed interest and confidence in the college and this has certainly been reflected in the extra income given already. Plus, there has been an increase in monthly support from some churches and three new churches have begun to support Southeastern.

Due mainly to our past financial condition of ending in the red for four years, our accrediting agency, the ABHE, placed the college on warning status last year, which meant we had to meet with the commission and provide a progress report last November 1. Because the plan of recovery presented was deemed viable, the commission kept the status at the warning level and did not elevate us to probation. Probation means a public statement would be published concerning the state of the college, which could then mean those colleges which accept our credits might stop taking our students for transfer. However, this did not happen. Another progress report is due this November 1, and if substantial progress is made, then the warning status could be removed but even if we remain at this level, this is still better than probation. The November 1 report will show substantial improvement and we believe the college will receive a favorable review from the commission. The financial picture of this institution is much brighter now. As we continue to work toward SACS accreditation, we must end in the black for three consecutive years before applying for candidate status.

Re-establishing ties and connecting with the pastors and churches is crucial for the future of SBC. Since June, I have visited and preached in 19 churches in a Sunday or Wednesday service. I have visited in 12 local associations in either a regular or annual meeting. This is extremely important since I have been able to present the ministry of the college and answer questions. I have also been able to collect some names of prospective students during this time. I am thankful for the invitations from all the pastors and churches visited.

I have had a limited amount of time since June to make necessary changes to improve in the area of recruiting. Efforts in this area have been doubled. Our enrollment is down this fall from last year and we have roughly $20,000 less in tuition income than last year, which means this amount must be made up sometime during the year. The quickest way to increase income is through enrollment so a priority has been placed on recruiting with new brochures developed and distributed at new venues. Changes in staff have been implemented which has resulted in more efficiency and the changes have also reduced our expenses significantly.

On a personal note, this past July I completed my 25th year at Southeastern Baptist College. In my 26th year, I am now strongly convinced of God’s calling for me here at SBC. My 25 years of life’s work and ministry here has prepared me for leading this college. This is evident from the progress made in the last five months of my leadership. I have completed course work for a Doctor of Ministry degree and am working on the dissertation. I should complete this program and graduate in December 2013. This has been an ongoing effort for three years and I thank my family for their patience and the time away from them. My ministry here at Southeastern is a calling and burden from God. It is my life’s work and heartbeat. I love the students, faculty and staff and the people of the BMA. You have made a difference in my life and I hope I have in yours. I appreciate our churches and the pastors who have mentored me over the years. I ask for your prayers now because of the unexpected changes in leadership now underway for the college.

In a few minutes, you will be asked to vote on a change in leadership for Southeastern reflecting the Board’s desire to take the college in a new direction. My prayer is that this body will use wisdom and discernment in making this most important decision as we continue to hold to the landmarks that distinguish us as BMA Baptists.

The Great Escape Youth Leaders Cruise

January 19 - 24, 2013

5 Day Western Caribbean from Galveston, Texas
Ports of call in Cozumel & Progreso, Yucatan, Mexico

Cabins start at $359
Registration $50

www.discipleguide.org/thegreatescape for Details
triciak@conwaycorp.net or 501-513-3726

Long Term SBC Employee Retires

Mrs. Bonnie Brown retires from Southeastern Baptist College after 32 1/2 years of service. She began her career at SBC in July 1980. The college staff and students honored her with a “roast” in a recent chapel service. Interim President Joey Harris presented her with a bouquet of 11 red roses and 1 white rose during the recent Annual Meeting.
Special BMA Report Issue

Each year after our annual Association meeting we publish the reports from each of our reporting departments and commissions. This is that issue. Below you will find the editor's report. Other annual reports are printed as they are available.

We gave a synopsis of this year's annual meeting beginning on page one along with various photographs to give each reader an overall look at the business of the 2012 session. Details regarding the work of each department and commission will be better gleaned by their individual reports.

Publications Department 2012 Annual Report by Don Brown, editor

Looking unto Jesus

Heb 12:1-2

“Wherefore seeing we also are compassed about with so great cloud of witnesses, let us lay aside every weight, and the sin which doth so easily beset us, and let us run with patience the race that is set before us, looking unto Jesus the author and finisher of our faith; who for the joy that was set before him endured the cross, despising the shame, and wept out the race with joy, faith and understanding. God bless those who obey! I am confident that as a people we are looking unto Jesus and running with faith. May we run harder, faster and with the utmost urgency! It is a joy to give to you my 35th annual report for your publications department.

