

Mississippi Baptist

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Annual State Meeting Held At Midway First Baptist, Sumrall

Midway First Baptist Church near Sumrall, Mississippi, hosted the 2020 annual meeting of the BMA of Mississippi on Tuesday, October 20. This year's meeting was short due to the Corona virus situation in our nation. The 2020 midyear meeting set for this past May was cancelled due to the virus as was the national BMA meeting.



BMA President Greg Medenwald

With the virus still prevalent, many churches and other organizations continue to meet under safe protocols. Many in attendance wore masks, seating in the church was separated by markers with those attending mostly abiding by what has become our 'new normal'. Midway Church is located several miles from Hattiesburg and eating establishments. Due to the shortened meeting time and the distance and time needed to travel for lunch, Midway Church provided a box lunch from a local establishment. Each one in attendance was greatly appreciative of the church's effort. Midway is to be commended for providing the meal and for hosting this year's meeting.

Reports were presented in person by each department and commission with the exception of the Commission on Senior

Adults. Director Kenneth Flynt had provided his annual report in print form in the October 15th issue of this publication. The State WMA and Brotherhood held their meetings at 9:00 a.m. before the state meeting began at 9:30.

Each annual department and commission report that was submitted is printed in this special issue. We reprint some reports that were in the October 15th issue to provide a comprehensive view of the work of our association to our readers.

Numbers

The Enrollment Committee reported 33 churches represented by messenger with 45 more by letter only. The official number of messengers was 62 with at least 14 visitors. Some national department leaders and workers were also present. By comparison, the 2019 meeting reported 55 churches by messenger with 33 by letter only showing a total of 98 messengers and 30 visitors. Churches from each area of the state were in attendance at this year's meeting, but considering the Covid situation, the drop in representation was expected and is certainly understood.

Officers & Meetings

Officers for the 2020-21 year are as follows: President Greg Medenwald, pastor of Magnolia Baptist Church, Hattiesburg; 1st Vice-president Blake McCain, pastor of Midway FBC, Sumrall; 2nd Vice-president Justin Cameron, pastor of Good Hope Baptist Church, Columbia; Recording Secretary Justin Rhodes, pastor of Big Creek Baptist Church, Soso; Asst. Rec. Sec. Ted Quinby, member of

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Midway First Baptist Church, Sumrall

Biblical worldview giving way to socialism among young evangelicals

"Only 19% of church-going, born-again Christians have a biblical worldview."

(OneNewsNow.com) The head of a ministry that helps Christian young people strengthen their biblical worldview is looking past the 2020 elections to the future – and he says it's pretty bleak.

Evangelicals are so focused on winning this election, they don't realize that the data shows they have already lost all elections after this one. That's the warning issued by Dr. Jeff Myers, president of Summit Ministries, in a Washington Times commentary last week.

"Polls show that a permanent anti-religious, socialist majority through the vehicle of the Democratic Party is emerging

in the United States – a majority that will be dominant by 2024, and locked in place by 2030," he writes. "Young, church-going Christians aren't fighting this leftward current. They're swimming with it."

Myers tells OneNewsNow that evangelical youth are buying into socialism and Marxism without realizing what it's doing to their faith. "They're a generation that is fairly low in their risk-taking ability," he explains, "and when someone says 'The government will take care of you just like mom and dad took care of you', that's a pretty compelling message."

The ministry leader says his

research finds that 69% of evangelical youth who attend church don't believe in absolute truth and think that if your beliefs offend someone, you're the one who's wrong.

"Even though they say they believe in God, the worldview they embrace is materialism – only the material world exists. There's no God, there's no Jesus, there's no Holy Spirit, no heaven, no hell. That's the worldview that Karl Marx embraced," he laments.

Myers says most parents, Christian teachers, and youth pastors try to use logic to guide

see Worldview on page 8

Mississippi Baptist

Journal of the Baptist Missionary Association of Mississippi



Don Brown
Editor

subscribe for their members and also to make sure all families are on their list. There are around 40 BMA churches in Mississippi who do not subscribe for their members. I think that we are doing our people an injustice if we do not provide the paper to each family. Our people will be encouraged and more likely to support and be involved with the associated work if they have access to information about the work of which they are a part. Knowledge is an incentive to participate and support.

We offer an email copy to each of our pastors at no charge. If you are a pastor and not receiving an Emailed copy just send us an email and request to be added to this list.

We also will provide an emailed copy to any local, state, or national missionary personnel.

Assistant Editor

Two years ago we shared that we would like to find an individual who would be able to serve in case of an emergency. I am making my 43rd annual report since I became editor in 1978. I have only missed one issue in all that time and that was due to sever Jet Lag. A group of us went to Israel and Egypt in 1985. We were so excited to get home that we began our road trip from Atlanta back to Laurel and realized after about 30 minutes that we were in no physical condition to continue. We missed the June 1st issue of 1985.

Like many of you I have had illness, surgery, family illness and family deaths, but have been able to get the paper done.

There are many things involved in any business and ministry that are unique to that particular work. This is true with our paper as well. There is no one who knows all there is to know about our department but me. When I was elected editor the chairman of the Trustee board at that time was also the editor. Times were simpler, but there were things that only he knew how to do.

I have talked to a few individuals about this position. After discussions and consideration, the trustees agree with

Trustees Approve Assistant Editor

Bro. Corbey Jones, chairman of the Publications Department Trustees, was approved to serve as assistant editor of Publications by the trustees upon the recommendation by Editor Don Brown. The Association approved the decision to seek out an assistant at the 2018 annual meeting. The purpose of this move is to have someone who is familiar with each area of operation of the Mississippi Baptist.

Current editor Don Brown noted that he is the only employee and is the only individual with total knowledge of the department's operation. Bro. Jones, as a member of the Publications Trustees, will be learning all aspects of operation.

Bro. Jones and his wife, the former Cindy Jones, have been married 39 years and have 4 children and 7 grandchildren. Corbey is the son of the late Bert Jones and Mrs. Sandy Jones. Bert Jones was a long time pastor in the BMA and pastored Woodlawn Baptist Church in Pascagoula. Cindy is the daughter of the late Arthur Smith and Mrs. Shirlene Smith.

Bro. Corbey has been in the ministry for 39 years and has pastored churches in Mississippi, Alabama, Louisiana, Texas, and Michigan. He is a graduate of Southeastern Baptist College in Laurel. He has served as pastor of Good Hope Baptist Church, Stringer, for 13 years. He also works for the Laurel School District, teaching Middle School and High School English at the Alternative School. He also serves on the faculty of Southeastern Baptist College, where he teaches History.



