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2021 Annual Meeting Report

by the editor

The BMA of Mississippi held its annual meeting at Big Creek Baptist Church, Soso, Mississippi, on October 19. The meeting began with the president's message after a few preliminary actions.

Bro. Greg Medenwald, pastor of Magnolia Baptist Church, Hattiesburg, set the tone for the meeting with his message from Acts 4. The Theme of this year's meeting was stressed in his message on 'No Other Name'.

The Enrollment Committee reported 65 churches represented by messenger with 32 others reporting by letter only. 119 messengers were registered with a number of non-voting visitors in attendance.



Pres. Greg Medenwald

Two Constitutional changes were presented in the morning session. Southeastern College presented one concerning trustee duties. The second change involves the Program Committee. The change would allow the program committee to receive and/or seek out recommendations for the annual meeting host sites. The deadline for such invitations would be August 1st of each year. The purpose being to have a more orderly process and make recommendations at the annual meeting for future sites.

New Churches

Two churches petitioned membership in the state association. Midway Baptist Church near Batesville, Mississippi, and El Camino Church in Hattiesburg.

Officers

Officers elected for the 2021-22 year are President Blake McCain, pastor of Midway First Baptist Church, Sumrall; 1st Vice-president Sidney Farmer, pastor of South Forrest Baptist Church near Hattiesburg; 2nd Vice-president Wesley Martin, pastor of Redemption Church, Diamondhead; Clerk Vernon Newman, member of Big Creek Church, Soso; Assistant Clerk Ted Quinby, member of Midway FBC, Sumrall; and Director of Public Information Don Brown, editor of the Mississippi Baptist.

The 2022 midyear meeting will be held on the campus of Southeastern

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Mississippi Baptist

JOURNAL OF THE BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI

2021 Annual Message of BMA of Mississippi

When Our Departure is Near

II Timothy 4:1-7
by Bro. Dennis Knight

Introduction

Certainly our departure could be when Jesus comes to take the redeemed to their Heavenly Home at the Rapture. Since Paul believed he might be alive when this happens, then we really are getting close.

But the departure Paul is referring to is his death. None of us know how close we are, but some of us who are getting older are getting real close. Some of our preacher brethren have lived to see 90 - like Bro. Grover Laird and Bro A. W. Kirkland. Some have departed earlier - like my dad, Arnold Knight at 74, and Bro. Bud Dixon at age 72; like Bro. Gary Smith and Bro Danny Pitts who died in their mid 60's; like Bro Harold Leytham and Bro Jentry Bond who died in their 50's; or Bro. Austin Rhodes who died at age 20.

Since we don't know when we will depart, we need to be ready. Making

sure you are saved is most important. But I want to address us who are saved and are servants of the Lord. Let us consider three things to do as our departure nears.

I. Follow Well

Paul said he had "kept the faith". You can't do this unless you "follow Jesus". Jesus called and commanded his disciples to "follow me". It matters who we follow, but the action that is called for is to "follow". We need a few leaders (these will change with time), but everyone needs to be a follower, even those that lead.

When Jezebel was killing God's prophets and Elijah had to flee, he felt all alone. God spoke to Elijah in a "still

small voice" telling him there were 7,000 committed to the Lord. He also told him to find Elisha and anoint him as his replacement. Soon the prophets began to associate together at Gilgal, Bethel, Jericho, and Jordan. It strengthens us when we know that we are not alone. Those prophets gathered with a desire to follow. In II Kings 4:38, the prophets in Gilgal were "sitting before him"



Bro. Dennis Knight looks on as a group from Paramount Baptist Church, which he pastors, presents a special song before the annual message.

(Elisha). There are many who have followed well in the past. Why can't we still follow well as we get older?

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Clerk Justin Rhodes welcoming new churches

Various Presentations Made at the 2021 Annual Meeting



Jeff Dixon recognizes missionaries



Senior Adult Committee Chairman Ron Montague (center) presented plaques of appreciation to Bro. Kenneth Flynt (left) for his years of service as Senior Adult Director after Bro. Flynt recognized Dr. Medrick Savell (right) for his service as a Trustee.



SBC President Dr. Scott Carson speaking about the college during the noon hour. SBC provided lunch for the annual meeting. Big Creek Baptist Church provided the evening meal. Both are to be commended for their gracious hosting.

In His Grip

by Carolyn Hagler

Carolyn Hagler is a retired educator and a member of Westover Baptist Church in Hattiesburg. You may contact her via email at cmhagler@bellsouth.net



The Mountains Are Calling

When I see some changing colors in my yard, I feel a tug to go to the mountains—any mountains. I don't know who said it, but "memories made in the mountains stay in our hearts forever." I think that's true because I have memory overload right now of wonderful times shared in the mountains.

Sister No. 1 and I might have heard of Greater Vision's Great Smokies Praisefest on that first Alaskan cruise and wanted to go. When I returned home, our friend Sharon Lucy was in the middle of her biggest storm of life. We decided a trip to Praisefest would be encouraging for her and us, too.

You've probably learned by now that our adventures usually include some unplanned events. Because we chose to attend Westover (Church in Hattiesburg) that Sunday morning, we spent the night on the road in Alabama. That night we were prepared for bed when we heard tornado alarms.