Subscriptions

This past year our subscription base has held steady. It is not where it should be, but we have maintained a consistent level of subscribers. We currently have 138 churches on the Family Plan. We desire to add each church to this plan and encourage all BMA churches to provide this service to their members. Subscriptions are the lifeline of any publication.

Our paper helps to connect the local church and her members to the activities and ministries of the BMA of Mississippi. A physical newspaper in their hand provides information and encouragement concerning the continuing work of their church and this association.

Electronic communication is not only the ‘wave of the future’, it is the reality of today. We have offered the paper by email for some time. Any pastor whose church is on the Family Plan can receive the E-copy of each issue by supplying us with their personal or church email address.

Growth

Growth is the desire of every pastor’s heart. Our missions efforts are growing rapidly and we are instituting a new policy for state mission projects. We will provide copies of the BMA of Mississippi to new mission points for one year. This will introduce new members to the work of the BMA and encourage them in their new relationship.

Any established BMA church that is not currently on the Family Plan can join and receive two months of the paper for free. This will allow the members to become familiar with the paper. We encourage all churches to give this a try.

Finances

We have operated as a part-time ministry for the past five years. We have operated in the black this past year and continue to keep our expenses at the bare minimum. Your gifts, monthly support and help during our annual Special Emphasis Drive each January continues to make this possible. We thank you for your support.

Content

We seek and appreciate every item sent to us for publication. God has provided us with some great individual writers who regularly submit articles. Chuck Lee, Barbara White, Travia Plumlee, Tony Cleaver, Grover Laird and others help to make this publication better.

Individual church reports, auxiliaries and other groups are encouraged to contribute. We love photographs! Digital cameras make submitting pictures very easy and convenient. We encourage you to send of photos of your activities and projects.

Director of Information

BMA Website

Holding the position of Director of Information for the BMA of Mississippi has prompted us to go in a new direction. Everyone who has a website and now the BMA of Mississippi has an official website that connects all of our departaments, commissions, auxiliaries and officers. This is a comprehensive site that provides pages for those who do not currently have their own website and connects to each department, commission and group site already established. Other information is also available. The current Mississippi State Minute book is on-line, the doctrinal statement is posted and you may even download the annual church letter from this site. Suggestions concerning other on-line service or information is requested. We urge you to log on to bmaofmississippi.com and take a look.

Other links are provided for our national work. There is also an Associational calendar posted. We will need help in keeping the calendar up-to-date. Readers have the option of submitting events and dates to be posted on the calendar. We encourage your input in this effort.

Personal Note

I have resigned as pastor of Big Creek Baptist Church, Soso, Mississippi, after nearly 6 years of total ministry. I am currently very much involved in the work that God desires me to do. This was done due to some health issues and on the advice of my physician. I have some heart issues and feel that this move was necessary. We are slowing down, but not retiring. We thank you for all your comments and prayers over this issue.

In Touch

We often say to folks “keep in touch”. You need to “keep in touch” with the work of our churches and departments. The paper is a great way to do this. Your church deserved to know all they can about their church’s involvement in the work that is ongoing. The same holds true for all of us. We need to keep in touch.
Moral Action continues to share resources in our states.

BMA Seminary professors make presentation to professional group

Baptist Missionary Association Theological Seminary personnel Drs. Ronnie Johnson and Philip Attebery, were selected to make a professional presentation at the 2012 Conference of the North American Professors of Christian Education (NAPCE), October 18, 2012. The conference theme was “Don’t Drop the Baton: Nurturing Faith in the Next Generation.” NAPCE is a major professional organization for professors of Christian education in colleges and seminaries, and for leaders in related Christian education organizations. There were about 200 professors of Christian education in attendance from several countries.

Johnson and Attebery’s presentation, “Passing the Baton by Teaching the Next Generation Baton Passing Skills,” shared the seminary’s process used to incorporate DiscipleWay into the curriculum for ministerial degrees. Creating an interdisciplinary effort that fosters relationships between professors and students in a way that cultivates students’ ability to promote spiritual formation in others (passing the baton from professor to student who is then equipped to pass it the next generation that follows) was the focus of this presentation. “Nurturing Faith in the Next Generation” is a direction the faculty and administration of the BMA Theological Seminary has been moving toward for the past decade. Changes in the core curriculum requirements for ministerial leadership degrees equip students with an intentional, repeatable, and proficiency-oriented method of fostering spiritual growth in others.