Bro. Corbey Jones

Editor's Report 2020 Annual Meeting of the BMA of Mississippi

Proclaiming Christ Crucified

1 Cor 2:1-5 *"And I, brethren, when I came to you, came not with excellency of speech or of wisdom, declaring unto you the testimony of God. 2 For I determined not to know any thing among you, save Jesus Christ, and him crucified. 3 And I was with you in weakness, and in fear, and in much trembling. 4 And my speech and my preaching was not with enticing words of man's wisdom, but in demonstration of the Spirit and of power: 5 That your*

things, we certainly can all agree that Christ Crucified and Christ Alone is the way to salvation and favor with our God.

This desire permeates the hearts of our churches, our people, and each ministry of our Association. God is good. God is gracious. God supplies. God equips. These truths are those that we each rely on to continue the work.

The Publications Department has had a good year. At this meeting last year we reported an \$8,290 deficit in operation. We had not increased our rates in about 15 years and the increase in printing and postage costs over those years led to this situation. You approved an increase in church subscriptions from \$1.30 to \$1.50 per month. While this increase helped, the increase in our Special Emphasis gifts by \$3,300 certainly had the largest impact.

Monthly support from our churches above the cost of their subscription cost coupled along with our annual special emphasis, is what impacts our finances the most. In our 2018-19 fiscal year that amounted to 27% of our revenue. In this last year of 2019-20 this amounted to 29%. We could not operate without those gifts.

We deeply appreciate this type of support and encourage any church not giving monthly support above their subscription cost to put us in their budget.

Subscriptions

The number of subscribers via the Church Family Plan is down. From a high of 5,400 a few years ago, our subscription list is at 3,300. We still have the same approximate number of churches, but with fewer families. We urge each church to



Editor presenting annual report

faith should not stand in the wisdom of men, but in the power of God."

The heading in this Bible quotation is 'Proclaiming Christ Crucified'. Paul then gives us a personal dissertation revealing his deep desire to see people come to the Christ of the Bible as their savior and giving all the glory and credit to God Himself. That certainly is the purpose and desire of this great Association of churches. While we may not agree on some

me that keeping this within the Trustee board would be the better move at this time. After talking Corbey Jones, who is our chairman, he prayed about this move and agreed to learn the intricate details of operation.

Our work is entirely computer and internet based. A number of programs must be learned and mastered along with postal regulations, printer requirements, and financial operations. Bro. Jones is pastor of Good Hope Church, Stringer, Mississippi as well as an educator. He comes from a loyal BMA family. His father was a pastor as well as his brother Colin Jones, a pastor and former missionary. Please pray for Bro. Corbey Jones in this endeavor.

Web Site

We have a website - msbaptist.org. Since its inception we have had over 141,600 visits. Due to the cost and maintenance of the current site we are making plans to launch a new and improved site. This will cut our cost by over \$500 per year and provide a more accessible and user friendly site with much more information. This site does not replace the printed page. We just need to cut costs and improve our web presence.

Printed Page

I like the printed page! I have an Amazon Kindle that contains over 3,000 books. I have not read them all, but they are all with me in a device a little larger

than a large cell phone. It works really well in bright light and is very convenient when I travel. I have hundreds of printed books in my library and I prefer the feel of a hardback book over the electronic version. I say this to share with you a trend in publishing. I get most of my news via the internet and news websites. I take the local paper and also have access to their on-line version. I prefer the newspaper in my hand and to read from the printed page.

Many national newspapers AND religious and denominational papers have gone completely digital. They do not print anymore. If you want their content you must log on their site to read it. I have a problem with that move as it relates to all readers but more specifically our older readers. Many still do not have access to on-line content. Some will not regularly seek out the publication on-line. When a printed publication is placed in our people's mailbox they MUST deal with it. They will see it. Seeing it gives them the opportunity to immediately look at it and the chances of them taking time to actually read it improve greatly.

The reason you get so much advertising in the mail is that the sender knows that IF you see it you are more likely to stop and read the message they are trying to share.

Editor's Report
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 <p>Don J. Brown, Editor E-Mail - editor@msbaptist.org Web site www.msbaptist.org</p>	USPS 353-960 P.O. Box 8181 Laurel, Mississippi 39441-8000 Phone 601-426-3293	Published on the 1st and 15th of each month by the Baptist Missionary Association of Mississippi. Periodical postage paid at Hattiesburg, MS 39402. Postmaster: Send address changes to <i>Mississippi Baptist Paper</i> P.O. Box 8181, Laurel, MS 39441
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Mississippi Baptist Children's Home



Lindsey

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

Director's Annual Report to BMA of Mississippi

It has been a long unprecedented year. I think all of us could have started this paragraph with the same sentence. As uncertain as the times are around us we know we serve The Lord who has never ceased to reign.

Psalm 127

"Except the Lord build the house, they labour in vain that build it:

Except the Lord keep the city, the watchman waketh but in vain.

It is vain for you to rise up early, to sit up late,

To eat the bread of sorrows:

For so he giveth his beloved sleep.

Lo, children are an heritage of the Lord:

And the fruit of the womb is his reward.

As arrows are in the hand of a mighty man;

So are children of the youth.

Happy is the man that hath his quiver full of them: They shall not be ashamed,

But they shall speak with the

enemies in the gate."

We stepped into this ministry with one child to care for in 2019. As of the writing of this report the Home has quadrupled its long term placements in the past year. I know our God can do anything, but I don't think I will get the chance to make that announcement again. We have also helped multiple children through short term care anywhere from a day to a week. We are greatly encouraged by the blessings of opportunities to serve these individuals and families.

As encouraged as we are, hindsight is 20/20, as they say. We have not taken every step according to plan. The goal we placed before you last year to have our churches point us to children in need in their communities did not provide the opportunities we had hoped. I did receive a couple of calls, but upon further examination the families in question were taking steps to better care for their children. I would not say we are closing the door to this approach, but we do not feel as if it is going

to be the most fruitful avenue.

So, how did we have such a good year when our plan didn't work? The short answer is, God had another plan. After meeting with Judge Wayne Thompson and receiving our first placement. We had to back date some steps, but Lindsay and I were able to be licensed as Foster Parents through the Director's Home. This is a loop hole allowing us to keep both placement options available to us. We can still receive children through our Health Department Licensing at the big house and receive children through the state officially at our personal residence. I know we said last year we don't want to lose our religious freedoms by going through the state and this loop hole allows us to do just that. Lindsay and I are bound by some rules we don't fully agree with, but the Home as an entity is not. This also allows us to take aim at the plan we mentioned last year. The difference is the state has already identified the children for us. Now the children we receive will be evaluated for possible long term placement with us at the Home after a period of time to determine the likelihood of

reunification with their family.