The most memorable part of that night was trying to help Sharon get her blue jeans over her pajamas, a lot like "putting a camel through the eye of a

needle." Today I wonder why she didn't just take the pajamas off first. Anyway, we rushed downstairs for protection. Nobody else in that entire motel came down. Even the manager was calmly watching television. We slunk back to our room, made it through the night, and headed for Tennessee the next morning.

We learned over the next few days that Praisefest was the most encouraging and worship-



Sharon Lucy with Sister No. 1 and me
ful experience we ever had at a



Carolyn Hagler

musical event. When Greater Vision puts together a three-day event with many groups you know and love, comedians, and great preaching surrounded by the Smokies, it has to be wonderful.

The first one was made for Sharon. Dr. Charles Stanley preached on "Storms." You think God doesn't know what we're going through? I know others needed to be encouraged, but I doubt anyone needed it more than Sharon.

You begin to understand that God always has a purpose for the storms in our life and Satan does his best to make us focus on our fear in the storm. I know it helped Sharon to hear that the same storm can develop one person and destroy another based upon response.

Greater Vision's singing Mosie Lister's words, "Hold me fast, let me stand in the hollow of Thy hand; keep me safe till the storm passes by," reminded Sharon and us that we wanted our storms to reveal what we really believe down deep inside and in Whom we are trusting.

Don't think it was all great singing and great preaching! Before we got to Pigeon Forge, Sharon had our itinerary mapped out, including the Apple Barn, outlet malls, bookstores, and Gatlinburg. Good thing we were all younger back then because we squeezed it all in.

One purchase I made was a

rock. I don't often buy my rocks, but it was painted by a local Native American. It just spoke to me. I wish the picture could reveal the images on that rock. At various times I see a lion, an Indian chief, and other things too. Seeing it every day is a visual reminder of that first trip. That first trip occurred when the leaves were "a changin'." We extended our trip to take the scenic drive to the Biltmore Estate. We got to see the countryside adorned with the reds and golds and yellows of the season (even found a cemetery to walk through). We did the candlelight tour of the mansion and the next day toured the conservatory by the walled garden and the grounds.

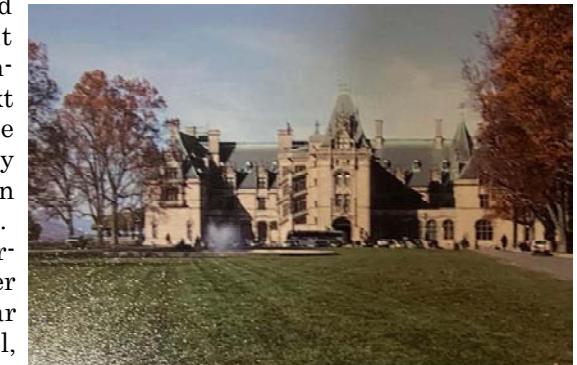
I know the gardens at the other times of the year are more colorful, but the winter gardens were wonderful. I had never heard of the designer Frederick Law Olmstead, but Sharon told us all about him. To see the mansion with its art and antiques original to the Vanderbilts and the breathtaking gardens and forests contributed to our trip of a lifetime.

That trip with Sharon and Sister created such an impression that we returned many

times with Sharon, other friends, and Middle Sister, too.

But Praisefest itself provided the feel of family in a spiritual way whether we worshiped in a motel, a convention center, or a church. It was not the place; it was the worship.

We were at Praisefest the day Dr. Adrian Rogers died and the day we learned that Roger Bennett's cancer had returned. We had the opportunity to pray for those needs and contribute to Roger's bone marrow transplant that insurance wouldn't cover.



The Biltmore Mansion

You know the feeling you have at church when your church family comes together in prayer and singing and worship that you feel so deeply the presence of the Holy Spirit and know that you're in the presence of the Lord? You know, then, what the gathering at the Great Smokies Praisefest is like—a truly enriching and heartfelt experience.

It remains the peak of all the singings we have ever attended.

We heard the greatest gospel music with our favorite groups; we laughed with the comedians; we cried; and we were truly inspired in our walk with the Lord through Biblical preaching. We were revived when we left that place.

The feelings generated by that trip remind me of Isaiah 55:12: "...the mountains and the hills shall break forth before you into singing, and all the trees of the field shall clap their hands."

Sister and I were talking recently about things we would like to do, and Great Smokies Praisefest is the one we both named. I asked if that were on her bucket list; she said that we had done everything on her bucket list. She just wanted to go to the Smokey Mountains and Praisefest again. Me, too. Just as John Muir said, "The mountains are calling, and I must go."

As I remember those times in the mountains surrounded by friends, family, beauty, and happy times, I'm thankful He's kept those memories alive for me and thankful I'm 'In His Grip'.

Annual Meeting

from page 1

College in Laurel with Bro. Dewitt Bain bringing the message and Bro. Matt Hudson serving as the alternate. The 2022 annual meeting will meet at South Forest Baptist Church, Hattiesburg. Dr. Charley Holmes, president of BMA Seminary in Jacksonville, Texas, was elected for the annual message with Dr. John Adams, director of Moral Action as the alternate.

The Nominating Committee for 2022 is Shaun Piper, Corbey Jones, and Scott Brocious.

Reports

Reports were given by each department and commission of the state work. Those individual reports that have been submitted are in this issue. We urge our readers to review each one.