Baptist Missionary Association Theological Seminary, Post Office Box 670, Jacksonville, Texas 75766 (903) 586-2501 (800) 259-5673

Available for Service

David Busby
David Busby is available for pastoral service. Originally from Laurel, Mississippi, he now resides in Texas. You may contact David at 409-351-1687 or email davidbusby1@netzero.net.

Brandon Kirk
Brandon Kirk is available for ministry as the Lord leads. He and his wife Amanda are members of Magnolia Baptist Church in Hattiesburg. He may be reached at 601-520-1055.

Kenny Mitchell
Kenny Mitchell is available for service as the Lord may lead. Bro. Kenny has served four churches in Mississippi and Louisiana. He is presently enrolled in the Sidell Baptist Theological Seminary and will complete an associate degree in June of 2013. Bro. Kenny surrendered to the ministry in June of 1993. He and his wife Robin have been married for 37 years and have 2 children and 7 grandchildren. Bro. Kenny may be reached at 601-978-7273 or 601-569-1896.
National WMA Call for Missions! Camp Christa, Colorado

The National WMA’s project for 2013/2013 is Camp Christa in Colorado. Bro. Jason Walters started serving with the Ute Mountain Indians 18 years ago. When serving in Newcomb, Colorado, they saw the need for a good Christian camp that would serve the in the area in the 4 Corners. After purchasing 40 acres, they started building and are still building. They have seen souls saved, lives changed and commitments for baptism at camp. What started inexpensive has turned into a ministry where they do not charge their Indian people. They work off donations to operate Camp Christa, but they are trusting the Lord to provide for the building of the camp. They need electricity, bathrooms, cabins, activity center and a playground.

The need on the Reservations is great and is going to take lots of time, prayer, and finances to make a difference. These people have lived in bondage to religion, alcohol, drugs and many other vices for a long time. Missionaries have come, but have gone because it is a hard field. God has given the Walters an open door through the eighteen years of getting to know the people in the area.

The mission actually started through the Trinity Baptist Church in Abita Spring, Louisiana. They are active in the New Mexico Baptist Missionary Association.

I am praying that our Ladies of the WMA will see the need to send funds to our National WMA Project for this opportunity to share our love for other by supporting this ministry.

Ruby Poteet, Ann Raines, Valerie Fish
Promotion Committee
Bro. Walters e-mail: missionaryjason72gmail.com

Northeast WMA Officers and Report

Pictured above are the new Northeast WMA Officers. This photo was run in September, but without the report below.

The Northeast Mississippi District WMA met August 14, 2012, at East Amory Baptist Church. Pastor Roger Akers welcomed the WMA ladies to the 6:00 meal. Bro. Matt Hudson led the opening prayer and blessing on the food. The East Amory ladies prepared a delicious meal of chicken salad with fruit on strawberry shortcake for dessert. You did a wonderful job and we enjoyed it, especially being served and pampered by some of the East Amory men, keeping our glasses full of tea. Thank you East Amory for your gracious hospitality!

At 7:00 the WMA ladies met in the sanctuary for the business meeting. Anita Akers showed slides of previous meetings which were very interesting. Thanks Anita. The opening song led by Beverly Bean was “Jesus Loves Me.” The opening prayer was led by President Stacey Smith. The welcome was given by Dianne Hall from East Amory. The response was given by Beverly Bean of East Fulton. Minutes of the previous meeting were given by Secretary Martha Duncan. Roll call revealed 9 churches were represented with 48 members present and 10 visitors for a total of 58. There was no treasurer’s report due to Mrs. Doris Battarff, treasurer, being in the hospital.

The WMA elected and installed officers for the coming 2012-2013 year. They are President Stacy Smith; First Vice-president Dot Emison; Second Vice-president Elaine Smith; Third Vice-president Patti Harmo; Secretary Martha Duncan; Assistant Secretary Jackie Davis; Treasurer Sheila McDowell; Assistant Treasurer Martha Duncan; Song Director Anita Akers; Assistant Song Director Beverly Bean; Pianist Bobbie Bradley; Assistant Pianist Teressa Taylor; Project Promoter Jo Noll Wood; Reporter Betty Moody; and Historian Amber Taylor.

East Fulton volunteered to host the District Ladies Retreat in May of 2013. The project for next quarter will be chairs for the Caledonia Mission with Bro. Bob Burk, missionary. The next district meeting will be at East Fulton on November 13, 2012. President Stacy Smith reminded us that the State Ladies Retreat will be at Camp Garaway.