This is what our caseload has looked like:

1. We took in a 16 year old young man last November, and we have been named his "permanency plan". This is basically saying because he is now 17, they are no longer trying to reunify him with his mother, and not trying to terminate her rights due to his age. So, he will stay with us until he can make those decisions. He has been our biggest praise of all our placements to this point. He has made a profession of faith and followed the Lord in baptism since coming to us. The fruit of repentance has been a joy to witness.

2. We received a 17 year old young lady in January. She came to us through family placement. We are trying to help her finish an ESL program to get her GED, while praying she would receive her biggest help in Christ. Pray for her and us.

3. In February, we had an emergency case from the MDCPS. A 14 year-old young man came to stay with us until his extended family could finish arrangements to take him into their home. Similarly, in June we had

a 6 year-old boy stay with us for a week on his way to therapeutic treatment. We pray as there may still be a chance for him to be able to return to us in the future.

4. At the end of July we took in an 11 year-old boy. His arrival was marked with a difficult time as it was the Saturday we found out we had been exposed to the Corona Virus. Despite the difficult start, he has begun to settle in and we are now exploring the option of permanent placement for him and his brother. This is a faster process in their case because their parental rights were terminated in August leaving a clearer path for us to move forward. Please be in prayer for this process to go as smoothly as it can.

Obviously the worldwide pandemic slowed things down greatly. We also faced a few medical speed bumps through the past year. Through all of these uncertainties we began receiving more phone calls for placements and volunteers by the summer. All in all, despite so many negatives, I don't think I could have asked for a better year. Thank you for your faithful support.

Editor's Annual Report

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I hope our department directors are being told by our readers that they read their articles and appreciate them. From time to time I hear from our readers and I often hear these words, "I appreciate our paper and I read every word of it." Those loyal BMA church members care about their church and the work of this Association. Those are the folks that are the ones more likely to be the loyal and faithful supports of their church.

I pray circumstances never cause this ministry to cease providing the printed page to our readers. The time may come that we could print a larger publication on a monthly basis. Our budget is what we call "bare bones". With continued support we should be able to continue to print 2 issues each month.

Communication is critical. This is why God gave us His word and why we preach and teach - to communicate the Gospel.

Writers

I want to thank three individuals who continue to provide their thoughts and instructions to our readers. Dr. Tony Cleaver gives his time and talent with his scripture thoughts as well as his philosophical 'Leave It To Cleaver' offerings. Barbara White continues to bless us with her Sofilthy McNasty wisdom and observations. Bro. Anders Lee provides insight and thoughtful instructions to young people and those who minister to them.

Their contributions are priceless and greatly appreciated. We are considering a couple of other areas of ministry and will be seeking individuals to write in specific areas.

Thank you for your continued support and may God continue to bless the work of the BMA of Mississippi and our local churches.



Mississippi Baptist Children's Home

Special Emphasis

Projects:

1. Christmas gifts for the kids
2. Funds to meet the daily needs of the house
9/1/19 - 8/31/20 our daily expenses averaged \$491.67 covering Utilities, Child Services, Insurance, Maintenance, & Payroll
3. Remodel the South Children's Wing Bathroom
4. Car/College expenses for this year's Senior
5. Re-plumb a drain line in the South Parents Wing
6. Payroll to add a Respite Care couple to the staff
7. Long range goal to build or remodel wings of the house to expand our ability to help more children

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI Missions Department & Revolving Loan Fund



Larry Geraldson
Director



www.bmams.org - 601.428.8616

State Missionaries, Coaches & Coordinators and Wives



Kenneth & Carole
Pollock



Sidney & Becky
Farmer



Johnny & Neta
Williams



Scott and Susan
Brocius



Chris & DeeDee
Yager



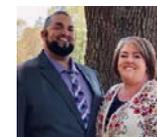
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Allen



Wesley & Holley
Martin



Jason and Kylie
Howard



Josh and Mary Helen
Daniels



Estuardo &
Yasmine Marroquin

Director of Missions and Revolving Loan Fund

Missions Report

“...we preach Christ crucified...” 1 Cor 1:23

As I begin my tenth year as your Director of Missions and Revolving Loan Fund, I am acutely aware of some changes that have occurred. My fine physique has diminished some. I think my hair has turned a little grey. I am developing a third chin under my second chin and as Solomon would say, my grinders are definitely getting low. My blood pressure has inched up and my heart has asked for more attention and my back has said, enough!

But there are some things that have not changed. The purpose of this department as indicated in Article II Section 1 of the Department of Missions - By-Laws, is to, “preach the Gospel of Christ and establish churches.” To that end, we established four operational principles that have not changed:

1. Our Mandate – The Word of God
 2. Our Message – The Gospel
 3. Our Method – Preaching
 4. Our Means – The Churches
- So, I can assure you that our missionaries preach, and they preach Christ crucified!

Since we adopted these operational principles, we have organized nine new churches and we have three missions that are moving toward their organization in the upcoming year. Of the missions that we have organized into churches, all but one has retained the missionary as their pastor, and all but one is fully engaged in our associational work to include supporting our State Missions Department.

In this past year, we added, to our missionary team, Bro. Scott Brocius, Bro. Daniel Allen, and Bro. Chris Yager. We have the potential of adding three more

missionaries in the upcoming year. We began a new church plant in Meridian, and we are developing the groundwork for a possible new work in Bayou La Batre, Alabama.

In addition to the mission activity in and around the State of Mississippi, our BMA of Mississippi churches have sent out foreign missionaries, Sam and Dawn Freeman, Danny and Rita Ballard, Doug and Diane Lee, Mike and Ruth Poirier, Chris and Alicia Samson, and I understand that Calvary at Horn Lake is sending, this year, Bro. Sean Pasley and his wife Kendal and their family to France. I think it goes without saying, that our churches love missions. The fact is the churches of the BMA of Mississippi love missions.

We have one of the finest missionary teams, in the state, that we have ever had. These guys are to be commended for their hard work and determination, even in the face of adversities such as the COVID-19 pandemic. I watched them adjust and improvise and overcome to continue to minister to their people and reach out to new folks. In the October 15th issue of the Mississippi Baptist paper, you will find an annual report for each of them. Together, they reached out to make almost 1000 new contacts, shared the gospel 556 times, and witnessed 53 professions of faith and 19 baptisms.