Auxiliaries

The Brotherhood and WMA

met on Monday evening, October 18, at Big Creek Church. The Brotherhood reported 13 churches and 27 men present. They reviewed the Galilean ministry and plan to resume the state retreat. It was noted that our Galileans attended the national camp and did well. The current brotherhood officers were reelected and their project for their 2021-22 year is the State Youth Department.

The WMA reported raising \$20,000 the last 2 years for their project, the BMA of the Philippines publications ministry. Their project for this next year is Living Hope Mission in Meridian. Bro. Sam Freeman spoke concerning the work in the Philippines, Rosemary Davis represented Southeastern College and her new position of raising funds and support for the college. Mrs. Deedee Yager, wife of missionary pastor Chris Yager, presented their work in Meridian.

New Positions Elected

Justin Rhodes, pastor of Big Creek Baptist Church, was pre-

sented as the nominee for the position of State Youth Director and elected by the messenger body. Former director Kelby Johnson had resigned.

Don Brown, current Mississippi Baptist editor, was presented as a nominee for the position of director of the Commission on Senior Adults and elected to this position.

There was previous discussion concerning one person serving in two director positions. Heads of each department and commission of the BMA of Mississippi serve as trustees of the BMA of Mississippi Foundation by virtue of their positions. There was discussion prior to and during the annual meeting concerning this issue.

Relating to this issue a committee of three (3) was elected from the floor to serve along side the trustees of the Foundation and the chairman of each member body to seek legal advice regarding the Foundation. Those elected are Vernon Newman, Ed Steele, and Leon Carmical.

National Work

Four national BMA works were represented by their directors. Donny Parrish spoke concerning the work of Lifeword. It was noted that the voice of Lifeword is currently available to over 2 billion people. Parrish said one goal was to be able to present the gospel in 200 languages.

Jason Pruitt, director of Daniel Springs Camp in Gary, Texas, shared that the camp is not just for Summer groups. They are a year round ministry open and used by a diversity of groups. He noted the camp is only 5 hours away and open to churches and others.

Dr. Charley Holmes, president of BMA Seminary and current director of the Baptist Publishing House spoke mainly about the literature ministry. He noted that using the current format of our literature teaches the user how to teach and how to study the Bible.

Dr. John David Smith, Director of National Missions, spoke concerning the overall mission effort and global missions.

Southeastern Baptist College

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Serving Christ With A Biblical World View In A Christian Atmosphere

President's Perspective (Annual Report)

Let me begin this report by giving all the glory to the Lord for what is happening at Southeastern Baptist College. He consistently presents us with opportunities and leads us forward.

This semester has broken the previous fall's semester record with a 73-year historic high of 95 full-time students, with a total of 122 students, and another historic record high for the number of hours attempted.

I want to share with you that in this current semester at our weekly chapel programs, we have had ten students make public professions of faith, with 14 more rededicating their lives to living for the Lord. SBC is not only an educational platform, but we believe it to be an essential ministry of the BMA of Mississippi. A major emphasis



Dr. Scott Carson
President

among our faculty and staff, is the evangelism and discipleship of the student body.

We are currently at near full capacity with 85 students living on campus. Whereas the college had every dormitory shuttered just four years ago, all student housing has been renovated and upgraded, and we completed an expensive remodeling project of the Presidents House, changing it into a dormitory that can house 16 students and is currently fully occupied.

With our being at near full capacity in campus housing, we are at a juncture for the future of SBC. Sadly, we are already turning away students who otherwise would be on our campus

for next school year. We must solve our housing issues by either buying or building more living space. A conservative cost estimate for a new student resident's hall will cost us three million dollars.

Because of this challenge and other clear, strategic needs, the college has for the first time in its history, hired a part-time fundraiser. Rosemary Davis has joined us as Advancement Officer and is currently in training with the Timothy Group to learn the ins and outs of major fund raising campaigns. Rosemary is an SBC alumnus and has taught English for us for many years.

The U.S. Department of Education has given us over \$485,000 since January. Most of this money is specifically earmarked by the department for Covid expenses and for upgrades to our Information Technology infrastructure. A portion is also

allowed for use towards power bills and salaries. This has enabled us to divert some funds toward other necessary projects and the hiring of additional and greatly needed personnel.

Our sports programs are going well as they prepare for their upcoming seasons. Our former Athletic Director Buddy Duke retired and we have hired an SBC alumnus, Richard Lopez as our new Athletic Director. Our previous head basketball coach, Coach Hall has gone on to a public school opportunity and Coach White has moved up from Assistant Coach to be our head men's basketball coach, and Coach Gibson has been promoted to head coach of women's basketball. This school year will be the second year for our men's baseball team and we will field our first women's softball team in the spring.

We have spent many hours restructuring our academics which has enabled us to expand our two four-year degree programs and can now offer six Bachelor of Science degrees. We aggressively continue to work on our Elementary Education degree requirements with the Mississippi Department of Edu-

cation.

Although the Lighthouse Café closed due to economic effects of Covid, Holloway's Dairy Bar has contracted with SBC to offer hot meals to our students and is also open to the public. Come support SBC by dining at Holloway's Dairy Bar!

With so many things going on, our staff is overworked and stress can be high at times. However, with their dedication to the future of SBC, and with your continued prayers and encouraging words of support, we are steadfastly following the Lord forward for the future of the college.

Thank you for your church financial support and individual, special donations which has helped us to advance and grow to become the solid institution the college is today. All of us here at SBC are committed to the doctrinal statement of the BMA of MS. We are determined, especially as our society becomes more secular, that Southeastern Baptist College continues to stand as a conservative, Bible believing, Bible teaching, higher educational institution.