East Amory was in charge of the program as host church. Anita Akers and Dianne Hall sang “If You Carry the Weight of the World on your Shoulders.” Anita presented a fascinating program using the well known silly bands. She changed the silly bands into holy bands. The shapes were the following:

1. The first holy band was shaped like an open Bible painted yellow representing light. His Word is a lamp unto my feet. The Bible is God’s Word to us.
2. The second holy band was in the shape of the cross, painted purple for royalty. It was the King of kings hanging there.
3. The third holy band was shaped like a heart, painted red representing a heart covered with Jesus’ blood.

4. The fourth holy band was shaped like a foot which represents doing as in the poem “Footprints in the Sand.” She encouraged the WMA ladies to walk on the Lord, follow His steps and know that at those hardest moments, He’s carrying us.

5. The fifth holy band was shaped like a fish. In order to be successful being fishers of men, we must first be Christ-like ourselves.

If we are living by His word, glorying in His cross, having a heart like His and following in His footsteps, we can truly be fishers of men. Our goal is to see lost people saved. Great job Anita. A pack of silly bands was given to each new officer to remind us of who we are.

Bro. David Lawrence from Soso Baptist Church led the prayer for the new officers. The closing prayer was led by Bro. Danny Oswald. Thank you East Amory for making us feel so welcome at your church. May God bless you and your ministry.

Betty Moody, Reporter
The Home enables those young people who come from unstable homes a life of stability, structure, and a Christian atmosphere that they so desperately need.

Because of the influence of the Home each of the children continue to do well in their academics in school. At the end of last year’s academic year a number of the students made the Principal’s List (all A’s) and the rest of the students made the Honor Roll (B’s or better).

We are thankful for the spiritual blessings on the lives of each of the boys and girls. Each one has made a public profession of their faith in Jesus Christ. They continue to be actively involved in all the church activities at our home church as well as growing in their own personal relationship with the Lord.

**Special Emphasis**

As you are well aware October and November are Special Emphasis months for the Mississippi Baptist Children’s Home each year. As I have already noted our nation is going through economic hard times at the present. We fell far short of our $25,000 goal last year. We received $6,152.32 during last year’s emphasis. This is why your help during this Special Emphasis is important this year. Our goal this year is $25,000 again and there are some specific needs that these funds will be used for to help offset the deficit in the regular operating account. These funds will be used for:

1. Replacing the A/C unit in the boys section. 2. Replace the lawn mower that stopped mowing during the summer. 3. Replace the 2001 van with a newer model.

With your help and cooperation this goal can be met. Thanking you in advance for giving to this year’s Special Emphasis.

**Thank You To Workers**

I would like to express my appreciation to the very capable staff serving you at the Home.

Our thanks goes to Mrs. Betty Turnbow for her duties not only as Office Manager of the Home, but also on all the other duties that she is called on to do.

My thanks goes to Mr. David Pendergrass for the duties that he has in the upkeep of the buildings and grounds of the Home along with the other things that he is asked to help with.

A special thanks goes to my dear wife Pat who is not only the director’s wife but also serves as a house parent where she is the mom to these wonderful boys and girls.

**Appreciation To Trustees**

I would like to express my appreciation to the Board of Trustees for their faithfulness to this ministry and their willingness to serve as a trustee.

**Remember in Prayer**

We need your prayers on a daily basis. “Looking Unto Jesus” in the day in which we live is our source of strength, help and confidence.

Helping Young People Grow, Luke 2:52

Sydney D. Davis
Director

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**Financial Report**

As you are well aware our nation is going through an economic downturn at the present time and ministries like ours are feeling its effect. Contributions have been down over the past couple of years and we have recognized this trend and have taken measures in cutting back on expenses.

Total receipts for this year were $206,495. $125,019.93 was given by the churches of the BMA of Mississippi; $14,531.17 was given by the churches of the BMA of Okla; $5,388.62 was given by the churches of the BMA of Louisiana; $22,293.54 was given by the churches of the Mt. Pisgah Missionary Baptist Association and all other outside giving was $39,304.94 (BMA of OK, MI, IL, FL, AR, TN, and individual churches, etc.).

Last year’s expenditures were $57,227 more than receipts. We had enough funds in the regular operating account to offset the deficit that occurred.

**Children Are An Heritage of the Lord, Psalm 127:3**

We are grateful for the boys and girls that the Lord has placed under our care. These are young people who now reside in a home where they are able to hear in a clear and precise way that Jesus loves them.

The Home enables those young people who come from unstable homes a life of stability, structure, and a Christian atmosphere that they so desperately need.

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**Remember in Prayer**

We need your prayers on a daily basis. “Looking Unto Jesus” in the day in which we live is our source of strength, help and confidence.