Considering the challenges of this pandemic, I think that is pretty good. One thing that will not change, is our devotion to reaching the lost with the gospel of Jesus Christ.

Some of them, including myself, fell victim to the virus, but by God’s grace, everyone is okay. In addition to the virus, we have had missionaries deal with surgery. Some for themselves and for some, it was their spouse. Nevertheless, they continued to minister to their folks without interruption, though for some it was to be remotely done.



Above - Director Geraldson shows appreciation to Bro. Ed Duvall for his service.

Below - James Sprayberry give plaque to Dennis Knight honoring his service.



We continue to see the results of having implemented a program of coaching a few years back. Bro. Sidney Farmer has served as our only missionary coach, until now, with a focus on discipleship. This year, we will add two new coaches (Bro. Jason Howard and Bro. Wesley Martin) to help us expand the training offered to our missionaries in the first two years of their mission project. They will be focusing on Church Doctrine and Church Polity, respectively. Missionaries will be encouraged to receive all their areas of training within the first two years of being on the field. I am confident that this training will be very beneficial and will contribute to multiple church planting in the future.

The reason I say this is because of my strong convictions that discipleship is the seed to

multiple church planting. We already have three missionaries, who have been properly disciplined, developing plans for multiple church planting. Discipleship is the seed for multiple church planting.

Financially, we had another good year. We operated in the black and kept our efficiency at 96/4 for the fiscal year. But recent decisions by the Missionary Committee should bring us to 100% efficiency where we hope to remain. That means, 100% of every penny sent to missions, will go out the door to our missionaries. None of your missions’ dollars will go to cover overhead expenses. Finally, we have arrived!

I do want to stop and express my appreciation to Bro. Ed DuVall who stepped down as our African American Missions Coordinator due to health issues. Bro. Ed has done a wonderful job and will be hard to replace. To Bro. Ed I say, “Well done!”

In November 2019 we added Jail Ministry to the group of Missions Department Ministries, which also includes Church Ministries and Disaster Relief. Dr. Paul Spurlin is doing a great job standing up this ministry with a focus on preaching in the local jails. His success in accessing the Jones County jail is something we hope to now export around the state to other counties and to open doors of opportunity for our churches to add this ministry to their local church ministries.

In closing, let me express my appreciation to Ms Kim Parker for the fine job she has and continues to do as our Office Manager. I also want to express my appreciation to Bro. Dennis Knight and Bro. Billie Ferrell for their service on the Missionary Committee.

I am excited about the upcoming year. I am confident that we can face the challenge with resolve and continue to see

new churches planted. I am deeply grateful for your support and for the opportunity you have given me to serve our churches by supporting your missionaries.

Revolving Loan Fund Report

The Revolving Loan Fund is healthy! We closed our books in the black and received another unmodified opinion from our auditors. We currently have 628 shareholder accounts totaling \$24,257,670.00. We have 66 loans totaling \$13,067,435.00. Ten of these loans are new this year, totaling \$1,667,197.00. We have a number of prospective loans totaling over 1.3 million. We continue to maintain a 25% cash reserve to meet the demands of withdrawals, and we have plenty of money available to loan. At the time of our audit, we only had one loan that was delinquent, and it is in recovery. Our gross assets stand at just over 27 million dollars.

At the beginning of the pandemic, we moved quickly to offer interest only payments to churches with loans and made no interest new loans available to those in need. A number of our churches with loans took advantage of this and expressed their appreciation.

As it relates to our missionaries, the Revolving Loan Fund made one new missionary loan to Canaan Land Mission for \$125,000.00 to purchase property. We then ran a matching funds campaign, sponsored by the Missions Department, and reduced this indebtedness by \$62,418.00.

We saw the departure of Bro. Vernon Newman as our Revolving Loan Fund Manager. I do want to express my appreciation to Bro. Vernon for the work he accomplished during his time as the RLF manager.

I also want to express my appreciation to Bro. Larry Taylor for his service as one of our Revolving Loan Fund Trustees.

Southeastern Baptist College

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

Serving Christ With A Biblical World View In A Christian Atmosphere

President's Annual Report

The Lord's leading for Southeastern Baptist College is strong and clear. Only four years ago, SBC was facing closure and our student population was 30 students. But the Lord was not done with SBC. He has provided us opportunity after opportunity for growth and a bright future and over this last year, those opportunities have continued coming.

We finished the Fall 2019 semester with 63 students and a full men's and women's basketball program. Both our men and women's teams competed well in only their second year, with the Lady Chargers taking the number 10 ranking in the National Christian College Athletic Association.

In the Spring 2020 semester, we had 50 students and in February, COVID 19 began to have its negative effects upon our operation. When we released the students for Spring Break, we were advised to shut down in-classroom courses. Praise the Lord, that ten years previously, Dr. Savell introduced SBC to online learning! Thanks to his visionary leadership, and unlike many other small colleges who were not yet offering online classes, we were able to quickly switch all our courses to fully online with little difficulty. The stu-

dents were asked to consider remaining at home and not returning for the rest of the semester. Nearly all students chose to do this and they all were able to finish their course work online for the semester.

Also because of the virus, we closed the very popular and successful Lighthouse Café for several months. In addition, we canceled the annual Donor Dinner, the annual National Day of Prayer Breakfast, all summer sports clinics, the Danny Pitts Lecture Series, Tuesday Night Talks (TNT) for the rest of this semester, and other events we had planned to implement.

We did, however, offer a full Summer Semester and the Lord blessed us with the largest Summer student population in the history the college! The Lighthouse Café has reopened while implementing COVID 19 protocols. We delayed graduation exercises because of Corona Virus and observed it in August with one of the largest programs in several years with 11 participating in commencement exercises.

As we prepared for the Fall Semester, we introduced Women's Softball and Men's Baseball to our campus. Our coaches recruited full benches resulting in our student population to nearly double over the previous Spring Semester. We currently have the largest number of full time students in the history of SBC at 90, with a total of 93 students; and, with the most hours attempted by students, also in the history of SBC with 1,355 hours!

We completed the renovation of the Hilbun Hall dorm just in time for the start of the Fall Semester. We offered churches or individuals to sponsor its renovation and had two individuals pay for most of the room costs. We have had to absorb nearly \$14,000 in expenditures on this project due to no other donations toward this project.

We are currently at full capacity for student living space and, if we want to grow, as I believe is God's will for the school, then we must build new dormitories. The Board of Trustees have assembled a building committee to begin preliminary planning for a way forward towards this initiative. God is on the move on our campus and we must keep up!