Equipping the Saints,
Dr. Scott R. Carson

Holloway's Dairy Bar

Holloway's Dairy Bar is open and the public is welcome! The Dairy Bar is located on the campus of SBC. There is an expanded menu and it is open Monday through Saturday, 10 a.m. to 7 p.m. Come support SBC and Holloway's! Of note, Holloways is not open on Sundays.

Coffee with the President

We invite folks, and especially alumni, to meet with Dr. Carson to discuss any topic that might be on their mind. If you are interested in meeting with Dr. Carson, contact him at 601-426-6346 to make an appointment.

Amazon Smile

Christmas will be upon us before we know it! As you begin to make lists and purchase gifts from Amazon, remember, anyone shopping on Amazon Smile 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.

Need a Preacher?

Dr. Carson is available to fill the pulpit or to make a presentation about the work and vision of Southeastern Baptist College. Thank you Pleasant Hill Baptist Church of Tupelo, for recently having Dr. Carson preach their revival services, and to Corinth Baptist Church of Petal, MS, for the invitation to fill their pulpit! In addition, Chaplain (Colonel) Carson can provide an update on the BMAA Chaplaincy and deliver a related message. You can reach him at 601-433-4736 or at scarson@southeasternbaptist.edu



Dr. Carson meeting with North Mississippi BMA ministers for breakfast



Roger Jefcoat and SBC students rest after loading Christmas Shoeboxes for shipping to Arkansas



Students diligently working to pack Christmas Shoeboxes for our BMA of Mississippi churches



Brother Shane Singleton teaching his Oral Communication class



Rosemary Davis, SBC's new Advancement Officer, addresses the WMA annual meeting



Basketball Begins

Tip off at the first home game of the Men's Chargers Basketball for season 21-22



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 Brocious



Chris & DeeDee Yager



Daniel & Sherri Allen



Wesley & Holley Martin



Jason and Kylie Howard



Josh and Mary Helen Daniels



Estuardo & Yasmine Marroquin

Missions and Revolving Loan Fund Annual Report

Larry Geraldson, Director

In Psalms 27:17-19 we find these words, "His name shall endure for ever: ...and men shall be blessed in him:...blessed be his glorious name for ever: and let the whole earth be filled with his glory; Amen, and Amen." This psalm was likely written by David and possibly the last psalm that he wrote. He was writing to his son Solomon but what is in view is not just Solomon's dominion, but the dominion of Christ, when He is enthroned on earth and reigns from sea to shining sea.

Everything that we do in Missions is about glorifying the name of Jesus. It is in, through, and by His name that we preach the gospel to the lost and plant churches across our state.

More than 58 counties, in Mississippi, have 65% of households that are unchurched. Some have more than 70%. Even secular polls record that the percent of people who consider themselves religious has dropped from 83% in 2014, to 77% in 2021. Many of these unchurched households do not have a single believer represented in the home. Though many believe all is well on the home front, that is just not the case.

Ten years ago, I stood before you and shared my vision for church planting. I told you that we would operate around 4 simple principles:

1. Our Mandate - The Word of God
2. Our Message - The Gospel
3. Our Method - Preaching
4. Our Means - The Churches

Since we adopted these principles, we have organized 12 new churches which have taken their place among the family of churches which make up the Baptist Missionary Association of Mississippi. Three of those churches were organized this year and we want to recognize the missionaries who led in their organization:

Bro. Wesley Martin and his wife Hollie

Dr. Kenneth Pollock and his wife Carole

Bro. Leo Adan and his wife Evencia ("Eve")

Looking forward, we have a number of opportunities that are developing. Bro. Daniel Allen and his wife, Sherri, will be coming out of the Associate Missionary program, after the first of the year, and will begin planting a church in or around the

D'Iberville area. Bro. Samuel Yager and his wife, Carolyn, came on board in September and will be working in our Associate Missionary program for the next two years. I want to introduce these folks to you and let you hear a word from them.

We have a great group of missionaries. Our missionaries made over 4000 new contacts this past year and shared the gospel with many. They witnessed 70 professions of faith and baptized 24 people.

At our table in the back, you can get a copy of our most recent newsletter, that captures a number of Missions Moments that have happened, recently. We hope to do a better job of communicating these Missions Moments. Our goal is to get the information to you quickly! We want to close the gap between when the Missions Moment happens and when you hear about it. Just a couple of examples of these Missions Moments are: 1) The organization of Midway Baptist Mission which occurred this past Saturday; 2) That Living Hope Baptist Mission in Meridian, a mission which was begun in the middle of COVID, had a record attendance, this past Sunday of 42 people.

To that end, we are developing a program that aligns with our strategy to communicate these Missions Moments quickly, over multiple platforms, and through multiple means. We are hoping to increase the number of folks that are aware of what is going on in State Missions. We have a short video that will provide some explanation.

We are super excited about the camaraderie that has developed among our missions team. We owe much of this to our coaches, who are doing a wonderful job training and coaching our missionaries in the areas of Discipleship, Church Doctrine, Church Polity and Church Discipline. We are genuinely concerned about the success of our church planters and are doing all that we can to help them and their families along this journey. If we fail, it should not be because we didn't do everything we could.