Helping Young People Grow, Luke 2:52

Sydney D. Davis
Director

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**Revolving Loan Fund Report**

from page 8

reserves funds at July 31, 2012 stand at $1,928,811.00. These reserve funds consist of a portfolio with Hancock Bank Investment Department valued at $1,155,144.00, Hancock Bank CDs valued at $710,900, and Jones County Bank CDs valued at $104,948.00. These reserve funds represent 15.82% of investor accounts. Our cash position together with our reserve position total $4,426,291.00 which equals 36.30% of our investor accounts. All of these figures represent a strong RLF financial position for which we give God all the glory and praise.

Bro. Larry Geraldson has done an outstanding job during his first year as Director of our Missions and RLF Department, and I am personally thankful for his able leadership, and along with him give God all the glory and praise for what has been accomplished this past year.

I appreciate our RLF Trustees. They are very helpful and are faithful in their responsibilities. In particular, I want to thank Bro. Frank Pannozzino and Bro. Billy Huffmaster as they go off the RLF Trustee Board. They have been faithful and will be missed.

I continue to appreciate the able service of Sis. Lori Garrett as our RLF Accountant, and she is also now our office manager. I also appreciate Sis. Kimberly Parker, our Missions Secretary and Accountant. We all work together as needed for the good of the department.

I thank the churches that send contributions for the general expense of the RLF, and I ask for other churches to consider adding the RLF to your monthly budgets.

God bless you, and we ask that you continue to pray for us.
Most of our missionaries received a full week of training, with the gospel as the concentration, before being sent out to the field. Each missionary received over 25 books to begin or support their library and study. Later, they received certified Evangelism Explosion Training from the BMA Theological Seminary. Property has been purchased for missionaries: Bob Burch, Sidney Farmer and Bobby Elliott. Most of our missionaries received a website and training in how to use the website to advance the work. A new website was established for the Missions Office which is www.bmams.org. A missions and evangelism conference will be held on May 4th and our deep appreciation is extended to Skyway Hills for doing a fine job hosting the meeting. Next year’s Missions and Evangelism conference will be on May 3rd and will be hosted by First Baptist Bay Springs.

We underspent our budget for the past year and ended the year in the black. Our spending is well within historic giving of our churches. Below are some graphs that express the historic giving of our churches over the past over the past 4 years and the monthly income to expenses.

God has equally blessed our Revolving Loan Fund.

I want to express my deep appreciation for the opportunity to serve as your Director and my thanks for your prayers and support. I love this work and I love my Lord! Also, I want to express my appreciation to our Missionary Committee Members and the Revolving Loan Fund Trustees for their hard work over the past year. Their work is invaluable.

Prayerfully submitted,
Larry Geraldson

2012 Annual Meeting
Revolving Loan Fund Report
by Dosson L Lee, RLF Manager

For of him, and through him, and to him, are all things; to whom be glory forever, Amen. (Romans 11:36)

This verse of scripture is true at all times, and I have remembered this verse often as I have continually observed how God has abundantly blessed the BMA of MS Revolving Loan Fund this year. The RLF is truly a strong and growing ministry of the BMA of MS.

I consider it a privilege to continue to serve as manager of your RLF. God has blessed, and we are able to continue to offer good rates, with share rates at 2.67% variable, BMA of MS churches rates for loans at 4.50% variable. We greatly appreciate those who invest in our share accounts as well as churches and missions that borrow through our loan program.

Our annual audit by Horne, LLP is complete, and they made their report to our RLF Trustees on October 15, 2012. They found the RLF function and condition to be satisfactory. Their report is available at our information table.

Some audited financial statistics for your RLF as of July 31, 2012 are as follows: Gross Assets are $15,313,150.00, an increase of $1,128,543.00 over 2011. Net Unrestricted Assets are $2,972,140.00, an increase of $167,340.00 over 2011. Investor account balances stand at $12,192,167.00, and increase of $1,084,991.00 over 2011. Loan receivables net of allowance for loan loss stand at $10,295,138.00, an increase of $117,939.00 over 2011. Also during this year, we issued 18 new loans totaling $1,889,577.00. Another thing that is very encouraging is that our available for use cash at September 30, 2012 is $2,497,480.00, an increase of $1,636,528.00 over September 30, 2011. This represents 16.31% of our Gross assets and 20.48% of our investor accounts, and both of these percentages represent a very strong cash position. We anticipate that our cash position will continue to increase. Our report continued on page 7.