Back in February of this year, it became evident that we were

going to be short on funds for Fiscal Year 2019 by \$86,000. I immediately contact the Board of Trustees and we began to pray... and, the Lord began to move! He has used the COVID 19 crisis to help our situation. SBC applied for the Small Business Administration Payroll Protection Plan forgivable loan and received...., you guessed it, \$86,000! However, the PPP funds are carried as a loan until such time as we can apply for forgiveness, thus the College finished Fiscal Year 2019 at an operating loss of \$50,000. While this impacts the net assets of the College negatively, the College still retains positive net assets totaling \$334,000 for 2019.

Shortly after we received the PPP loan, we also received \$74,000 unsolicited from the U.S. Department of Education in earmarked funding. Half of this amount had to go to students, but most of them used this money to pay off their debts to the college. The other half was dedicated toward technological upgrades and we used it as instructed.

During the summer we were told that another amount in excess of \$421,000 was coming from the U.S. Department of Education as part of the CARES Act funding. We have received this money and it too is designated to be used only in support of COVID 19 financial effects upon the college. Erma Sue

Hensarling, a member of our Board of Trustees and a retired CPA, is helping us account for the expenditure of this money in accordance to the Department of Education's specific guidelines.

The expansion of the gym floor, as required by new collegiate regulations, is almost complete and will be ready in time for our Lady Charger's first home game against Blue Mountain College on October 30.

I believe SBC is not only a college level Christian educational program supported by the BMA of Mississippi, but also a powerful Gospel ministry for our student body. Over the past year we have witnessed over a dozen students come to saving faith in Jesus! And, we have established Bible studies and ministries for them to learn more about the Lord, and to share their lives in Christian service to our surrounding communities.



Updated SBC Logo containing all the same elements as the legacy logo.

The highly dedicated and talented SBC staff continue to work long arduous hours towards new degree paths while promoting the current programs we offer. The status as a viable college option in our local area is growing by leaps and bounds with many

students wanting to join our Charger family.

Thank you for your continued prayers and financial contributions. Southeastern Baptist College belongs to the churches of the BMA of Mississippi. It is your school, and without your support it could not remain open. Please pray for our hard working staff. The stress is high, but the blessings are higher still as we personally witness God's amazing and visible activity on behalf of SBC.

Equipping the Saints!
Dr. Carson



Dr. Carson recently filling the pulpit at Fairview Baptist Church, Laurel MS. Dr. Carson is available to preach and provide an update on SBC.



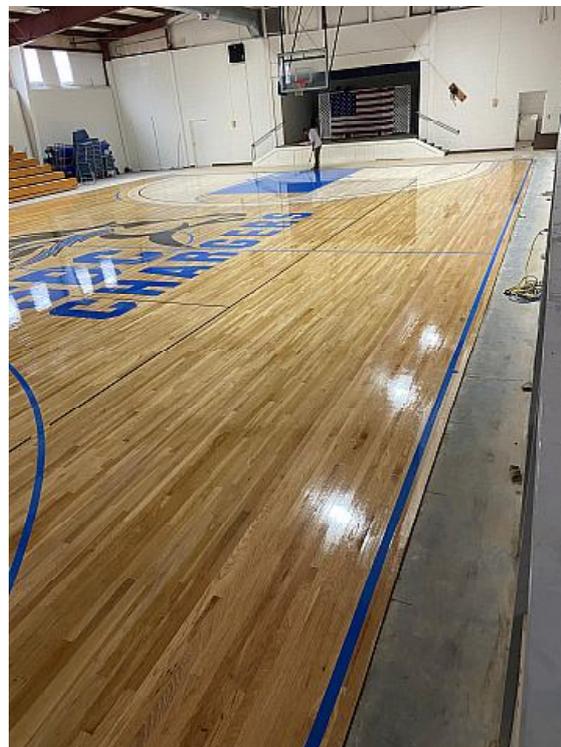
Dr. Scott Carson
President



Students studying on a beautiful Saturday morning.



Security cameras being installed in the main parking lot.



The modification to the gym floor is nearly complete. Note the added volleyball and three point lines.

First Home Basketball Game

The first home men's Chargers basketball game is scheduled for November 2, 2020 against Birmingham Southern. The time is to be announced. Because of COVID 19 effects, please double check if the game date is moved or cancelled before coming to the game.

Lighthouse Café is OPEN!

There are COVID 19 protocols in place, however, the café is open Tuesday through Friday, 11-2. Closed Saturday, Sunday, and Monday.

Amazon Smile

Anyone shopping on Amazon can select Southeastern Baptist College as your charity. When you do this, a portion of your purchase price will go directly to SBC as a donation from Amazon! Thank you for those who are already using this unique method to benefit SBC.

MORAL ACTION

Baptist Missionary Association of America

Dr. John M. Adams, Director
 P.O. Box 305, Mantachie, MS 38855 - 662-231-3863
On The Web at www.macbma.net/
 Email - fbcjdmaj@yahoo.com

Annual Report

Moral Action of Mississippi

The churches of the Baptist Missionary Association of Mississippi have discussed in detail why Moral Action is needed as an agency.

Posted in writing was the great need for God's people to ORGANIZE for the purpose of (1) being informed of proposed legislation affecting our moral values, (2) having an organized plan to contact our appropriate officials, and (3) keeping ourselves informed as to HOW these officials voted on these issues. **THUS, IT IS THE PURPOSE OF MORAL ACTION OF MISSISSIPPI TO FULFILL THESE THREE NEEDS.** Pro-abortion/LGBTQ organizations have had great success in the past simply because of highly organized and vocal proponents. It is time for Christians to unite and organize for the purpose of protecting our religious freedoms and biblical values by letting our voices be heard.

Years later in 2020, Moral Action of MS actively supports the following:

1. The right to life of the unborn,
2. School choice and local control of public schools,
3. Abstinence based sex education programs,
4. Voluntary prayer in public schools,
5. Public policies that promote family values,
6. Biblical decency and morality,
7. The rights of parents to raise their children without government interference,
8. The rights of Judeo Christians practicing their religious beliefs without government interference,
9. Legislations that promote Christian, moral and family values.