We have worked hard to encourage our missionaries and pastors/preachers to enroll in our Seminary. We have 10 men who are currently enrolled and taking courses from the BMA Theological Seminary and are receiving Scholarship support from our scholarship fund, and one at

Southeastern Baptist College. Through the relationship we have developed with our National Seminary, which is a 50/50 burden sharing, any missionary or pastor or preacher, in the State of Mississippi, can enroll and take courses tuition free. The only thing you pay is for books and fees. Our seminary is highly capable of providing quality education through resident and online means.

We are genuinely concerned about our missionary families and work hard to ensure that their needs are met. A number of our missionaries have taken advantage of our program to provide housing through our loan guarantee agreement with the Revolving Loan Fund.

The bottom line is, we love missionaries and will do everything we can to help them.

Bro. Estuardo is doing a great job as our Hispanic Missions Manager. His is constantly coordinating the Hispanic mission work and promoting our Hispanic missions fund. We currently have three Hispanic churches and three Hispanic missions. Bro. Estuardo has led in the organization of a Hispanic Association. He has led the Hispanic Association to begin supporting Hispanic missionaries. Bro. Estuardo is working to bring an additional full time missionary here from Guatemala to begin church planting on the Gulf Coast. We are asking all of our churches to include the Hispanic Missions Fund in your budget, in addition to your regular missions offering. This will enable us to continue to have a healthy growth in this much needed area. Here is another Missions Moment: El Camino, Laurel, will be hosting a conference next week which will include, as speakers, the current President of the BMA of Mexico, Bro. Grady Johnson, Pastor of First Baptist Church of Jacksonville and Bro. Freddy Didier, Pastor of the Church Without Walls in Puerto Rico.

Dr. Paul Spurlin is doing a great job with our Jail Ministry. In spite of COVID restrictions, he has been successful in establishing active jail ministries in both the Jasper and Jones county jails. Our vision is that churches will embrace this ministry and begin participating. If a number of churches will step up, Dr. Spurlin could develop a rotating plan that would have each church visiting their local jail occasionally. As soon as Jasper and Jones

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foreign country; to elect, appoint or employ officers, agents, and employees, and to define their duties and fix the compensation of any employee; to make and alter bylaws not inconsistent with its Articles of Incorporation or with the laws of the State for the administration and regulation of its affairs; and to have and exercise all powers necessary, convenient or incidental to any and all of the purposes for which it is organized."

When I first met with the Foundation as a new Trustee, in 2011, I pointed out that there are normal reporting requirements associated with a Corporation. I was told that the Foundation does not conduct an annual audit (see Audit Note at the end of the Foundation By-Laws) or file annual reports with the government because of the lack of activity. My understanding is that any change to the By-Laws or any change to the Foundation's Operations could constitute "activity" and could generate the need for reporting to the government.

When I last met with the Foundation, in Sept 2021, I was appointed by the President to seek legal counsel concerning the possible impact to the Foundation if any operational or structural changes were made. I assumed that 'counsel' meant verbal and not written, as a written legal opinion could cost money and no money was allocated for the task. The counsel I received came from the former long time attorney for the BMA of Missions & RLF Department, who is now a County Court Judge for Jones County, the Hon. M. Wayne Thompson.

I did not pose to him possible scenarios of how to change the Foundation By-Laws because no such task was given me. But I did receive specific information that we could not have one person hold two positions as Trustee on the Foundation Board. I returned that information to the President of the Foundation.

On the day of the Association meeting neither myself or any other Foundation Trustee was aware that a proposal to change the By-Laws of the Foundation would be presented until it happened. My concern was immediate and explicit. The possibility of the Trustees not having an

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Missions Department Annual Report from page 5

County jail have been assigned, Dr. Spurlin can move to other counties and begin development of new local jail ministries. Please ask your church to pray about participating in this ministry.

We continue to help our churches under the mandate to provide Church Ministries support. When churches are without a pastor, they can load that information onto our website where preachers, who are available, can see the information and connect. We maintain a list of available preachers and resumes. When the need arises, churches can call us and we will help provide pulpit supply. The men who are in our associate missionary program are ready and willing to get that pulpit time. Please take advantage of these men.

Well, it has been 10 years! During that 10 years we have operated within our budget each year. We have gradually improved our efficiency and have reached the place of operating at 100% efficiency. We have had a good year financially, in spite of COVID, and had a record Special Emphasis campaign. We set our goal at \$25,000.00 and we received approximately \$42,000.00. We are very grateful for your financial support. Soon, we will be releasing our Top Ten List of Churches who gave to State Missions. As I have said before, I say again, we could not do what we do without the support of our churches.

The things we do in Missions and Revolving Loan Fund require a lot of work and involve the efforts of the men who serve on our committees. Some of those men are leaving us this year and I want to recognize their faithfulness. Others are moving from one committee to another but we still want to recognize their faithfulness for the time they have served. We

honor Bro. Greg Medenwald, Bro. James Sprayberry and Bro. Justin Cameron for a job well done!

I am grateful to have Bro. Jeff Dixon join me this year as the Revolving Loan Fund Manager. Not only is he my friend, but he has already proven himself to be a valuable asset to the overall ministry of Missions and Revolving Loan Fund. He will provide you a short detailed report on Revolving Loan Fund in a moment. Suffice it for me to say that we have seen growth in the gross assets to nearly 30 million dollars and even during the COVID crisis we have had one of our best years. Even though loans slowed and receipt of money had to slow as well, we are very close to seeing things begin to pick up again, which will mean we will be able to receive more new money. We have been successful in keeping our rate of return to shareholders at 2 percent. I do not see that rate going down. We consider it an honor to be able to help over 650 shareholders make a return on their money during these difficult financial times. In the Revolving Loan Fund minutes you will hear the approval of over \$10 million in new loans. In addition to this, loans have been made for the purchase of property and the construction and renovation of buildings for three of our missions. We were also able to provide debt forgiveness to three missions this past year. The Revolving Loan Fund is a tremendous asset to our missions and churches.

Let me close my report by giving praise to our Lord and exalting His holy name. He alone is the only reason for all that is good about our Missions and Revolving Loan Fund activity. By His grace He has allowed me to serve as your Director and by His grace we will continue. He is a good God and deserves all the glory. May we one day stand before Him, having served over this little, and hear Him say, "Well Done!"

God bless you,
Larry Geraldson
Director of Missions and Revolving
Loan Fund
Baptist Missionary Association of
Mississippi

placed a temporary hold on opening new shareholder accounts and capped the reception of funds from existing shareholders until such time sufficient loans could be secured. This has allowed us to maintain an excellent rate of return of 2% to our current shareholders. With an extensive waiting list of new and current shareholders ready to invest, we hope to begin receiving these new funds soon. Borrower confidence is on the rise and in recent months we have received new loan requests totaling over \$10M. As these new loans are secured, we will begin to open new accounts and remove the deposit cap on existing accounts.

Currently, we have 68 loans totaling \$13,604,991.00. Nineteen (19) are in the form of new loans totaling \$5,362,104.00.

Gross assets of the RLF are approaching \$30M and represent a 98% rate of growth over the past 11 years.

One of the main goals of the RLF is

MORAL ACTION

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2020 Moral Action Director's Annual Report

Born again Baptists believe that our nation, state, Christian faith, Godly morals, church, and our families are worth defending. We association of Churches tremble at the hand of God and know of His commandments. Isaiah 13:9, "Behold the day of the Lord cometh, cruel both with wrath and fierce anger, to lay the land desolate; and He shall destroy the sinners thereof out of it." Verse 11, "and I will punish the world for their evil...." We know these prophetic words to be true and that they will be fulfilled.

We know that our Moral Action Ministries and the great association of churches must stand for and sound out the truth. The battle is ours and we take up this challenge until the end. So, are our state and nation worth the effort? Are our children and grandchildren worth it? We are battling the detrimental elements in our society. Yes, and a thousand times, YES! The moral values of our state and nation are worth every conscious effort that we put forth. For decades, the Moral

Action of Mississippi has continued in the great fight for morality and the cause of Christ. This is our true mission and I am honored to report this news to you.



Your Director and wife, staff, and Moral Action Trustees thank each church and her congregation for your continued prayers, wishes, Dr. Adams cards, communications, and financial gifts. You keep this ministry going from day to day. We stand with our Associational churches in recognizing "HIS SUPREMACY." As your Director, I continue to make our BMA voice known in Jackson at the Mississippi State Capitol. Four times this year I have been your spiritual voice before our State Senators and State Representative. I have led in prayer before the State House of Representatives and met with our Governor Tate Reeves twice. It has been an honor to meet with Secretary of State Michael Watson.

Our topics of discussion have

been varied at times but include the following:

- 1) The need for voter ID in Mississippi.
- 2) The need to close any operating abortion clinic in Mississippi.
- 3) Our opposition to the recognition and legalization of gay and lesbian marriage in Mississippi.
- 4) Opposition to the establishment/operation of more gambling casinos in our states.
- 5) Our concern of the increasing anti-Christian movement in our state and national government, and
- 6) Our support of the need for all students to stay in school and reduce the drop-out rate in Mississippi.

Moral Action continues to share recommendations of books, literature, internet websites and monthly articles in the MS Baptist Paper. Our trustees continue to support these efforts and share reports in our local association reports. Mrs. Adams and I have been invited to attend the 2022 National Prayer Breakfast at the Washington Hilton in Washington, D.C. by United States Senator Roger Wicker. This will be our fourth time to attend this great convocation of Christian leaders and to pray for our nation.

Dr. John M Adams
Ex. Director, Moral Action

Explanation & Apology

from page 5

to assist our church planters with the financial resources they will need for future property and buildings. Many times, when the need arises for the new church plant to purchase property, they may not be established long enough to acquire conventional bank financing. This can leave the mission church with a daunting challenge. The BMA of MS Revolving Loan Fund is here to help meet the need. As a former church planter myself, I have the privilege and insight to walk through the loan process with our missionaries and help secure financing solutions for their property needs.

Additionally, established churches are taking advantage of the RLF to help with new construction, remodeling, and refinancing. Combined with the excellent rate of return to our investors, the RLF is truly a ministry worth the investment.

I want to thank our Director, Bro. Larry Geraldson, and our excellent team of Trustees for the leadership and management skills they provide to help maintain one of the greatest assets we have as an association. May the Lord continue to bless our efforts as we move forward for the glory of God.

Jeff Dixon,
Revolving Loan Fund Manager

Departments are structured, with one director over both. However, in the heat of the moment and with no prior notice of what was going to be put forth, no such solution could be entertained. I am still genuinely concerned about the future impact of our recent decisions upon the operation of the Revolving Loan Fund.