We actively oppose the following:



Dr. Adams

1. The use of federal funds for abortion, euthanasia, or sexual perversion,
2. Condom distribution in the public schools and colleges,
3. Tax funding of pornography,
4. Legislation that would result in the decline of biblical moral values,
5. As Director of Moral Action of MS, I desire to make our BMA family familiar with other valuable Christian resources. Some recommendations are listed below:

Family Research Council
 Tony Perkins
 1-800-225-4008
www.frc.org

WallBuilders
 David Barton, Historian
 1-817-441-6044
www.wallbuilders.com

Focus on the Family
 President Jim Daly
 1-800-A-Family (232-6459)
www.focusonthefamily.com

Christians United for Israel
 Director: David Brog
 1-210-477-4714
www.CUFI.org

Alliance Defending Freedom
 1-800-835-5233
www.adflegal.org

The Heritage Foundation
 Jim Dement
 1-877-531-4603
www.heritage.org

American Family Association
 Tim Wildmon
 1-662-844-5036
www.afa.org

This ministry is available at the following:

Moral Action of Mississippi
 Dr. John M. Adams
 P.O. Box 88
 Mantachie, MS 38855
 1-662-231-3863
www.macbma.net

Our site lists the latest recommendations, issues, and our BMA purpose for this agency.

We wish to thank each church, association, WMA, Brotherhood and individual who has contributed to this agency.

We need to remember to pray for our military men and women daily as they are forefront in fighting for our liberties.

I would like to encourage each of our BMA family to make contributions monthly and/or to the annual Freedom Offerings in July.

Ms. Adams and I covet your prayers. I thank you for this privilege that you have afforded to me as your Director.

Ministry Positions Available

Music Minister Position

Campground Baptist Church near Gulfport, Mississippi, is looking for a part-time music director/leader. For more information please call 228-832-9016 or 228-669-8969. The church is located at 20577 Highway 53 in Gulfport, MS 39509. The church pastor is Bro. Wallace Williams.

Laurel Church Seeking Pastor

Fairview Baptist Church, Laurel, Mississippi, is currently seeking a pastor. Those interested in inquiring about this position are asked to contact George Ewing at 601-498-1630.

ABS Director Position Open

The Columbia Baptist Association in Magnolia, Arkansas, is seeking a missionary to fill the position of ABS Director at Southern Arkansas University. We are asking those who feel led to submit a resume mailed to "ABS Search Committee" care of First Baptist Church, P.O. Box 456, Magnolia, AR 71754-0456 or emailed to cindy@firstmagnolia.org. All interested are asked to submit their resume by November 30.

Westover Holds Revival

Revival Services at Westover Baptist Church in Hattiesburg will be held on November 1-4. Sunday services begin at 10:30 with lunch and an afternoon service at 12:30. Monday - Wednesday services begin at 6:30. Bro. Bo Bankston will be the guest speaker.

each area of ministry sponsored by the state association. Department workers were time conscience with their reports and President Medenwald did a good job of keeping the meeting moving at a good pace. Messengers were cooperative with the shortened schedule and it must be noted that nothing was omitted or neglected.

Annual Meeting

from front page

Midway FBC; and Director of Public Information Don Brown, editor of the Mississippi Baptist.

The 2021 Annual Meeting will be held at First Baptist Church of Shady Grove, Laurel, and is scheduled for October 19-20, 2021. Dennis Knight, pastor of Paramount Baptist Church, Perkinston is the annual speaker with Greg Cook of Calvary Church, Horn Lake serving as the alternate. The 2021 midyear meeting will be held at Southeastern College in Laurel. Justin Cameron is the speaker with State Missionary Chris Yager of Meridian as the alternate.

Constitutional Changes

Southeastern College presented a constitutional change to enlarge their Trustee body to 12 members from the current 9. This was to bring on board individuals with various areas of expertise to contribute to the growth and operation of the col-



SBC choir "Cornerstone" at BMA of Mississippi annual session.

lege. The Children's Home presented a change in wording to better indicate who actually has supervision and responsibility for children received into the Home. Both of these changes were adopted by the messenger body.

Reports

Reports were given by each department and commission director. The Senior Adult Commission report printed in the October 15th issue was adopted and approved to stand for Bro. Flynt's report. Official reports from departments and commissions are printed.

Lifeword Director Donny Parrish, National Missions Director John David Smith, and

BMA Seminary President Charley Holmes were each present and were given time to present their work.

President Greg Medenwald noted that there is a shortage of young men surrendering to the ministry and a current shortage of available ministers to pastor churches. A number of Mississippi churches are currently without pastors and are having a difficult time locating one. President Medenwald asked Donny Parrish to lead in a special time of prayer for 'laborers for the harvest'.

Medenwald brought the annual president's message from I Cor. 2:2 on "Jesus Christ and Him Crucified". This highlighted the theme for the 2020

meeting. He stressed that regardless of what is going on in the world and in our individual lives, we must remember that our life faith is based on Jesus Christ and Him Crucified.

The Salary Committee, consisting of the chairmen of each department's trustee board, recommended a salary ceiling of a 3% increase over current salaries. Salaries are set by the individual trustee boards.

The annual message was brought by host pastor Blake McCain from I Peter on A Hope That Leads to Holiness.

The association completed business and dismissed about 5 pm. All business was taken care of and reports were heard from

Messengers to the annual state meeting enjoying lunch provided by Midway First Baptist Church.



WOMEN'S MISSIONARY AUXILIARY

President Theresa Reus

264 Dean Nursery Rd., Lucedale, MS 39452 - 601-508-9697

Treasurer Mrs. Shirlene Smith

730 Hwy 533, Laurel, MS 39443 - 601-729-5638

Annual Report of the Women's Missionary Auxiliary by President Theresa Reus

The Women's Missionary Auxiliary of Mississippi met October 20, 2020, at Midway First Baptist in Sumrall, with 18 churches represented.

Bro. Sam Freeman spoke to us about the need of the renovations to the BMAP publications building. We have carried this project over for 2020-2021.

Mrs. Dawn Freeman gave a wonderful devotion. She used our theme verse of 1 Cor. 3:9 to share 3 building skills we need

to work with God, 1. Be a lifelong learner, 2. Trust God, and 3. Be fully persuaded. Using personal examples from her life, Dawn left an impression on us all.

During the business portion of our meeting, Mrs. Shirlene Smith recognized each church or group who gave \$100 or more



Theresa Reus

to the project, with special recognition to the top 3 givers. They were, East Amory, Temple, and Skyway Hills. Thank you to all who gave. Our total for the project was \$9,685.23. As I mentioned before, because "it's 2020" and that is still short of our original goal, we will carry this project over for 20-21.

The resolutions committee gave us 3 for this upcoming year. Please read them and prayerfully make them your own.