Nevertheless, it is clear to me now that my motives were unclear to most of the folks attending the meeting and my manner, which was partly due to the spontaneity of the moment was perceived, by some, to be unChrist like and offensive to others. For this, I am deeply sorry. I apologize to anyone who was a part of the 65 churches represented at the meeting and to Don Brown, specifically. I am sorry if I offended you and hope that you will forgive me. My explanation is not intended to mitigate my apology, for unChrist like conduct is unbecoming in any setting and I alone bear the responsibility for my actions. I simply ask you to please forgive me and pray for me, that in the future I will maintain better deportment when I am in similar situations.

Larry Geraldson



Mississippi Baptist Children's Home



Lindsey

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

Children's Home 2021 Annual Report

God is faithful. 2 Timothy 2:11-13 says, "It is a faithful saying: For if we be dead with Him, we shall also live with Him: If we suffer, we shall also reign with Him: if we deny Him, He also will deny us: If we believe not, yet He abideth faithful: He cannot deny Himself." I am very thankful for His faithfulness.

The Children's Home ministry has been a ministry of revitalization. That was the theme of my comments to the association in October of 2018 when you elected me the new director. I listed several goals that day. We have met or are meeting several of those goals:

1. We have increased the number of children helped at the Home exponentially (16 in the past 18 months).

2. We have accomplished and

continue foster care training.

3. We have seen the Home used as a temporary facility for children reunited with their families.

4. We have helped coordinate multiple events with our churches at the Home.

5. We have communicated this work with our churches whenever we are given the opportunity.

6. We have operated within the donations that we have received for two years in a row through a pandemic.

In short we told you what we planned to do and the Lord has been faithful to do it.

Today I ask you a question I asked the trustees back in May. Have we done enough? In one sense as long as there are children hungry and homeless in this world, we have not. In another sense we have done what we could for every child that the Lord has

sent our way. This is where we begin to measure enough. To do more we need more. We need more help, an increase in giving from our churches and our private donors, and we need to expand our facilities. We need to adapt to a cottage model of individual family houses that would allow more couples to take in more children. We then need to employ more couples to fill those houses and care for more children while serving as back up parents for each other. The big house would remain the place for long term referral placements and those transitioning to adulthood. All of these steps will require larger financial support than what we currently have. I cannot tell you how often I have been asked about when we will get more kids. I can say, this is the "how" we get more kids in the future.

I don't ask for my own desire. I ask for the sake of future generations. I ask because God is the faithful owner of all things. He commands for His children to call upon Him for His help and how He provides through a variety of means. God has been faithful to accomplish what we have placed before you as goals. Will you be a part of the next steps of God's faithfulness?

In His Service,
Director:
Dwight Lindsey

brought a message on "Disagreeing without being disagreeable". That is still good advice. We should have great confidence in the Bible. The Bible is powerful and discerning (Heb, 4:12). In verse 1-2 of our text, Paul charged Timothy to "Preach the Word". Don't instruct others to preach the Word as you see it. We need to get our beliefs from the Bible (II Tim. 3:16).

III. Finish Well

Paul said he had "finished my course". We all know that he finished well! We are remembered more for how we finish than how we began. In verse 5 we are encouraged to "endure", even when it is difficult. Don't Quit! We are to do the work of evangelism; don't alter the work in order to get more results. Remembering that we are never too old to follow will help us finish well.

Finishing well doesn't mean we finish ahead of others. Paul says in II Cor. 10:12 that those who "measure themselves by themselves and compare themselves among themselves are not wise". In the parable of the talents, the same commendation was given to the two talent man as was given to the five talent man.

When we stand before the Lord, we will not hear how we compare to others. What we should want to hear is "well done, thou good and faithful servant"!

Annual Message from page 1

II. Fight Well

Paul declared that he had "fought a good fight". A good fight of faith does not fight everybody. We need to fight Satan, because he is our enemy (Eph 6:12 and I Peter 5:8). We need to fight against those that oppose Biblical morality and who proclaim doctrinal heresies that would cause one to miss heaven. (II Peter 2:1) We must fight the spiritual battle within (Romans 7).

But don't fight those who believe in Jesus, the gospel that brings salvation, and the Bible. I want to share a difficulty I faced as a young preacher 50 years ago. The issue was regarding the doctrine of the church. I believed that Jesus was who He claimed to be, that He was the one and only way of salvation.

I believed that the Bible was absolutely true. I also believed in the local church, but I thought a few scriptures taught that the church could also refer to a spiritual body of believers, commonly known as the universal church. To add to the difficulty, there was added speculations and miss information about me. This was a low point in my life. I was given

Commission on Senior Adults Annual Report by Don Brown

I am pleased to report to you that I am excited about the future of the Commission on Senior Adults. I was given authority by the trustees of this commission during their meeting this past June. I appreciate their confidence and support. With their endorsement we have begun to make preliminary plans for our two Senior Adult Conferences this next spring.

Covid has put its stamp on just about every area of our lives over the past two years. Our churches, schools, many employment areas, our social lives, and just about any area of life you can think of, has been negatively effected by this virus. Most of us have resumed our normal daily lives, church attendance is up, as are many other areas of life. Athletic stadiums are full and life is returning to normal. With this in mind, we are making plans to have both 2022 conferences.

I hope our senior adults are excited also and plan to participate. As we push forward with these plans, we will be very aware of any changes or future problems related to the Covid virus. If plans need to be changed those decisions will be made as soon as possible and in keeping with being as safe as possible.

I am vaccinated. I have had my booster shot. I am still fairly careful about what I do or where I go. I try not to be paranoid, but also I do not plan on doing anything that would put my health at risk. I think most of us today think along these lines.

Prime Timers With A Purpose!

We have adopted the theme of "Prime Timers With A Purpose". Our thinking with this is to make sure we are not just coasting along during this time in our lives - this Prime Time. Many older saints are retired, have planned for their retirement, and are enjoying life. I had one 'senior citizen pastor' tell me recently that he and his wife were enjoying being able to go where they wanted to and to go when they wanted to. He was speaking about traveling and enjoying his family.

At the end of the work day folks come home. They have their dinner. They rest. And then many turn to their favorite Television show. They do this before their rest for the work of the next day. Most TV networks used to promote their early evening shows as 'prime time'. Many seniors have finished their work and they know that eternal rest is closer than it has ever been. Between the work cycle of our lives and the eternal rest we shall inherit, I view that as our 'prime time'. It is a period of life that we mostly have time to do and travel as we see fit.

I want to encourage our senior adults to use this prime time in our lives as their prime time to do meaningful service to the Lord. There are so many ways a senior adult can serve the Lord. There are really too many to list, but think about the possibility of adopting a 'personal' mission project. Look for a place to volunteer in your church, community, or civic organization. Take snacks for family members in hospital ICU waiting rooms if allowed. Look for a volunteer grandparent operation near you. Mentor a child who has no parents, no father, or grandparents.

You may wish to help with a backyard VBS for some of our mission projects. You may ask a foreign missionary about some particular need they have on their field and either fund that need personally or be the one who rallies your WMA, Brotherhood, Sunday School Class, or other group in your church to take that as a project.

There is so much to do and if you have the health, finances, and are available, I urge you to be a "Prime Timer with a Purpose".

May the Lord bless our senior adults and may we seek opportunities to serve Him.

**Prime Timers
with a Purpose**



Senior Adult Commission
Baptist Missionary Association
of Mississippi

MISSIONS IN THE PHILIPPINES

Philippine Bible College Accreditation-Why?

by Stan Scroggins, Vice-president
Philippine Bible College

"We don't want to relinquish control of our institution." "We don't want to allow anyone to tell us what to teach." "It is not important for our students." These are just a few of the concerns many have concerning higher education accreditation. And believe me, it is the same here in the Philippines. But something happened that proved to us that we needed to pursue it. Here's what happened.

Over five years ago some of our students decided to sit for the teacher's certification exam. Legally, because the Bible College was not accredited, the students should not have been allowed to take the exam. But God! When these students scored the highest scores of the group taking the exam that day, suspicions were aroused. "How did they get in?" "We've never heard of the Baptist Missionary Association Bible College." "They must have cheated."

After an investigation all these suspicions were belayed. Then CHED (Commission on Higher Education Department) showed up. They wanted to see

how it was possible that a school, which was not accredited, could produce such highly qualified students. After a short evalua-

ment? Well, we wouldn't. And so our long, arduous, journey to accreditation began.

Believe me, we wanted, we



College faculty, staff, and spouses of Philippine Bible College

tion THEY ASKED US to begin the process towards accreditation. It would allow our students advance placement at other institutions and qualify them for certification in teaching fields across the Philippines.

After a four-year degree from the Bible College, in order to become teachers, our students would have to attend an accredited institution for another four years. They could have a PhD in that amount of time. Why would we want to deny our students this opportunity for advance-

ment, we almost quit several times. Changing requirements, rigorous self-evaluation, writing syllabi, (three times because after finishing the first one CHED changed formats, then decided to go back to the old format. Ugh.) evaluation - another evaluation, Covid, online evaluation, updating teacher's credentials, adding thousands of volumes to the library, loss of our documents, moving of the CHED field office, where all enough to make anyone scream, "JUST FORGET IT."

Finally, we began to see light at the end of the tunnel. And with only one or two discrepancies, we have approved certification and received our official accreditation license. And believe me, we are proud of it.

Not taking 2 Timothy 2:15 "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth" out of context, accreditation has been honoring to God. It has made us all better, it has made our institution better, it makes our students better, (believe it or not under CHED they

do not have to take as many hours). And now we are reaching more students than ever before.

Did we lose control? Did CHED tells us what to do? Was it not important to our students? The answer to all three questions is NO. And now because of the extraordinary work of our faculty and the perseverance of the Bible College's president Dr. Edwin Lee, a BMAA missionary from Mississippi, the BMA Bible College of the Philippines is ready to "show herself approved unto God".

Sofilthy's Attic

by Barbara White

OBSERVATION FROM STATE MEETING

Have just returned from attending the Mississippi State Association where I was able to see and visit with a lot of friends whom I had not seen for a long time because of the pandemic. That is a blessing. Another blessing is to hear the reports of the missionaries and the other departments and know that God continues to bless His work!

Another blessing is overhearing conversations of other attendees. One that was overheard - There were two men who were observing three older ladies sitting primly together and one of the men commented to the other, "They look like the Executive Committee", to which the other replied, "It looks more like a female Sanhedrin to me."

I don't know if the fact that one of the ladies was his mother had any bearing on his observation or not....just sayin'.

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