RESOLUTIONS:

1. We resolve to develop a closer relationship with our Lord by daily reading and studying His Holy Word and though our personal time of prayer. (II Peter 3:18)

2. We resolve to keep our lives firmly established on God's Holy Word so when we are faced with situations that challenge truth,

our feet will firmly stand on His Truth and not be shaken or moved. (Colossians 2:6-9)

3. We resolve to support our national leaders in prayer, standing firm on our Biblical values and exhibiting those values through our lives. (I Tim. 2:1-2)

On recommendation from the officers, a new position of GMA/YLA promoter assistant was created. Other than that, the current slate of officers will also carry over for the next year and they are as follows:

President Theresa Reus, I Vice President Stacy Smith, II Vice President Lynn Brown, III Vice President Frieda Merchant, Treasurer Shirlene Smith, Assistant treasurer Barbara White, Recording secretary Diane Rainey, Assistant Recording Secretary Beth Caldwell, Historian/Media Ginny Single-

ton, Editor Rita Clark, Pianist Pat Davis, Song Director Mary Sprayberry, GMA/YLA promoter Jessica Haden, GMA/YLA assistant promoter Lakelyn Flynt, Sunbeam Promoter Linda Dertinger, Assistant Sunbeam Promoter Tara Little. Retreat Committee Chair Kathy Walley, Co-Chair Theresa Reus, Registration Beth Caldwell, Project Promoters: Marilyn Welborn, Jean Knight, Elaine Smith, Advisory Council: Bryson Hayden, Don Brown, and Joey Reus

Finally, Mrs. Lynn Brown gave us a great charge from II Corinthians 9:8. He has called us to serve. II Corinthians 12:9. He wants our service. He will do the rest.

We are looking forward to a great year. I encourage all ladies of the BMA to join us as we labor together with God. Let's see what He will do this year.

BMA of Mississippi Youth Department

Phone 662-316-6233
www.facebook.com/bmamsyouth



Kelby Johnson
Director

BMA of Mississippi Youth Department Annual Report

"Puzzle Pieces"

Good afternoon. How many of you enjoy putting together a puzzle? My Dad has made it into a hobby in recent years. There are times when I have visited him and on his dining room table there are a thousand puzzle pieces. Sometimes he only has the outside pieces put together so I like to try to guess what the puzzle will be without looking at the box.

But when he only has the outside pieces put together, I can never quite figure out what the puzzle will be. It is unclear. However, with each piece he puts down the picture becomes more clear and finally there is a nice picture of a deer drinking from a stream (or some other scene from nature).

I believe life is much like a puzzle. We begin as just outside edges, but as our lives go on, more of who we are becomes clear. And all our experiences, especially our church related experiences, are important pieces to our puzzle.

Imagine how God used the experiences of your life to make you more like Jesus. Many of us were blessed with many Sunday School lessons, Sunday morning and evening worship services, Wednesday night

Prayer Meetings, Revival Meetings, Youth Camps, and more.

The older I get, the more I look back and appreciate how vital our BMA summer camp was to me. To be honest, those were very large pieces to my puzzle. I can remember hearing God's Word, worshipping with others, and God using those times to guide me toward a life of ministry.

Those experiences provided by the BMA of Mississippi Youth Department helped to clarify the direction God was leading my life.

And so, as we think about the youth and children in our churches today, I know each Sunday School lesson, each worship service, and every opportunity to gather with their church family is a significant moment. Our teenagers need these positive, godly experiences now more than ever. They are being offered so many opportunities to follow the way of the world, but we know that what they need are experiences with the Word of God and the people of God.

It is these times spent hearing the Bible and being influenced by other believers that helps the next generation have their puzzle pieces placed down in a godly way. These moments help to define and clarify who they will become as followers of Jesus.

That's what we offer our churches each summer with our youth camp.

Our emphasis has always been on the faithful preaching of the word and surrounding our students with good, godly people.

Unfortunately, Covid caused us to cancel our camp in 2020 but I am already planning our 2021 camp. Lord willing, we will be able to meet in 2021. More information will be released by the end of the year and I highly encourage you to consider participating in your BMA of MS Summer Camp.

As always, I ask you to pray, give, and attend if possible.

Let me leave you with scripture that will be our theme for 2021. It is found in 2 Corinthians 5:17-21

Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new. And all things are of God, who hath reconciled us to himself by Jesus Christ, and hath given to us the ministry of reconciliation; To wit, that God was in Christ, reconciling the world unto himself, not imputing their trespasses unto them; and hath committed unto us the word of reconciliation. Now then we are ambassadors for Christ, as though God did beseech you by us: we pray you in Christ's stead, be ye reconciled to God. For he hath made him to be sin for us, who knew no sin; that we might be made the righteousness of God in him.

Thank you to Mrs. Brandy Riley for the work she does for us.

Thank you for your support.
Kelby R. Johnson, Director
BMA of Mississippi
Youth Department

COMMISSION ON Senior Adults

4226 Highway 15 North
Laurel, Mississippi 39440



Kenneth Flynt
Director

Commission on Senior Adults Annual Report

by Kenneth Flynt, Director

2020 has been a difficult period of time for all of us. A strange time for all of us. In spite of changing times, the Senior Commission has fared well. Support has continued and we do appreciate your faithfulness in giving to this ministry.

The South Mississippi Senior Conference at Big Creek Baptist Church didn't miss a beat. Almost 400 gathered for a great day and it will be well remembered. Thanks to those who attended. The North Mississippi Senior Conference scheduled for May at Mt. Pleasant Baptist Church had to be canceled due to COVID-19.

Both conferences are once again scheduled to meet in March and May, watch for dates.

A joyful time is always in store at these meetings. Door prizes brings thrilling moments and the recognition of the oldest people present is always a fun time. Looking forward to these again when it is safe to do so.

Stay safe and let's look forward to new conferences when it is safe to meet.



At the BMA Bible College of the Philippines Filipino students from all over the Philippines arrive on our campus to "make a difference" in God's missionary work to TELL THE NATIONS. You can "make a difference" by helping with tuition scholarships. \$2,000.00 a year provides tuition, room and board. They need your help. Send your donations to the BMA Missions Office in Conway, Arkansas, designated to Stan Scroggins and the Bible College Scholarship Fund. We will assign you a student you can encourage and track.

MAKE A DIFFERENCE TODAY

The Bible and Debt

by Dr. Steve Crawley
MRS Executive Director

Debt has become a normal part of our American economic system; perhaps too normal. As such, Christians may be prone to gravitate to a worldly view of its use versus a biblical view. While debt has been normalized in our society, it is not necessarily normal from a biblical perspective.



Steve Crawley

There are many views and perspectives among Christians as to the use of debt. This article evaluates a few of the guiding principles of Scripture regarding the topic.

Biblical Warnings About Debt
• Debt creates a form of bond-

age. If you have listened to The Dave Ramsey Show, you've no doubt heard him quote Prov. 22:7 where Solomon writes, "...the borrower is slave to the lender." Slave is a word that evokes much emotion today, yet that is the picture Scripture paints regarding our use of debt.

Even though the context of Solomon's day was obviously much different, it is hard to deny that debt creates a form of bondage. Furthermore, debt has been known to cause anxiety, high blood pressure, headaches, back pain, ulcers, depression and a host of relational problems.

• Debt creates a potentially dangerous situation. Is it a sin to play around with a rattle-snake? No, it is not a sin; however, you better know what you're doing when you play with one. You better not get careless, become flippant, fail to respect

it or not pay attention to it, else it will be disastrous. So it is with debt. While borrowing is permitted in Scripture, there are many warnings about its dangers.

• Debt creates a serious obligation. Believers taking on debt have a biblical and moral obligation to do everything in their power to repay it (Psa. 37:21). Moreover, Solomon warns that



co-signing a loan creates an obligation that is considered unwise (Prov. 11:15).

• Debt creates a conundrum. While the Bible does not say it is wrong to borrow, it does warn against presuming upon the future (James 4:13-15). Hasty use of debt also may deny God an opportunity to provide (Phil. 4:19).

After reading these warnings, you may be led to think Christians should never use debt. Yet, the Bible does not forbid its practice or consider it a sin. When evaluating its use, per-

ample, will likely increase while a car will decrease in value. Thus, purchasing a house meets the criteria, as it will likely appreciate after purchase. A car, on the other hand, does not meet the criteria as it will depreciate after purchase.

Is there a guaranteed way of repayment? If you purchase a house with a 20% down payment, you should be in a position to guarantee its repayment. In a worst-case scenario where the asset had to be sold, you would likely be able to sell the property at 80% of its value. This principle is why highly leveraged debt is unwise. It would not meet the criteria.

• Psychological Criteria — You and your spouse are free from anxiety and unified about the decision.

• Spiritual Criteria — There is a spiritual peace of mind and the decision does not violate biblical principles. Any use of debt should be preceded with prayer. You should only take action as you feel the Holy Spirit guiding and granting peace in the decision.

• Emergency Criteria — The debt provides a solution for goals and objectives that can't be met any other way. Even if your use of debt meets all of these criteria, wise stewardship demands that you handle debt with extreme care and maintain a sufficient financial margin. While the Bible does not prohibit its use, you must ensure that taking on debt does not restrict your service to God or facilitate the inherent hedonistic tendencies of the flesh.

James Ray Raines Passes Away

Rev. James Ray Raines, age 83 of North Little Rock, Arkansas, died Thursday, October 22, 2020. He was born September 21, 1937 in De Witt, Arkansas. During his 67 years of ministry, Bro. Raines has pastored several Arkansas churches, including: Sulphur Springs in Fordyce, Chapel Hill Baptist in New Edinburg, Zion Baptist in Fordyce, First Baptist in Gurdon, Immanuel Baptist in Camden and Lynch View (later named North View) in North Little Rock. He also served as president of Central Baptist College in Conway and in many positions in the BMA at the local, state and national levels.



Bro. Raines

James Ray is survived by his wife, Ann Raines of North Little Rock; two sons, Tommy (Laura) Raines of Camden, Mike (Lori) Raines of North Little Rock; one daughter, Kim Looney of North Little Rock; three brothers, Wayne Raines of Springhill, LA, Dan Raines of Russellville, Marlin Raines of Warren; one sister, Ellen Courtney of Greenbrier; four grandchildren, Catherine (John) Sims of North Little Rock, Stephen (Lauren) Raines of Benton, Haley Raines of North Little Rock, and Sam Looney of North Little Rock.

Funeral services were held Monday October 26 with Rev. Joel Slayton, Rev. Mike Cantrell, Rev. David Inzer, and Rev. Rick Bolin officiating.

Editor's note: I served with Bro. Raines as a clerk of the BMA of America for 12 years. He was a gentleman, dedicated worker, and an efficient clerk. He loved the Lord, his church, and the work of the BMA. He will certainly be missed.

Sofilthy's Attic by Barbara White

COMBATING LONELINESS



One of the serious side effects of this pandemic is the feeling of loneliness. As a result of being cut off from general visiting with each other, sometimes loneliness will overcome a person.

Well, the other day, I was visiting with a man who said he had conquered the loneliness thing. He accidentally stumbled on this solution. He moved his two cars out of his carport in order to be able to blow the leaves, etc. out of the carport. When he finished his blowing, he left the cars parked out in front of the house. He said the rest of the day, every time he looked out the window and saw cars parked in front of his houses he thought he had company.

Just the sight of those cars put gladness in his heart for the split second it took to realize they were his own cars!

But that gladness reminded me of Psalms 4:7,8: "Thou hast put gladness in my heart....I will both lay me down in peace, and sleep: for thou, LORD, only makest me dwell in safety."



haps a good question to consider is not whether it is right or wrong, but is it wise or unwise?

Criteria When Using Debt

Ron Blue shares four criteria to consider when using debt that will aid us in evaluating whether its use is wise or not:

• Economic Criteria — Is the economic return greater than the economic cost? If the item purchased will likely increase in value in the future, it meets the criteria. Real estate, for ex-

you're talking about ideas that you're butting heads. With this generation, what works a lot better is two people walking alongside one another to find the truth."

As does employing biblical worldview curricula to educate and train them, he explains in his op-ed.

"One of the biggest excuses I hear [regarding such training] is that those raised in the church will automatically end up being pro-life, pro-family, pro-liberty

voters. This is not true," he writes. "Only 19% of church-going, born-again Christians have a biblical worldview."

And churches also need to "get serious" about biblical worldview as well, says Myers. That can be accomplished, he says, if pastors feel supported and are encouraged in addressing cultural issues from the pulpit. Nine in ten pastors believe the Bible speaks to today's issues, according Myers — but only one in ten ever brings it up.

Worldview

from page 1

the youngsters into proper alignment with biblical truth. But he says while today's youth will eventually listen to a good argument, they need to get to a biblical worldview by a different route: they need a "dialogue," he says.

"They need someone to walk alongside of them," he continues. "Most people imagine when

Meal Time



State missionary Josh Daniels picking up his lunch and thanking the ladies from Midway First Baptist Church, Sumrall.